The logo features a green square with a white house silhouette on the right side. The text "National Foreclosure Mitigation Counseling Program" is written in white, stacked vertically on the left side of the square.

**National  
Foreclosure  
Mitigation  
Counseling  
Program**

**National Foreclosure Mitigation Counseling Program**

**Congressional Update**

**Activity through January 15, 2009**



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## Executive Summary

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NeighborWorks® America (as authorized by the Neighborhood Reinvestment Corporation Act, 42 U.S.C. 8101-8107) is pleased to report that the National Foreclosure Mitigation Counseling (NFMC) Program is serving hundreds of thousands of homeowners, training thousands of housing professionals in foreclosure intervention, and is an important asset in the nation's fight against foreclosures.

The NFMC Program was created by the Consolidated Appropriations Act of 2008 (P.L. 110-161) in December 2007 to address the subprime foreclosure crisis. The legislation named NeighborWorks America administrator of the \$180 million program. On July 30, 2008, Congress passed the Housing and Economic Recovery Act of 2008 (P.L. 110-289), which appropriated an additional \$180 million to the NFMC Program, including \$30 million for legal assistance. This funding extended the NFMC Program through December 31, 2009.

NeighborWorks continues to administer this program effectively and efficiently. **As of January 15, 2009, the NFMC Program has funded 293,067 units of foreclosure mitigation counseling with 275,885 homeowners nationwide and has provided 3,264 scholarships to housing counselors for foreclosure counseling training.**

To date, \$333 million has been awarded to HUD-Approved Housing Counseling Intermediaries, State Housing Finance Agencies and NeighborWorks organizations through the first and second rounds of the NFMC Program. In February 2008, \$130.4 million was awarded in Round 1 grants to 130 eligible organizations. In December 2008, \$177.5 million was awarded to 134 eligible organizations in Round 2 grants. This consisted of the \$137.8 million available through P.L. 110-289 and \$37.36 million yet unobligated from P.L. 110-161, as well as \$2.36 million in de-obligated funds from Round 1. Of the 135 entities that applied for counseling funds, 54 also applied for \$25.5 million in legal assistance funding, and \$25.1 million was awarded in legal assistance funds.

### Program Administration

#### Round 1 Progress

NeighborWorks provided the first NFMC Program update to Congress on October 30, 2008, covering program activity from March 1 through September 15, 2008. This current report covers program activity from March 1, 2008 through January 15, 2009.

As of January 15, 2009, the NFMC Program has achieved 63% of the overall production goal in the initial funding round, with 88% of counseling services delivered in areas determined to be of greatest need. This round was intended to expire on December 31, 2008. However, a significant number of Grantees were unable to meet their goals by that date due to several constraints, including longer than anticipated start-up timeframes, the need to hire and/or train counselors to meet client demand, and a need to raise additional funds for marketing and outreach. Grantees that did not complete their counseling goals were provided the opportunity to request an extension to complete them before June 30, 2009.

NeighborWorks has seen a substantial increase in counseling activity since first reporting to Congress in October. Grantees delivered on average 18,916 units of counseling per month for the program's first six months (from March 1 through September 15, 2008). However, during the last four months (September 15, 2008, through January 15, 2009) they have delivered on average 44,893 units per month.

NeighborWorks is working closely with all Grantees receiving extensions to ensure they will complete their established goals expeditiously.

## Round 2 Administration

On July 30, 2008, Congress appropriated an additional \$180 million to the NFMC Program, which included \$137.8 million for foreclosure counseling and \$30 million for foreclosure legal assistance. By statute, the funds had to be awarded before December 31, 2008.

To award this second appropriation of funds, NeighborWorks established a competitive application procedure similar to that used during the first distribution of funds. A total of 135 HUD-Approved Housing Counseling Intermediaries, State Housing Finance Agencies and NeighborWorks organizations applied for the counseling funding. On December 3, 2008, \$177.5 million was awarded to 134 organizations. Of these organizations, 54 also applied for \$25.5 million in legal assistance funding, and \$25.1 million was awarded in legal assistance funds.

The legislation governing the second appropriation had several requirements that NeighborWorks adhered to in the application process. Below are brief descriptions of those requirements and how they were met:

- Award the Majority of Funds to Areas of Greatest Need: NeighborWorks utilized LoanPerformance.com and Home Mortgage Disclosure Act (HMDA) data from March 2008 (the latest data available at the time of the August funding announcement) to determine the areas of greatest need, using the same criteria as was used in the first funding round. In total, 184 Metropolitan Statistical Areas and the rural areas of 29 states were defined as being areas of greatest need. In total, 90% of counseling units were awarded to serve these areas.
- Award 15% of Funds to Organizations Targeting Low-Income and Minority Homeowners or Neighborhoods: The application for funds: (1) asked whether the organization intentionally targeted their services to low-income and minority homeowners or neighborhoods; (2) measured the strength of their marketing plans to these homeowners or neighborhoods; (3) measured the percentage of total service to minority and low-income homeowners or neighborhoods; and (4) considered Grantees' Round 1 counseling units delivered to these homeowners or neighborhoods where applicable. A total of \$73,778,070, or 41% of the appropriation, was awarded to 42 organizations for which all criteria were true.
- When Appropriate, Consider whether Organizations Provide In-Person Counseling and Make Contact, including Personal Contact, with Defaulted Mortgagors: Applicants were asked if they had a plan in place that is being implemented which includes both in-person counseling and outreach to potential clients. Sixty-three percent (63%) of all applicants supplied with their application a written plan that has been implemented to provide in-person counseling and outreach to potential clients, and 42% of applicants received a perfect score on this section. Many applicants were making personal contact with defaulted mortgagors via direct mail, door-to-door contact, or direct phone contact.
- Grantees Shall Work to Coordinate with Foreclosure Hotlines: Applicants were scored based on whether they had partnerships with non-profit foreclosure hotlines. Sixty-four percent (64%) of applicants received full points for this question, indicating they did have partnerships in place. An additional 28% of applicants showed evidence of trying to coordinate with hotlines but partnerships were either not feasible or very limited.

NeighborWorks continues to be a responsible steward of this appropriation, and has used the four percent allowed through the legislation for program administration to ensure it is successful and transparent. Current administration activities include quality control and compliance; program evaluation; internal audit; board oversight; and budget and cash management.

### Training Efforts

In calendar year 2008, the NFMC Program training funds enabled NeighborWorks to strengthen housing counselor capacity in foreclosure counseling by providing scholarships to four NeighborWorks Training Institutes and 43 Place-Based Trainings. **During this time, 3,264 scholarships were provided through the NFMC Program for counselors to participate in these training opportunities.**

- NeighborWorks Training Institutes: NeighborWorks Training Institutes (NTIs) are “mobile universities” dedicated to providing superior training and continuing professional education in community development and affordable housing. In calendar year 2008, a total of 571 NFMC Program scholarships were provided to NTI attendees.
- Place-Based Trainings: In calendar year 2008, NeighborWorks hosted regional multi-course Place-Based Trainings (PBTs) with each of its eight districts and 34 PBTs in partnership with HUD-Approved Housing Counseling Intermediaries and State Housing Finance Agencies. NFMC Program scholarships were provided to 2,693 participants to attend these trainings.

The funding also enabled NeighborWorks to create an e-learning course, *Foreclosure Basics*, to expedite the necessary training of housing counselors in foreclosures, and provided scholarships for counselors to take the course. **In calendar year 2008, 1,825 certificates of completion were awarded for this course.**

The second round of NFMC Program funding included an additional \$5 million to further train housing professionals. This funding will provide at least 2,420 scholarships to counselors to attend four NeighborWorks Training Institutes and 31 Place-Based Trainings. The online *Foreclosure Basics* course will continue to be free to eligible practitioners through September 2009. NeighborWorks is developing a second online course, *Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools*, which will become available in the spring. Scholarships will be available for those who are eligible to take this online course through September 2009.

### Counseling Efforts

As of January 15, 2009, the National Foreclosure Mitigation Counseling Program has enabled HUD-Approved Housing Counseling Intermediaries, State Housing Finance Agencies, and NeighborWorks organizations to provide 293,067 units of foreclosure mitigation counseling to 275,885 homeowners nationwide.

The NFMC Program divides counseling services into three categories of specific activities, Level One, Level Two, and Level Three counseling. Level One counseling involves developing a budget and action plan for a client seeking assistance in preventing foreclosure. Level Two counseling entails verifying the client’s budget, creating an action plan with steps to address their foreclosure issues, and assisting the client in meeting the goals of his or her action plan. Level Three counseling entails meeting the requirements for both Levels One and Two within the same reporting period. Of the total units of counseling delivered through January 15, 2009, 69% were at Level One, 11% were at Level Two, and 20% were at Level Three.

NeighborWorks estimates that 466,343 units of counseling will be provided through the first round of the NFMC Program. As of January 15, 2009, the program has achieved 63% of this goal.

#### **Clients Counseled Through NFMC Program:**

- The majority of NFMC Program clients (53%) are minority homeowners (defined as African American, Hispanic, American Indian/Alaskan Native, Asian or Pacific Islander, and clients listing two or more ethnic backgrounds), while minority homeowners make up 19% of homeowners in the country. Whites represent 39% of all clients, African Americans account for 28%, Hispanics represent 21%, Asians account for 2%, and 2% of clients reported having two or more ethnicities. This is up slightly from the previous Congressional update in October, when 52% of clients were minorities.
- More than half (54%) of counseling services were provided to women.
- Overall, the largest percentage of NFMC Program clients (34%) were married with dependents.
- Sixty-two percent (62%) of NFMC Program clients were between the ages of 35 and 54, and 21% were over the age of 55.
- Forty-five percent (45%) of homeowners seeking NFMC Program counseling reported the reason they defaulted on their mortgage was a reduction in or loss of income. This is up four percentage points from the October report. Only 7% reported they were in default because their loan payment had increased, down from 9% previously.
- Nearly half of all clients held a fixed rate mortgage (49%), while 40% held an adjustable rate mortgage (ARM). However, only 20% of mortgages nationwide are ARMs, while 69% are fixed-rate mortgages.
- More than half of all homeowners (52%) receiving NFMC Program counseling services were fewer than 60 days late on their mortgage upon first contact with an NFMC Program Grantee. Thirty percent (30%) were current on their mortgage at intake. However, more than one in five (22%) was over 120 days delinquent.
- On average, clients' total reported monthly principal, interest, taxes, and insurance (PITI) was \$1,806, and the median was \$1,400. Close to 30% of NFMC Program clients paid more than \$2,000 per month in PITI.
- Roughly 53% of NFMC Program clients paid more than 40% of their income toward housing costs. Twenty-one percent (21%) paid more than 75% of their income on housing costs.
- As of January 15, 2009, the NFMC Program has delivered 258,590, or 88%, of the total units of counseling to date to areas of greatest need. Of this total, nearly 240,000 units of counseling have been delivered to MSAs and roughly 19,000 units have been delivered to rural areas of states. Over \$50 million has been utilized to counsel clients within NFMC Program targeted areas of greatest need.
- As of December 31, 2008, 18% of NFMC Program clients lived in low-income minority community (LIMC) zip codes, compared to 6.2% of the overall population. LIMCs are

defined as communities with: 30% of a zip code's population being at least one minority group (African American, Asian or Hispanic); 30% of that minority being homeowners; and the median income of the zip code being less than 80% of the area median. A database containing 17,072 zip codes (representing 96% of all households) was examined, and 1,097 (6.2%) meet all three criteria and are non-duplicative. Thus, if you live in a LIMC zip code, you are nearly three times more likely to receive NFMC Program counseling.

- Sixty-seven percent (67%) of NFMC Program clients report having household incomes less than 80% of their Area Median Income (AMI), and 42% reporting having incomes less than 50% AMI.
- Consistent with the data reported in October, the most prevalent outcome reported is that the client is still in counseling (25%). Grantees continue to report that servicer response times to requests for work-outs is lengthy, causing clients to require long-term assistance and counseling to remediate their financial situation. Nineteen percent (19%) of clients have been able to stay in their home post-NFMC Program counseling by initiating a forbearance or repayment plan with their servicers, modifying or refinancing their mortgages, bringing their mortgage current, or obtaining a second mortgage or partial claim loan from an FHA lender. Another 11% have been counseled and referred for other social services or legal assistance. Only 1% of clients report going through foreclosure, though this number may be higher as clients can drop out of counseling without sharing their outcome with their counselor.

### Counseling Successes and Challenges

#### **Successful Counseling Strategies:**

- Grantees continue to stress that reaching borrowers early – before they were 60 days delinquent – often increased the likelihood of a successful outcome.
- Grantees outlined a number of counseling processes and services which increased the likelihood of successful outcomes, including having counselors available evenings and weekends or at all times, contacting the servicer with the client present, and developing partnerships with social service agencies.
- Grantees outlined a number of strategies to create more efficient communication and negotiations with servicers. They highlighted persistence as the most important factor to increase the likelihood of positive outcomes. Other strategies included using the HOPE NOW list of loss mitigation department phone numbers, analyzing refinancing plans provided by servicers to ensure borrower feasibility, and following up with the servicer within 24 to 48 hours to ensure they had received electronically-transmitted documents.

#### **Counseling Challenges:**

- Grantees continue to report that the most common challenge they encountered was obtaining a timely response from servicers (20%), with responses taking between 45 and 60 days on average. They also reported challenges of borrowers not following through with counselors (11%), not having enough staff to handle demand (6%), and borrowers seeking assistance too late in the process (6%).

- Grantees noted several challenges when communicating with servicers, including lengthy response times, and that loss mitigation departments seemed to be understaffed and overworked, documentation faxed or mailed to servicers was lost repeatedly and counselors had to send documentation multiple times, and counselors were connected to a different representative each time they called who proposed different solutions and requirements.
- Grantees also reported a number of challenges when attempting to obtain a work-out from servicers, most notably that loan modifications, forbearances and principal write-downs were offered less frequently than repayment plans, and that falling house prices have left borrowers “upside down” and thus servicers were not willing to provide modifications.

## Program Administration

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The initial National Foreclosure Mitigation Counseling Program awards were made in February 2008, and the update NeighborWorks provided to Congress in October 2008 detailed the application, selection, and program design efforts. NeighborWorks continues to ensure the program is administered fairly, transparently and in accordance with the statutory requirements of the legislation, with special attention to the delivery of counseling to areas determined to be of greatest need.

The additional \$180 million in funding appropriated to the program in July 2008 included \$137.8 million for foreclosure counseling and \$30 million for foreclosure legal assistance. By statute, the funds had to be awarded before December 31, 2008. On December 3, 2008, \$177.5 million was awarded to 134 organizations after a competitive process similar to that used during the first distribution of funds. This consisted of the \$137.8 million available through P.L. 110-289 and \$37.36 million yet unobligated from P.L. 110-161, as well as \$2.36 million in de-obligated funds from Round 1. Of the 135 entities that applied for counseling funds, 54 also applied for \$25.5 million in legal assistance funding, and \$25.1 million was awarded in legal assistance funds.

### Round 1 Progress

From March 1, 2008 through January 15, 2009, the NFMC Program has enabled HUD-Approved Housing Counseling Intermediaries, State Housing Finance Agencies, and NeighborWorks organizations to provide 293,067 units of foreclosure mitigation counseling to 275,885 homeowners nationwide.

The NFMC Program divides counseling services into three categories of specific activities, Level One, Level Two, and Level Three counseling. Level One counseling involves developing a budget and action plan for a client seeking assistance in preventing foreclosure. Level Two counseling entails verifying the client's budget, creating an action plan with steps to address their foreclosure issues and assisting the client in meeting the goals of his or her action plan. Level Three counseling entails meeting the requirements for both Levels One and Two within the same reporting period.

Since an individual NFMC Program client may receive both Level One and Level Two counseling, these sessions are counted and referred to as "units" of produced counseling. Units of counseling will be larger than the number of individual clients/homeowners served, as any client can receive both Level One and Level Two counseling.

NeighborWorks initially awarded 130 Grantees a total of 466,343 units of counseling to be provided with the Round 1 funds. As of January 15, 2009, the NFMC Program has achieved 63% of the overall goal. A breakdown of units awarded and delivered by level is presented.

**Table 2.1: Counseling Units Delivered**

	<b>Total Units Awarded</b>	<b>Total Units Delivered</b>	<b>Program Goal Achieved</b>
Level One	244,500	201,328	82%
Level Two	59,311	32,214	54%
Level Three	162,532	59,525	37%
<b>Total:</b>	<b>466,343</b>	<b>293,067</b>	<b>63%</b>

Source: NFMC Program Reported Data

Each counseling level was set at a maximum dollar amount per unit of counseling. For Round 1, the value of a Level One session was set at \$150, Level Two at \$200, and Level Three at \$350. Converting each delivered unit by the pre-set counseling level dollar amounts, the NFMC Program has delivered a total of \$57,475,750 in foreclosure mitigation counseling (Table 2.2).

**Table 2.2: Units of Counseling Delivered Converted into Dollars**

	<b>Total Counseling Units Awarded, in Dollars</b>	<b>Total Counseling Units Delivered, in Dollars</b>	<b>Program Goal Achieved</b>
Level One	\$36,675,000	\$30,199,200	82%
Level Two	\$11,862,200	\$6,442,800	54%
Level Three	\$56,886,200	\$20,833,750	37%
<b>Total:</b>	<b>\$105,423,400</b>	<b>\$57,475,750</b>	<b>55%</b>

Source: NFMC Program Reported Data

The initial funding period was intended to expire on December 31, 2008. However, a significant number of Grantees were unable to meet their goals by that date due to several constraints, including longer than anticipated start-up timeframes, the need to hire and/or train counselors to meet client demand, and a need to raise additional funds for marketing and outreach. Grantees that did not complete their counseling goals were provided the opportunity to request an extension to complete them before June 30, 2009. The availability of such an extension was incorporated into the program design and was publicized in the NFMC Program’s Funding Announcement. Sixteen Grantees have completed their goals, another 43 have achieved 75% of their goal, and one Grantee decided not to participate in the program and returned all funds.

NeighborWorks has seen a substantial increase in counseling activity since first reporting to Congress in October. Grantees delivered on average 18,916 units of counseling per month for the program’s first six months (from March 1 through September 15, 2008). However, during the last four months (September 15, 2008, through January 15, 2009) they have delivered on average 44,893 units per month. NeighborWorks is working closely with all Grantees receiving extensions to ensure they will complete their established goals expeditiously.

### **Round 1 Administration**

NeighborWorks continues to be a responsible steward of this appropriation, and has used the four percent allowed through the legislation for program administration to ensure it is successful and transparent. Current administration activities pertaining to the initial funding round include quality control and compliance; program evaluation; internal audit; board oversight; and budget and cash management.

#### **Quality Control and Compliance**

Mayer Hoffman McCann, a CPA firm based in Kansas, was awarded a competitively bid contract for Round 1 to conduct the quality control and compliance monitoring of NFMC Program Grantees and applicable Sub-grantees. They have completed their review and will be providing NeighborWorks a report in March 2009 that will cover Grantee compliance with their Grant Agreement and mandatory certifications; delivery of counseling services; financial transparency (expenditure verification, review of financial statements, etc.); compliance with program requirements, including record retention and adequate insurance coverage; appropriate Sub-grantee oversight; and verification of service delivery through clients reported to the program.

Mayer Hoffman McCann conducted remote reviews of 99 Grantees that included document collection and case file review. The remaining 30 Grantees – selected through a risk rating system that took into account size of award, years of experience providing foreclosure counseling, findings from A-133 reviews and litigation disclosures, and other factors – were subject to site visits that included evaluation of all information obtained in remote reviews and additional examination of items including availability of translation services, accessibility of services for people with disabilities, and file maintenance. The Grantee that returned all funds and is not participating in the program was not subject to a compliance review.

NeighborWorks also retained consultants to ensure that counseling services provided met the requirements of the NFMC Program. The consultants conducted site visits to 48 Grantees to observe counseling sessions, counselors' interaction with clients, and appropriateness of counselors' recommended action plans or work-out solutions. The consultants are also reviewing 91 case files from Grantees and testing whether the Grantees are adhering to the *National Industry Standards for Homeownership Counseling – Foreclosure Intervention Specialty*.

Findings of both efforts will be shared with NeighborWorks in March 2009 and will be addressed to ensure compliance with NFMC Program and statutory requirements.

### **Program Evaluation**

NeighborWorks competitively awarded a contract to the Urban Institute to conduct a two-year evaluation of the NFMC Program design and the impact of foreclosure counseling on the likelihood of foreclosure. The Urban Institute's first periodic progress report was provided to Congress with the previous NFMC Program report. In May 2009, the Urban Institute will provide a second report to NeighborWorks, which will build on the initial evaluation of program execution, present research into the counseling process and the challenges counselors face, provide a more robust data analysis on NFMC Program clients and outcomes, and offer a preliminary look at the impact counseling has on helping homeowners avoid foreclosure. This report will be shared with Congress once available. Urban Institute will also provide subsequent reports containing information on program design and effectiveness, and foreclosure counseling and its ability to curtail foreclosures.

### **Internal Audit**

NeighborWorks America's Internal Audit team and additional temporary staff, reporting to the NeighborWorks Board of Directors, has initiated their audit of the NFMC Program, which includes individual audits of ten aspects of the program: compliance with legislative and program requirements; quality control of counseling services; outsourced Data Collection System; production and quarterly reporting; grant recapture; program design, scoring and funding recommendations; complaint management; staffing and management of outsourced services; grant disbursement and related accounting; and non-grant expenditures, related and miscellaneous accounting.

### **Board Oversight**

NeighborWorks America has an active Board of Directors which consists of senior leadership of the Federal banking regulatory agencies and HUD. The NFMC Program is a standing agenda item on the regular quarterly Board meetings as well as meetings of the Finance, Budget and Program Committee, and the Audit Committee. Officers of the Corporation, NFMC Program staff, and Internal Audit provide written and oral reports to the Board, respond to members' questions and receive input and direction during these meetings.

As of January 15, 2009, the Members of NeighborWorks' Board of Directors are:

Thomas J. Curry	Director, Federal Deposit Insurance Corporation
Christiane Gigi Hyland	Member, Board of Directors, National Credit Union Administration
Randall S. Kroszner	Member, Board of Governors of the Federal Reserve System
Brian Montgomery	Assistant Secretary, US Department of Housing and Urban Development
John M. Reich	Director, Office of Thrift Supervision
Julie L. Williams	First Senior Deputy Comptroller and Chief Counsel, Office of the Comptroller of the Currency

Staff members of Board agencies have also been given the opportunity to participate in many aspects of the program, from providing input into the program design and contributing as grant application reviewers to observing the application reviewer trainings and applicant debriefings.

### **Budget and Cash Management**

In accordance with prescribed uses of the funds as outlined in P.L. 110-161 and P.L. 110-289 (including grants, training, administrative expenses, legal assistance grants, etc.), NeighborWorks America prepared, and continues to monitor on an on-going basis, a comprehensive program budget for the NFMF Program indicating the breakdown and summary of planned costs by major program and cost category. The budget serves as a key financial control to manage all program expenditures. Additionally, separate bank accounts were instituted for the program to effect clean segregation of funds for management activities and fiscal accountability. Finally, components of the program design also incorporate internal and program control elements that help to effect a proper balance of risk management between the program objectives and financial oversight. Each of these considerations reflects the overall commitment to preserving the high quality that NeighborWorks maintains with regard to its financial management function.

### **Round 2 Administration**

On July 30, 2008, Congress passed the Housing and Economic Recovery Act of 2008 (P.L. 110-289), which appropriated an additional \$180 million to the NFMF Program, with \$30 million dedicated to funding legal assistance. The funds had to be awarded before December 31, 2008. NeighborWorks created a second round of counseling awards, and \$39.72 million of funding from the first round was added to this second round. This included money held from Round 1 with the intention of being awarded as the program progressed and performance and need were further assessed, as well as a small amount of de-obligated funds. These combined funds were awarded on December 3, 2008. Funding Announcements detailing program design for both rounds of the counseling program and the legal assistance program can be found at [www.nw.org/nfmc](http://www.nw.org/nfmc).

### **Counseling Funds Program Design**

The legislation stipulated that the funds were to be made available until December 31, 2008, and NeighborWorks worked to create an application and review timeline that would guarantee the awarding of funds prior to this date. As the application process had worked efficiently in the first funding round, NeighborWorks adopted a similar structure for awarding the new funds. The new law placed additional stipulations on the NFMF Program funds (see Page 14 of this report for details). The one non-statutory variance in programs is that the maximum dollar amount per unit of counseling was increased from \$200 for Level Two counseling sessions to \$300, and from \$350 for Level Three counseling sessions to \$450.

This increase was due to several factors, including: longer than anticipated servicer response time to counselors, requiring counselors to spend more time on each homeowner's case; servicers not widely financing counseling sessions as expected across the industry when the program was designed; and other funding sources previously available to counseling agencies not being accessible given current economic conditions. The value of Level One counseling sessions remained constant at \$150.

The Funding Announcement was officially released in August, and the electronic application for funds became available on September 2, 2008. The application was due on September 26, 2008. NeighborWorks held introductory Eligible Applicant Briefings on August 12, 2008, and Bidders' Conferences on August 26, 2008, where applicants were told what questions they would be asked on the application. A total of 135 eligible entities applied for \$246 million in funding. Applications were reviewed and scored in October and November, and award decisions were announced on December 3, 2008, meeting the December 31, 2008 deadline. In total, \$177.5 million in counseling funds were awarded on this date.

Applications were evaluated based on the extent to which the Applicant had: sufficient demonstrated experience with providing foreclosure counseling services; the ability to certify they met or exceeded the minimum standards for approval as a HUD housing counseling agency; counselors with experience and training in providing foreclosure counseling; the capacity to measure results; goals that were realistic given past performance; sufficient Round 1 progress where applicable; adequate marketing and outreach plans; service to low-income and minority homeowners or neighborhoods; experience providing in-person counseling and making contact with delinquent borrowers; pursued partnerships with toll-free foreclosure hotlines; and the ability to provide adequate quality control of services offered. Penetration into areas of greatest need was also considered in the final award determination.

Because of the great demand and need for funds across the country and the concern about concentrating risk with a small number of Grantees, it was determined that no Grantee would receive more than \$16 million or less than \$10,000. One organization that applied did not receive funds.

**Table 2.3: Round 2 Counseling Applicants and Grants Awarded**

	<b>Number Applied</b>	<b>Requested Funding</b>	<b>Number Funded</b>	<b>Award Amount</b>	<b>Average Award</b>	<b>Median Award</b>
HFAs	36	\$59.6 million	35	\$47.9 million	\$1.4 million	\$638,250
Intermediaries	15	\$170 million	15	\$116 million	\$7.7 million	\$5,311,500
NeighborWorks Organizations	84	\$16.8 million	84	\$13.6 million	\$162,000	\$93,240
<b>Total:</b>	<b>135</b>	<b>\$246.4 million</b>	<b>134</b>	<b>\$177.5 million</b>		

Source: NFMC Program Reported Data

Successful applicants were sent award letters and Grant Agreements with production goals. Once a Grantee has returned its required start-up documentation and executed Grant Agreement, a percentage of its award is released. Additional funds are released when production goals are met, contingent on the Grantee's timely submission of quarterly reports, compliance with program requirements and participation in all program evaluation processes. If a Grantee received Round 1 funds, it is the expectation that they will make best efforts to complete Round 1 goals before Round 2 funds will be disbursed.

As in the initial funding round, if Grantees do not show substantial progress toward meeting counseling goals, NeighborWorks has reserved the right to recapture or de-obligate awards. A Grantee also has the

opportunity to return a portion of its award to NeighborWorks if it expects that it will not utilize the full award within the funding timeframe. These funds will be awarded to other Grantees.

Table 2.4 details the allocation of Round 2 funds by level of counseling. Grantees also received funding for Program Related Support and Operational Oversight as in Round 1.

**Table 2.4: Units of Counseling Awarded in Round 2**

	<b>Total Counseling Units Awarded</b>	<b>Total Counseling Units Awarded, in Dollars</b>
Level One	339,393	\$50,908,950
Level Two	68,587	\$20,576,100
Level Three	160,287	\$72,129,150
<b>Total:</b>	<b>568,268</b>	<b>\$143,614,200</b>

Source: NFMF Program Reported Data

### **Legal Assistance Funds Program Design**

The \$30 million dedicated to funding legal assistance required the establishment of a new program. NeighborWorks consulted with Congressional offices and external partners, including other intermediaries, national legal assistance organizations, U.S. Department of Justice attorneys, state Attorneys General offices, and Grantees to receive input on how to design a program that would be most beneficial to those seeking assistance.

The legislation required that the legal funds benefit “homeowners of owner-occupied homes with mortgages in default, in danger of default, or subject to or at risk of foreclosure and who have legal issues that cannot be handled by counselors...” It was thus determined that only clients first receiving counseling through the NFMF Program could benefit from the legal assistance funds, and only those entities applying for NFMF Program Round 2 counseling funds could apply for the legal assistance funds. Eligible Applicant Briefings were held on September 10, 2008, and Bidders’ Conferences were held on September 15, 2008. The applications were due on the same date as the counseling applications, September 26, 2008, but since information pertinent to the legal assistance funds could be garnered from the counseling applications, the legal assistance application was abbreviated.

In total, 54 organizations requested \$25.5 million in funding. Many organizations operate in states where foreclosures are always a judicial process, and they did not apply due to the requirement that funds could not be used to “provide, obtain, or arrange on behalf of a homeowner, legal representation involving or for the purposes of civil litigation.” The \$4.9 million balance of legal assistance funds expired by statute on December 31, 2008 and therefore can not be re-competed.

The legislation stipulated that priority consideration must be given to entities that (1) provide legal assistance in the 100 metropolitan statistical areas with the highest home foreclosure rates, and (2) have the capacity to begin using the financial assistance within 90 days after receipt of the assistance. The criteria to determine these areas are different from the criteria to determine the areas of greatest need in the counseling program, as the initial legislation focused on areas with high subprime mortgages and defaults. To determine the 100 Metropolitan Statistical Areas (MSAs) with the highest home foreclosure rates, NeighborWorks relied on mortgage performance data provided by McDash Analytics, Inc. The data included both prime and subprime loans that were in the foreclosure process as of March 2008, and both the 100 MSAs with the highest percentage of homes in foreclosure and the 100 MSAs with the highest number of homes in foreclosure. These two lists were combined, resulting in 155 MSAs

determined to be priority MSAs. Applicants who stated they would provide at least 60% of their legal assistance sessions to clients in these MSAs received extra consideration during the review process.

Pertaining to the requirement that Grantees have the capability to begin utilizing the funds within 90 days, NeighborWorks asked applicants for specific information on how they would make these resources available to clients needing legal assistance within this timeframe. Applicants were scored based on their response to this and other questions. No applicant stated they would not be able to meet this requirement.

Legal assistance applications were reviewed in conjunction with the counseling applications, and award decisions were also made public on December 3, 2008. All 54 organizations who applied received funds, and a total of \$25.1 million was awarded.

**Table 2.5: Legal Assistance Applicants and Grants Awarded**

	<b>Number Applied</b>	<b>Requested Funding</b>	<b>Number Funded</b>	<b>Award Amount</b>	<b>Average Award</b>	<b>Median Award</b>
HFAs	23	\$10.1 million	23	\$10.1 million	\$441,000	\$175,000
Intermediaries	6	\$10.1 million	6	\$10.1 million	\$1.7 million	\$1,273,018
NeighborWorks Organizations	25	\$5.3 million	25	\$4.9 million	\$196,000	\$100,000
<b>Total:</b>	<b>54</b>	<b>\$25.5 million</b>	<b>54</b>	<b>\$25.1 million</b>		

Source: NFMC Program Reported Data

If a legal assistance Grantee is a Round 1 counseling Grantee that successfully applied for an extension to complete their Round 1 production, they are able to receive their legal assistance funding once they return their required start-up documentation and executed Grant Agreement. These funds can be utilized to assist any homeowner who has previously received NFMC Program counseling.

As with the counseling funds, if Grantees do not show substantial progress toward meeting legal assistance goals, NeighborWorks has reserved the right to recapture or de-obligate awards. A Grantee also has the opportunity to return a portion of its award to NeighborWorks if it expects that it will not utilize the full award within the funding timeframe. These funds will be awarded to other Grantees.

### **Round 2 Legislative Requirements**

Similar to Round 1, the new legislation included several requirements for NeighborWorks (referred to in the legislation as Neighborhood Reinvestment Corporation, or NRC) to incorporate into the program design. This section will detail the statutory language regarding each of these requirements and how it was met. (See Appendix A for statutory language.)

*Not less than 15% shall be provided to counseling organizations that target counseling services in neighborhoods with high concentrations of minority and low-income homeowners or provide such services in neighborhoods with high concentrations of minority and low-income homeowners.*

A total of \$73,778,070 (or 41% of the appropriation) was awarded to 42 organizations for which **all** of the following is true:

- Applicant must have said “yes” to the application questions that asked if they intentionally target their services to low-income and minority homeowners OR to low-income and minority neighborhoods. This was true for 114 of the 135 applicants.
- Applicants were scored based on their experience serving low-income and minority homeowners and neighborhoods, the strength of their marketing plans to these homeowners and neighborhoods, and the percentage of total service to minority and low-income homeowners and neighborhoods. Applicants must have received a perfect score of 6 out of 6 to be counted in this category. This narrowed the number of organizations to 51.
- For applicants who received Round 1 funding, NeighborWorks reviewed their program production to verify that the majority of the applicant’s Round 1 clients were minority AND low-income. This narrowed the number of organizations to 42.

NeighborWorks may consider, where appropriate, whether the entity has implemented a written plan for providing in-person counseling and for making contact, including personal contact, with defaulted mortgagors for the purpose of providing counseling or providing information about available counseling.

Reviewers considered if applicants had a plan in place that is being implemented that includes both in-person counseling and personal outreach. Applicants for whom this is true received additional points. Forty-two applicants (31%) received a perfect score on this section, and 63% indicated that they had a written plan that has been implemented and provided it with their application. Many applicants were making personal contact with defaulted mortgagors via direct mail, door-to-door contact, or direct phone contact.

Entities receiving funds shall work to identify and coordinate with non-profit organizations operating national or statewide toll-free foreclosure prevention hotlines.

Reviewers considered if applicants had partnerships with non-profit foreclosure hotlines. Sixty-four percent (64%) of applicants received full points for this question, indicating they did have partnerships in place. An additional 28% of applicants showed evidence of trying to coordinate with hotlines but partnerships were either not feasible or very limited.

## Training Efforts

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The legislation dedicated a portion of the NFMC Program funding to training efforts to strengthen the capacity of the nation's housing counselors. Thousands of counselors look to NeighborWorks every year for training in homeownership, financial fitness, and post-purchase counseling. The NFMC Program training funds are utilized to expand NeighborWorks' foreclosure-related training opportunities, offer additional regional and local training opportunities, increase the number of courses available at these events, provide scholarships to housing counselors to attend training events, and develop subsidized online courses which counselors and staff can complete at their convenience.

### Round 1 Scholarships

In calendar year 2008, the NFMC Program training funds enabled NeighborWorks to provide housing counselors with scholarships to four NeighborWorks Training Institutes (NTIs) and 43 Place-Based Trainings (PBTs). **During this time, 3,264 scholarships were provided through the NFMC Program for counselors to participate in these training opportunities.** Scholarships funded with resources from the NFMC Program are provided to eligible applicants on a first-come, first-served basis. The NFMC Program authorizing legislation specifically prohibits employees of private financial institutions from receiving scholarships through the program, but ineligible parties may enroll and pay market rate for their tuition and all other expenses.

To be eligible for NFMC Program-funded training activities:

- Participants must be staff of a qualified non-profit 501(c)(3) organization. This includes both HUD-Approved housing counseling agencies (affiliates and locally-approved) and others who may not be approved by HUD. Board members of a qualified 501(c)(3) may submit scholarship applications on a limited basis. Staff of state and local municipalities may also be considered for scholarships.
- Organizations and staff must be providing foreclosure counseling activities and/or working toward providing foreclosure counseling activities.

NeighborWorks Training Institutes: NeighborWorks America has been providing the highest quality community development training for over 20 years through its NeighborWorks Training Institutes (NTIs), held four times annually in different cities around the country. The NTI is essentially a "mobile university" dedicated to providing superior training and continuing professional education in community development and affordable housing. On average, more than 100 courses are offered at each NTI.

With NFMC Program funding, the number of foreclosure courses offered at the NTIs was increased, and full tuition scholarships with lodging were provided to eligible recipients to attend any of the four NTIs in 2008 for up to five days of training. A total of 571 scholarships were provided in 2008 to NTI attendees.

Featured courses for the NFMC Training Program include:

- HO103 Lending Basics for Homeownership Counselors (3 day course)
- HO107 Understanding Credit Scoring (1 day course)
- HO109 Foreclosure Basics (2 day course)
- HO110 Introduction to Housing Counseling (2 day course)
- HO211 Credit Counseling for Maximum Results (2 day course)
- HO220 Data Management and Tracking with CounselorMax (2 day course)
- HO240 Recognizing Predatory Practices - A Guide for Counselors (2 day course)
- HO252 Effective Group and Telephone Foreclosure Counseling Strategies (2 day course)

- HO253 FHA-Insured Loans: An Affordable Mortgage Option (2 day course)
- HO254 Introduction to BestFit Software (1 day course)
- HO307 Advanced Foreclosure: Case Study Practicum (2 day course)
- HO320 Developing and Implementing an Effective Foreclosure Program (2 day course)
- HO321 Developing Effective Loss Mitigation Negotiation and Sales Skills (2 day course)
- HO326 Advanced Residential Lending (2 day course)
- HO345 Foreclosure Intervention and Default Counseling Certification, Part I (5 day course)

Regional Multi-Course Trainings: NFMF Program funding enabled NeighborWorks to host a series of Regional Multi-Course Place-Based Trainings (PBTs) in collaboration with the corporation’s eight districts. In total, 1,616 participants from more than 1,000 organizations received scholarships and attended training through these PBTs. These events are designed to accommodate between 200-225 participants each, and offer six to eight foreclosure-related courses.

Place-Based Trainings in Partnership with Intermediaries and HFAs: NFMF Program funding also enabled NeighborWorks to sponsor 34 additional PBTs in 2008 that were hosted by HUD-Approved Housing Counseling Intermediaries and/or State Housing Finance Agencies. A total of 1,077 practitioners received training at these PBTs.

The table below presents the training opportunities and number of scholarships awarded through the NFMF Program in calendar year 2008.

**Table 3.1: NFMF Program Round 1 Scholarships**

<b>NeighborWorks Training Opportunity</b>	<b>Date</b>	<b>Location</b>	<b>Scholarships Awarded</b>
NeighborWorks Training Institute	February 25-29, 2008	Atlanta, GA	118
NeighborWorks Training Institute	May 5-9, 2008	Cincinnati, OH	130
NeighborWorks Training Institute	August 18-22, 2008	Chicago, IL	142
NeighborWorks Training Institute	December 8-12, 2008	Washington, DC	181
Regional PBT	February 11-15, 2008	Sacramento, CA	144
Regional PBT	March 10-14, 2008	Providence, RI	146
Regional PBT	April 14-18, 2008	Philadelphia, PA	207
Regional PBT	May 19-23, 2008	St. Louis, MO	204
Regional PBT	June 23-27, 2008	Denver, CO	189
Regional PBT	July 14-18, 2008	Orlando, FL	218
Regional PBT	July 28-August 1, 2008	Burbank, CA	185
Regional PBT	September 8-12, 2008	Memphis, TN	165
Regional PBT	November 17-21, 2008	Phoenix, AZ	158
Housing Finance Agency PBT	March 2008	3 in Virginia	88
Housing Finance Agency PBT	April 2008	Trenton, NJ	26
Housing Finance Agency PBT	May 2008	Jackson, MS	52
Housing Finance Agency PBT	June 2008	New York, NY	39
Housing Finance Agency PBT	June 2008	Baton Rouge, LA	35
Housing Finance Agency PBT	June 2008	Madison, WI	9
Housing Finance Agency PBT	June 2008	Fresno, CA	40
Housing Finance Agency PBT	June 2008	Las Vegas, NV	20
Housing Finance Agency PBT	June 2008	Akron, OH	33
Housing Finance Agency PBT	June 2008	Jacksonville, FL	16

Housing Finance Agency PBT	June 2008	Harrisburg, PA	52
Housing Finance Agency PBT	June 2008	Seattle, WA	39
Housing Finance Agency PBT	June 2008	Lincoln, NE	26
Housing Finance Agency PBT	July 2008	Springfield, IL	17
Housing Finance Agency PBT	July 2008	Des Moines, IA	12
HUD-Approved Intermediary PBT	July 2008	Hyattsville, MD	30
Housing Finance Agency PBT	July 2008	Raleigh, NC	32
Housing Finance Agency PBT	August 2008	Albuquerque, NM	39
Housing Finance Agency PBT	September 2008	Denver, CO	13
HUD-Approved Intermediary PBT	September 2008	Memphis, TN	39
HUD-Approved Intermediary PBT	September 2008	Jackson, MS	31
Housing Finance Agency PBT	September 2008	Eugene, OR	45
Housing Finance Agency PBT	September 2008	Savannah, GA	44
HUD-Approved Intermediary PBT	September 2008	Birmingham, AL	27
HUD-Approved Intermediary PBT	September 2008	New Orleans, LA	25
Housing Finance Agency PBT	September 2008	St. Paul, MN	29
HUD-Approved Intermediary PBT	October 2008	Boston, MA	25
HUD-Approved Intermediary PBT	October 2008	Detroit, MI	25
Housing Finance Agency PBT	October 2008	Little Rock, AR	21
Housing Finance Agency PBT	October 2008	Dover, DE	23
Housing Finance Agency PBT	October 2008	San Antonio, TX	24
Housing Finance Agency PBT	October 2008	Crownsville, MD	34
Housing Finance Agency PBT	November 2008	Montgomery, AL	31
Housing Finance Agency PBT	November 2008	Nashville, TN	36
		<b>Total:</b>	<b>3,264</b>

### **Round 1 E-Learning Program**

Nearly 2,000 certificates have been earned for an online course created with NFMC Program training funds. *Foreclosure Basics* provides counselors new to foreclosure intervention with general information and the flexibility to take the course at their convenience. Enrollees have 60 days to complete the course. It is available free of charge until September 30, 2009 to NeighborWorks organizations, HUD-Approved Housing Counseling Intermediaries and their affiliates and branches, State Housing Finance Agencies and their affiliates, HUD-Approved housing counseling agencies, employees of states and municipalities, and select nonprofits. The enrollment fee for those ineligible for scholarships is \$195. Course participants must successfully complete an exam at the end of the course to receive a certificate of completion.

E-learning *Foreclosure Basics* course production through December 31, 2008:

**Course Enrollment: 2,573 participants**

**Course Completion and Certifications Issued: 1,825 participants**

### **Round 2 Scholarships**

The NFMC Program appropriation in the Housing and Economic Recovery Act of 2008 included an additional \$5 million to continue training counselors in foreclosure counseling. With these funds, NeighborWorks will provide an additional 2,420 scholarships to eligible recipients to attend NeighborWorks Training Institutes in calendar year 2009 and Place-Based Trainings carried out in collaboration with six of the corporation's eight district offices. The resources will also enable

NeighborWorks to sponsor 25 PBTs to be hosted by HUD-Approved Housing Counseling Intermediaries and/or State Housing Finance Agencies between January 2009 and July 2009. Eligibility requirements for NFMC Program training activities remain consistent with the first round of funding.

The table below presents the training opportunities currently scheduled for calendar year 2009 through the NFMC Program.

**Table 3.2: NFMC Program Round 2 Scholarships**

<b>NeighborWorks Training Opportunity</b>	<b>Date</b>	<b>Location</b>	<b>Scholarships Available</b>
NeighborWorks Training Institute	February 16-20, 2009	Atlanta, GA	175
NeighborWorks Training Institute	May 4-8, 2009	Phoenix, AZ	125
NeighborWorks Training Institute	August 17-21, 2009	Chicago, IL	125
NeighborWorks Training Institute	December 7-11, 2009	Washington, DC	100
Regional PBT	January 26-30, 2009	Miami, FL	200
Regional PBT	March 2-6, 2009	Los Angeles, CA	200
Regional PBT	March 30-April 3, 2009	Cleveland, OH	200
Regional PBT	April 20-24, 2009	Harford, CT	140
Regional PBT	May 18-22, 2009	Dallas, TX	140
Regional PBT	June 15-19, 2009	Kansas City, MO	140
Housing Finance Agency PBT	January 2009	Trenton, NJ	35
Housing Finance Agency PBT	January 2009	Las Vegas, NV	35
HUD-Approved Intermediary PBT	January 2009	Hyattsville, MD	35
Housing Finance Agency PBT	February 2009	Toledo, OH	35
Housing Finance Agency PBT	February 2009	Eau Claire, WI	35
HUD-Approved Intermediary PBT	February 2009	Chicago, IL	35
HUD-Approved Intermediary PBT	March 2009	Orlando, FL	35
Housing Finance Agency PBT	March 2009	Crownsville, MD	35
Housing Finance Agency PBT	March 2009	Louisville, KY	35
HUD-Approved Intermediary PBT	March 2009	Austin, TX	35
Housing Finance Agency PBT	March 2009	Seattle, WA	35
Housing Finance Agency PBT	March 2009	Saint Paul, MN	35
Housing Finance Agency PBT	April 2009	Sacramento, CA	35
HUD-Approved Intermediary PBT	April 2009	Chicago, IL	35
Housing Finance Agency PBT	April 2009	Houston, TX	35
HUD-Approved Intermediary PBT	April 2009	Jackson, MS	35
Housing Finance Agency PBT	April 2009	Raleigh, NC	35
HUD-Approved Intermediary PBT	April 2009	Oakland, CA	35
Housing Finance Agency PBT	April 2009	Des Moines, IA	35
Housing Finance Agency PBT	May 2009	Washington, DC	35
Housing Finance Agency PBT	May 2009	Richmond, VA	35
Housing Finance Agency PBT	June 2009	Macon, GA	35
Housing Finance Agency PBT	June 2009	Philadelphia, PA	35
Housing Finance Agency PBT	July 2009	Albuquerque, NM	35
Housing Finance Agency PBT	July 2009	Denver, CO	35
		<b>Total:</b>	<b>2,420</b>

## **Round 2 E-Learning Program**

*Foreclosure Basics* remains available free of charge through September 2009 to NeighborWorks organizations, HUD-Approved Housing Counseling Intermediaries and their affiliates and branches, State Housing Finance Agencies and their affiliates, HUD-Approved housing counseling agencies, employees of states and municipalities, and select nonprofits.

In the spring of 2009, another online course, *Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools*, will become available, and scholarships will be provided for eligible NFMC Program participants to take it free of charge through September 2009. The course defines the various options and programs available to homeowners and foreclosure counselors, with specific focus on the least understood or utilized tools, as well as newer industry initiatives created to assist homeowners in crisis.

## Counseling Efforts

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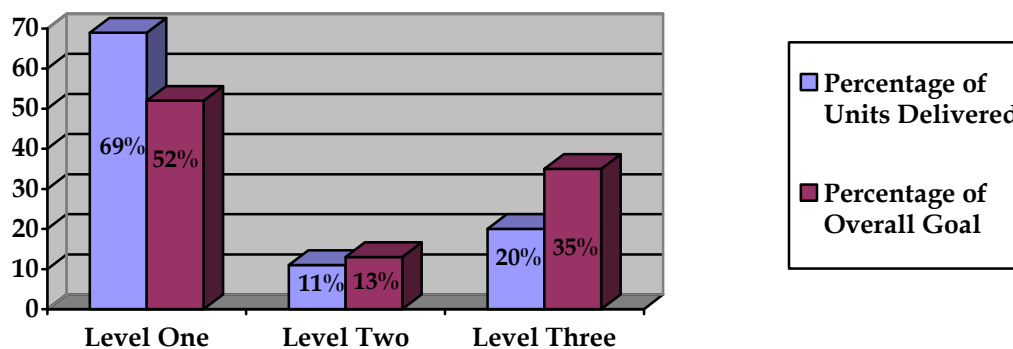
As of January 15, 2009, the National Foreclosure Mitigation Counseling Program has enabled HUD-Approved Housing Counseling Intermediaries, State Housing Finance Agencies, and NeighborWorks organizations to provide 293,067 units of foreclosure mitigation counseling to 275,885 homeowners nationwide. The data in this section covers NFMC Program production from March 1, 2008, the official start date of the program, through January 15, 2009. Additional analysis, including cross-tabulations to further explore variables such as reason for default, percent of income paid to PITI (principal, interest, taxes, and insurance), loan type, loan status, ethnicity, and age, was conducted by the Urban Institute on data from March 1, 2008 through November 17, 2008. The most noteworthy tables are included in Appendix C.

The NFMC Program divides counseling services into three categories of specific activities, Level One, Level Two, and Level Three counseling. Level One counseling involves developing a budget and action plan for a client seeking assistance in preventing foreclosure. Level Two counseling entails verifying the client's budget, creating an action plan with steps to address their foreclosure issues and assisting the client in meeting the goals of his or her action plan. Level Three counseling entails meeting the requirements for both Levels One and Two within the same reporting period.

Since an individual NFMC Program client may receive both Level One and Level Two counseling, these sessions are counted and referred to as "units" of produced counseling. Due to this, units of counseling will be larger than the number of individual clients/homeowners served.

Of the total units of counseling provided through January 15, 2009, Level One counseling sessions remain the largest produced counseling activity, with 69% of the total units – more than the overall goal for units at this level. Level Three sessions rank second, accounting for 20% of the total produced units of counseling, with a goal of 35% of all units delivered. Although Level Two remains the least provided of the three counseling sessions, with 11% of the total produced counseling units, this level of counseling had the smallest goal of all the levels, at 13% of all units.

**Figure 4.1: Percentage of Counseling Units by Level**



Source: NFMC Program Reported Data

## Client Information

### Gender and Household Type

Consistent with the data presented in the October report, women continue to represent more than half (54%) of all reported NFMC Program clients. Of these, 47% identified their household type as either single adult or female-headed single parent household. This statistic shows NFMC Program female clients serviced at more than twice the rate of male clients who identified their household type as either single adult or male-headed single parent household. Overall, the largest percentage of clients (34%) reported that they were married with dependents.

**Table 4.1: Household Type**

Household Type	Percent
Married with Dependents	34%
Single Adult	19%
Married without Dependents	15%
Female-Headed Single Parent Household	14%
Male-Headed Single Parent Household	3%
Two or More Unrelated Adults	3%
Other	11%

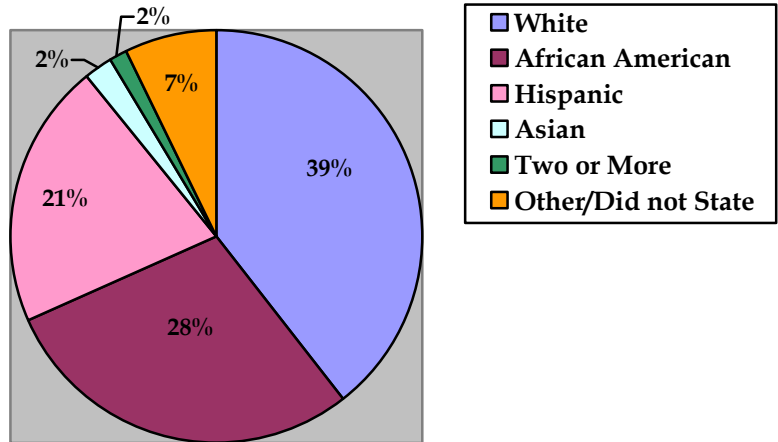
Source: NFMC Program Reported Data

When comparing age with household type, 40% of clients who report having dependents or being the head of their household are between the ages of 45 and 54. Overall, 88% of these clients report being under the age of 55. Thirty-five percent (35%) of clients who report either being single adults or having no dependents are above the age of 55 (11% are above 65).

### Race and Ethnicity

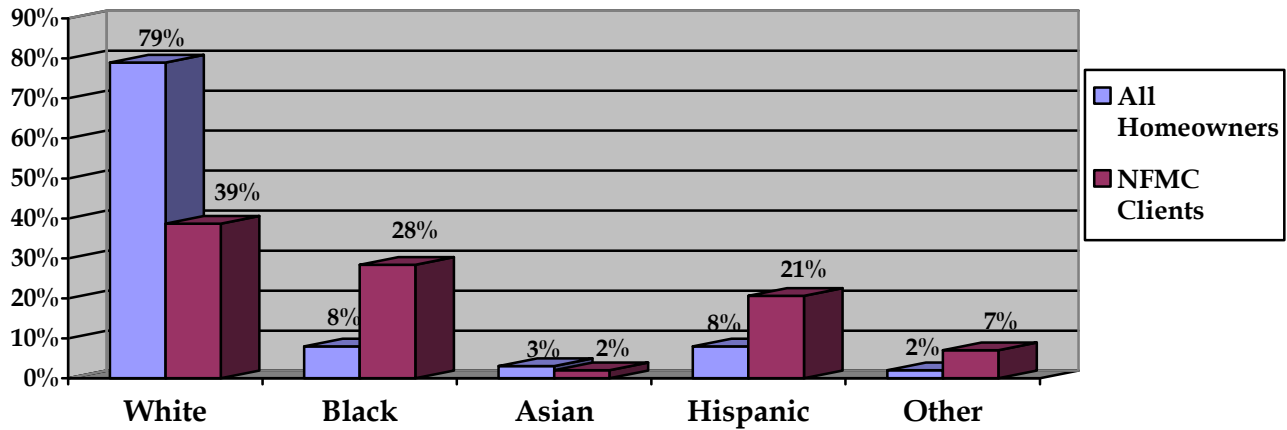
As of January 15, 2009, the majority of NFMC Program clients (53%) continue to be minority homeowners (defined as African American, Hispanic, American Indian/Alaskan Native, Asian or Pacific Islander, and clients listing two or more ethnic backgrounds), while minorities make up 19% of homeowners in the country. Overall, Whites represent 39% of all NFMC Program clients, African Americans account for 28%, Hispanics represent 21%, Asians account for 2%, and 2% percent of clients reported having two or more ethnicities. This is up slightly from the previous Congressional update in October, when 52% of clients were minorities. Figure 4.2 represents the racial breakdown of NFMC Program clients, and Figure 4.3 compares this breakdown to the percentage of the nation's homeowners that are comprised of each group.

**Figure 4.2: Race and Ethnicity of NFMC Program Clients**



Source: NFMC Program Reported Data

**Figure 4.3: Percentage of All U.S. Homeowners by Race and Ethnicity Compared to that of NFMC Program Clients**



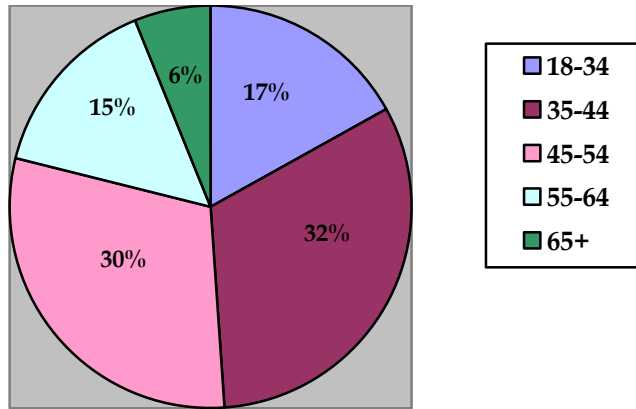
Sources: Claritas 2007 and NFMC Program Reported Data

Comparing NFMC Program data to data on all U.S. homeowners, we see that 28% of NFMC Program clients are African American, while they only make up 8% of all homeowners, and that 21% of NFMC Program clients are Hispanic, while they also are only 8% of the nation’s homeowners. Most U.S. homeowners (79%) are white, and these homeowners are also the largest racial group seeking NFMC Program counseling – 39% of clients are white. Data on loan status or delinquency status by homeowners’ race are not available.

### Age

As of January 15, 2009, clients receiving counseling through the NFMC Program were an average age of 45. The largest group of NFMC Program clients are between the ages of 35 and 44 (32%), and 62% of clients are between the ages of 35 and 54.

**Figure 4.4: Age**



Source: NFMFC Program Reported Data  
 Note: Entries under 17 years of age excluded

**Primary Reason for Default**

The data continue to show that the largest percentage of homeowners seeking NFMFC Program assistance are defaulting on their mortgage due to a reduction in or loss of income. Forty-five percent (45%) of clients report this to be the case, an even higher percentage than what was reported in October, when 41% of clients stated one of these was their primary reason for default. Grantees report that many clients are seeking assistance as they have become unemployed or have seen a loss in overtime pay that has made their mortgage unaffordable.

**Table 4.2: Primary Reason for Default**

Primary Reason for Default	Percent
Reduction in Income	28%
Loss of Income	17%
Medical Issues	8%
Increase in Loan Payment	7%
Poor Budget Management Skills	7%
Increase in Expense	4%
Divorce/Separation	4%
Death of Family Member	2%
Business Venture Failed	2%
Other	20%

Source: NFMFC Program Reported Data

Among the 125,811 clients reporting reduction in or loss of income as the primary reason for default, a state-by-state analysis (which includes territories) ranks Puerto Rico, Idaho, Oregon, Arizona and Florida as having the highest percentage of NFMFC Program clients reporting this reason. (Table 4.3) Three of these states/territories – Puerto Rico, Idaho and Arizona – were also in the top five in October. A full listing is available in Appendix C.

**Table 4.3: Top 5 States with NFMC Program Clients Listing Reduction in or Loss of Income as Primary Reason for Default**

State or Territory	Percent	Clients
Puerto Rico	66%	1,027
Idaho	60%	271
Oregon	57%	728
Arizona	55%	4,528
Florida	54%	11,893

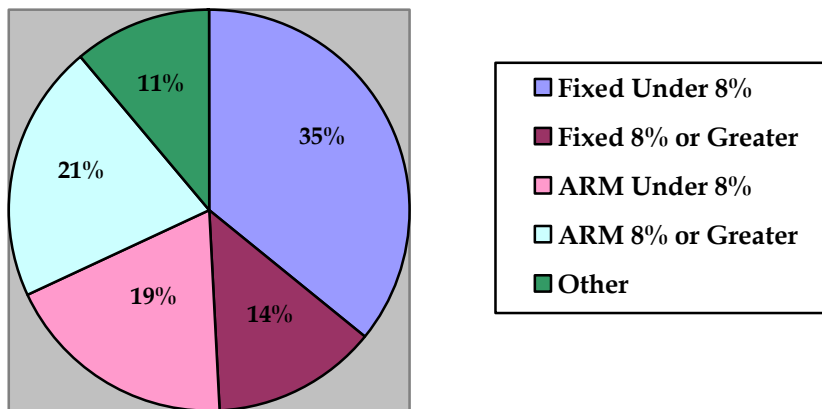
Source: NFMC Program Reported Data

**Loan Information**

**Loan Type**

Of the 275,885 clients who received counseling services from NFMC Program Grantees, nearly half (49%) reported holding fixed rate mortgages, and 40% reported holding adjustable rate mortgages (ARMs). While the percentage of clients seeking assistance with fixed rate mortgages is increasing, the fact that two out of five clients hold ARMs continues to reflect concerns with these mortgages, as only 20% of mortgages nationwide are ARMs.

**Figure 4.5: Loan Type**

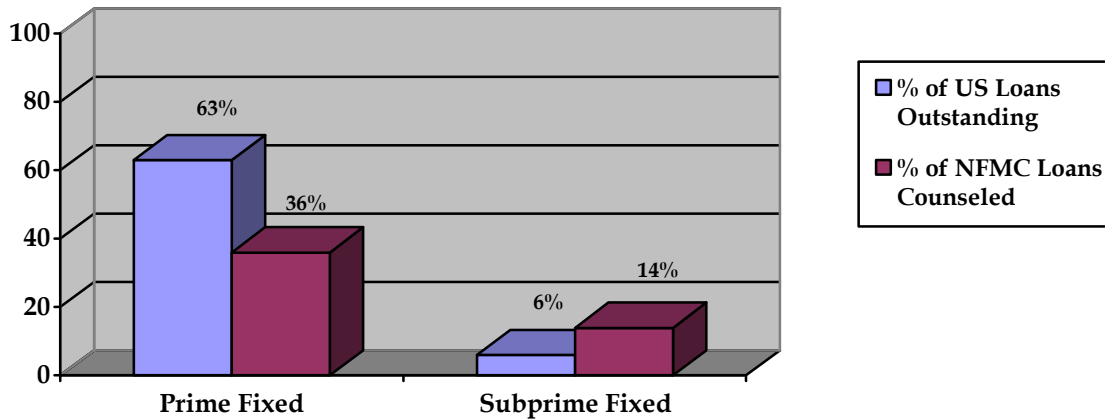


Source: NFMC Program Reported Data

The NFMC Program was created to address the high number of homeowners holding subprime mortgages who were defaulting or in danger of defaulting on those mortgages. The program uses an interest rate of 8% as a proxy to indicate subprime loans. Fifty-four percent (54%) of clients held loans with interest rates below 8%, and 35% of all clients held loans with a fixed interest rate under 8%, the most desirable type of mortgage.

Compared to all loans nationwide, the data show that NFMC Program clients holding subprime fixed rate loans are seeking counseling at a much higher rate than these loans exist in the market. Only 6% of all U.S. mortgages are subprime fixed loans, but 14% of NFMC Program clients hold these mortgages.

**Figure 4.6: Percentage of All U.S. Loans Outstanding by Type of Loan, Compared to Loans Held by NFMC Program Clients**



Sources: Mortgage Bankers Association National Delinquency Survey, Third Quarter 2008, and NFMC Program Reported Data

When comparing primary reason for default by loan type, the data show that 50% of those holding fixed rate mortgages reported they were defaulting on their mortgage due to a reduction in or loss of income, compared to 41% of those holding ARMs. Fourteen percent (14%) of clients holding ARMs report an increase in loan payment as the reason they are in default, compared to 3% of those holding fixed-rate loans.

A state-by-state analysis reveals Mississippi and Missouri have the highest percentage of NFMC Program clients holding loans with interest rates currently at or above 8% when compared with all other states and territories – 48% of clients in these states hold such loans. This is 13 percentage points above the NFMC Program average (35%). Iowa, Tennessee and Texas round out the top five for states with the highest rates of NFMC Program clients holding mortgages with interest rates at or above 8% – all above 46%. These states were also the top five states listed in the October NFMC Program update. A full listing is available in Appendix C.

**Table 4.4: Top 5 States with NFMC Program Clients Holding Mortgages with Interest Rates At or Above 8%**

State	Percent	Clients
Missouri	48%	2,700
Mississippi	48%	1,025
Iowa	47%	1,113
Tennessee	47%	2,869
Texas	46%	4,388

Source: NFMC Program Reported Data

A deeper state-by-state analysis into loans with high interest rates revealed that Missouri had the highest percentage of NFMC Program clients holding ARMs currently at or above 8% (31%). Rounding out the top five, Connecticut, Rhode Island, Illinois and Tennessee are the states with the highest percentages of NFMC Program clients holding these mortgages. A full listing is available in Appendix C.

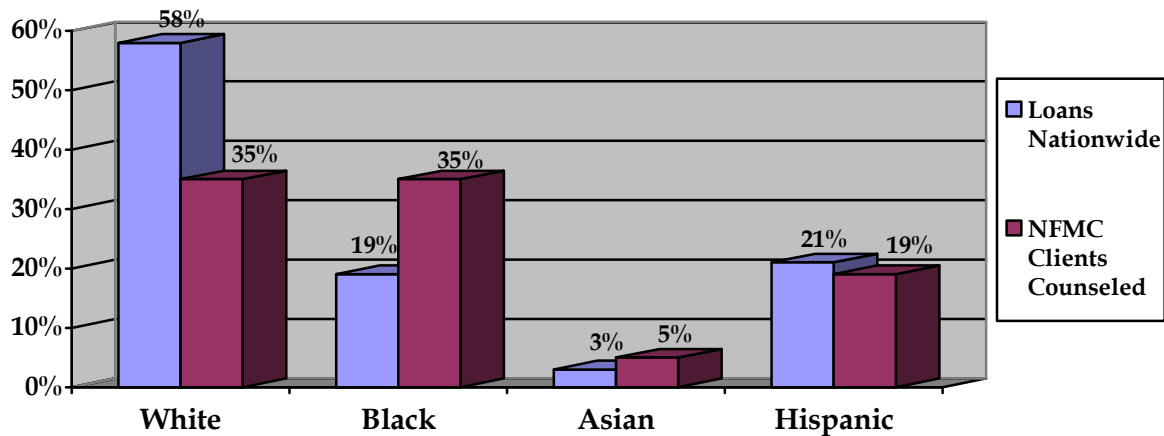
**Table 4.5: Top 5 States with NFMFC Program Clients Holding ARMs with Interest Rates At or Above 8%**

State	Percent	Clients
Missouri	31%	1,735
Connecticut	30%	910
Rhode Island	30%	542
Illinois	27%	3,394
Tennessee	27%	1,631

Source: NFMFC Program Reported Data

When looking at NFMFC Program clients holding mortgages with high interest rates by race, 35% are African American, yet African Americans only hold 19% of the nation’s subprime mortgages. Another 19% of NFMFC Program clients holding mortgages with high interest rates are Hispanic, whereas they hold 21% of the nation’s subprime mortgages. Only 5% of NFMFC Program clients with these loans are Asian, but they hold an even smaller percentage of national subprime loans.

**Figure 4.7: Percentage of Originated Loans with Interest Rates At or Above 8% by Race/Ethnicity Compared to NFMFC Program Clients**



Sources: NeighborWorks analysis of Home Mortgage Disclosure Act 2007 data and NFMFC Program Reported Data  
 NOTE: HMDA data classify homeowners by one of the four ethnicities listed in the chart. NFMFC Program data also include “other” ethnicities.

African American NFMFC Program clients were more likely to hold fixed rate mortgages (50%) than ARMs (41%); Hispanic clients were more likely to hold ARMs (50%) than fixed rate mortgages (39%); and White clients were more likely to hold fixed rate mortgages (57%) than ARMs (33%).

### Loan Status at Intake

More than half (52%) of NFMFC Program clients are less than 60 days late on their mortgage when they seek assistance, and 30% are current. This is consistent with the October analysis, when 50% of clients were less than 60 days late and 28% were current. However, more than one in five NFMFC Program clients (22%) remain over 120 days delinquent, the same percentage as in the October update.

The fact that more than half of clients are either current on their mortgage or just entering delinquency is both positive and negative. It shows that these homeowners are attempting to thwart foreclosure and reestablish financial solvency, yet those that seek a loan modification normally cannot receive one as

some servicers are triaging borrowers based on the foreclosure timeline and will not explore a modification until the borrower is officially in foreclosure or seriously delinquent. Counselors can work with these clients to review their income and expenses and determine how the client can continue to pay their mortgage, but unless they are facing a determined foreclosure date they are not able to fully address their situation.

**Table 4.6: Loan Status at Intake**

Loan Status	Percent
Current	30%
30-60 Days Late	22%
61-90 Days Late	17%
91-120 Days Late	9%
121+ Days Late	22%

Source: NFMCC Program Reported Data

Analysis determined that the relationship between an NFMCC Program client’s loan status at intake and their ethnicity was weak. This suggests an NFMCC Program clients’ ethnicity alone had a small effect on their loan status at counseling intake. The analysis showed that Asian NFMCC Program clients were more likely than other ethnicities to be current on their mortgage at the time of intake – 41% reported being current. At the other end of the spectrum, 25% of African American clients and 20% of White clients reported being over 120 days late on their mortgage. These results remain consistent with the NFMCC Program’s October update.

NFMCC Program clients that are current on their mortgage payments are more likely to receive Level One counseling than those that are over 120 days late, and clients that are over 120 days late on their mortgage are more likely to receive Level Three counseling than those who are current. Clients falling between 91 and 120 days late appear to break the pattern, with 52% receiving Level One counseling, and 29% receiving Level Three counseling.

**Table 4.7: Loan Status Compared to Highest Level of Counseling Received**

Loan Status at Intake	Level One	Level Two	Level Three
Current	74%	7%	20%
30-60 Days Late	69%	13%	18%
61-90 Days Late	66%	14%	20%
91-120 Days Late	52%	19%	29%
121+ Days Late	62%	13%	25%

South Dakota, the District of Columbia and Montana had the most NFMCC Program clients reporting being current on their mortgage – each with more than 50% of their clients reporting this to be the case. Nevada and West Virginia also were high on the list of clients current. All of these except West Virginia were listed in the top five in the October report. A full state listing is available in Appendix C.

**Table 4.8: Top 5 States with NFMC Program Clients Current on Mortgage**

State or Territory	Percent	Number
South Dakota	59%	455
District of Columbia	57%	658
Montana	54%	384
Nevada	46%	2,419
West Virginia	45%	355

Source: NFMC Program Reported Data

Among states and territories with the highest percentage of clients reporting being over 120 days late on their mortgage, Puerto Rico ranked highest with 41%, almost twice the NFMC Program average (22%). With Puerto Rico also ranking the highest among clients reporting reduction in or loss of income (66%), late mortgages may be a direct result of financial hardships or difficulties. This could also be a result of less formal collection strategies in the territory. Minnesota, Maine, Iowa and Pennsylvania all report having 29% of NFMC Program clients over 120 days late on their mortgage. A full state listing is available in Appendix C.

**Table 4.9: Top 5 States with NFMC Program Clients Over 120 Days Late on Mortgage**

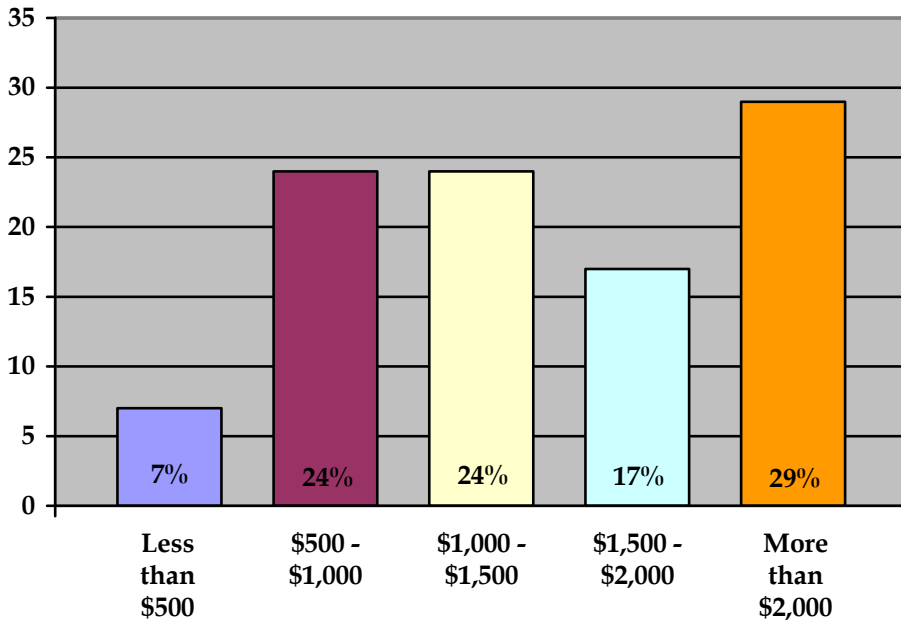
State or Territory	Percent	Number
Puerto Rico	41%	644
Minnesota	29%	3,098
Maine	29%	210
Iowa	29%	684
Pennsylvania	29%	2,751

Source: NFMC Program Reported Data

### Housing Cost Burden

In addition to reported loan type, clients' monthly payments on their mortgage's principal, interest, taxes, and insurance (PITI) was assessed at counseling intake. On average, the total reported monthly PITI was \$1,806, and the median was \$1,400. Twenty-nine percent (29%) of clients paid more than \$2,000 per month in PITI (Figure 4.8). These figures have remained static since the NFMC Program's October update.

**Figure 4.8: Percentage of NFMC Program Clients by Monthly PITI Payment Amount**

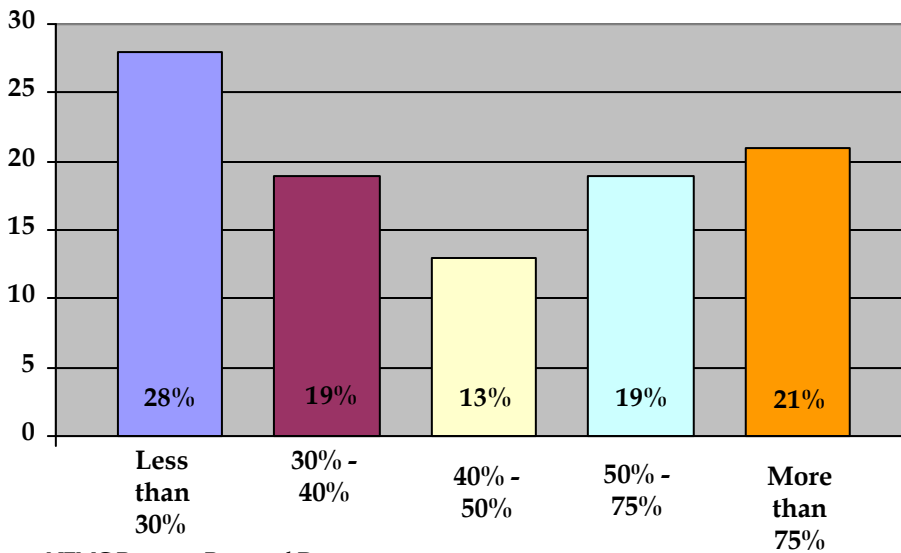


Source: NFMC Program Reported Data

Note: Extreme outliers removed from PITI. Total of .05% cases trimmed from highest and lowest values.

With nearly half (46%) of NFMC Program clients reporting paying more than \$1,500 toward their PITI, a deeper analysis of mortgage affordability was conducted. The results of this analysis showed that 53% of NFMC Program clients are paying more than 40% of their income toward housing costs. Twenty-one percent (21%) are paying more than 75% of their income on housing costs. When looking at payment toward PITI compared to loan status, no significant relationship presented itself.

**Figure 4.9: Percentage of NFMC Program Clients by Percentage of Income Paid to PITI**



Source: NFMC Program Reported Data

Note: Extreme outliers removed from PITI. Total of .05% cases trimmed from highest and lowest values.

State-by-state analysis shows that the state of Washington had the most NFMC Program clients (43%) reporting paying more than 75% of their income to PITI, surpassing the next highest states in the ranking, New York, Hawaii, California and Illinois, by at least 11 percentage points. A full state listing can be found in Appendix C.

**Table 4.10: Top 5 States with NFMC Program Clients Paying More Than 75% of Income to PITI**

State or Territory	Percent	Number
Washington	43%	914
New York	32%	2,386
Hawaii	30%	59
California	28%	11,525
Illinois	27%	3,155

Source: NFMC Program Reported Data

Seven states had the majority of their NFMC Program clients report paying less than 30% of their income on housing costs but still facing foreclosure. South Dakota had 67% of clients paying less than 30% of their income to PITI, and North Dakota, Oklahoma, Mississippi and Wyoming rounded out the top five for clients with low PITI payments. The full state listing can be found in Appendix C.

**Table 4.11: Top 5 States with NFMC Program Clients Paying Less Than 30% of Income to PITI**

State or Territory	Percent	Number
South Dakota	67%	483
North Dakota	63%	72
Oklahoma	63%	848
Mississippi	60%	1,207
Wyoming	57%	59

Source: NFMC Program Reported Data

### Area Median Income and Low-Income Minority Communities

Sixty-seven percent (67%) of NFMC Program clients report having household incomes less than 80% of their Area Median Income (AMI), and 42% report having incomes less than 50% AMI. This is consistent with the fact that nearly half of NFMC Program clients report they are in default due to a reduction in or loss of income. The District of Columbia had the highest percentage (93%) of their NFMC Program clients report incomes lower than 80% AMI. South Carolina, Maryland, Missouri and Minnesota also had high percentages of clients reporting incomes below 80% AMI. A full state listing is available in Appendix C.

**Table 4.12: Top 5 States with NFMC Program Clients with Income Less Than 80% of AMI**

State or Territory	Percent	Number
District of Columbia	93%	1,073
South Carolina	82%	3,292
Maryland	82%	12,741
Missouri	80%	4,465
Minnesota	77%	8,193

Source: NFMC Program Reported Data

When looking at clients reporting making less than 50% AMI, the District of Columbia still ranks highest by states or territories, with 86% of their NFMC Program clients reporting incomes below 50% AMI. Maryland, Mississippi, South Carolina and Virginia are also in the top five. A full listing is available in Appendix C. Mississippi did also rank in the top five states with clients paying less than 30% of their income to PITI. It is possible that clients could have low incomes in this state and also have low mortgage payments.

**Table 4.13: Top 5 States with NFMC Program Clients with Income Less Than 50% of AMI**

State or Territory	Percent	Number
District of Columbia	86%	990
Maryland	64%	10,061
Mississippi	58%	1,228
South Carolina	57%	2,296
Virginia	55%	3,529

Source: NFMC Program Reported Data

Among all clients with incomes less than 50% AMI, African Americans accounted for the largest ethnic group at 36%. Whites followed with 33%, and 20% were Hispanic. When the analysis is expanded, more Whites had incomes below 80% AMI than all other races (36%). African Americans accounted for 32% of clients with incomes below 80% AMI, and Hispanics accounted for 21%.

**Table 4.14: NFMC Program Clients with Income Less Than 50% and 80% AMI by Ethnicity**

Ethnicity	≤50% AMI		≤80% AMI	
	Number	Percent	Number	Percent
African American	41,397	36%	59,541	32%
White	37,250	33%	65,411	36%
Hispanic	22,659	20%	37,836	21%
Asian	2,032	2%	3,376	2%
Two or More Races	1,491	1%	2,643	1%
American Indian/Alaskan Native	454	0%	710	0%
Native Hawaiian/Pacific Islander	308	0%	561	0%
Other/Did Not Respond	8,552	7%	13,938	8%

Source: NFMC Program Reported Data

When comparing income to household type, the data show that 25% of those making less than 80% AMI reported being married with dependents, and 17% reported being women who are the head of their household. Twenty-one percent (21%) are single adults, and another 15% are married without dependents.

NeighborWorks analyzed NFMC Program services to low-income minority communities (LIMC). As of December 31, 2008, 18% of NFMC Program clients lived in LIMC zip codes, compared to 6.2% of the overall population. LIMCs are defined as communities with: 30% of a zip code's population being at least one minority group (African American, Asian or Hispanic); 30% of that minority being homeowners; and the median income of the zip code being less than 80% of the area median. A database containing 17,072 zip codes (representing 96% of all households) was examined, and 1,097 (6.2%) meet all three criteria and

are non-duplicative. Thus, if you live in a LIMC zip code, you are nearly three times more likely to receive NFMC Program counseling.

**Geographic Information**

More counseling units were delivered in California than any other state – 16% of all units. Eight percent (8%) were delivered in Florida. Ohio, Maryland and Illinois are the other three states with the highest percentage of units delivered. A full state listing is available in Appendix C.

Looking at national data from the Mortgage Bankers Association’s National Delinquency Survey from Third Quarter 2008, California has the highest percentage of the nation’s delinquencies (12%), followed by Florida with 10%. Texas has 8% of the nation’s delinquent mortgages, Georgia has 5%, and Ohio, Illinois and New York each have 4%. Comparing to NFMC Program clients, only Maryland has a high percentage of NFMC Program clients but not a high percentage of the nation’s delinquent mortgages (they have 2% of the nation’s delinquencies). A full state listing can be found in Appendix C.

**Table 4.15: Top 5 States with NFMC Program Clients and Their Percentage of Nation’s Delinquencies**

State or Territory	Percent of NFMC Clients	Number of NFMC Clients	Percent of National Delinquencies
California	16%	46,649	12%
Florida	8%	23,700	10%
Ohio	7%	19,454	4%
Maryland	6%	16,718	2%
Illinois	4%	13,095	4%

Source: MBA National Delinquency Survey, Third Quarter 2008, and NFMC Program Reported Data

As reported in the October update, NeighborWorks, as administrator of the NFMC Program, was required by the legislation to concentrate awards in targeted areas of greatest need – for Round 1, this was 192 Metropolitan Statistical Areas (MSAs) and 29 micropolitan rural areas of states. The NFMC Program awarded 86% of foreclosure mitigation counseling units to these areas.

As of January 15, 2009, the NFMC Program has delivered 258,590, or 88% of the total units of counseling, to areas of greatest need. Of this total, 239,987 units of counseling have been delivered to MSAs and 18,603 units have been delivered to rural areas of states. Tables 4.16 and 4.17 below show the 15 MSAs of greatest need with the highest number of units of counseling delivered and the 10 rural areas of states by delivered units. (See Appendix C for full listings of MSAs and rural areas of states and their counseling units delivered.)

**Table 4.16: Top 15 MSAs of Greatest Need**

<b>Metropolitan Statistical Area</b>	<b>Counseling Units Delivered</b>
Washington-Arlington-Alexandria, DC-VA-MD-WV	15,744
Los Angeles-Long Beach-Santa Ana, CA	11,631
Chicago-Naperville-Joliet, IL-IN-WI	11,593
New York-Northern New Jersey-Long Island, NY-NJ-PA	9,821
Riverside-San Bernardino-Ontario, CA	9,145
Atlanta-Sandy Springs-Marietta, GA	8,972
Miami-Fort Lauderdale-Pompano Beach, FL	8,527
Minneapolis-St. Paul-Bloomington, MN-WI	8,332
Phoenix-Mesa-Scottsdale, AZ	6,581
Detroit-Warren-Livonia, MI	6,414
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	6,393
San Francisco-Oakland-Fremont, CA	5,409
Baltimore-Towson, MD	5,037
San Diego-Carlsbad-San Marcos, CA	5,018
Cleveland-Elyria-Mentor, OH	4,793

Source: NFMC Program Reported Data

**Table 4.17: Top 10 Rural Areas of States of Greatest Need**

<b>State</b>	<b>Counseling Units Delivered</b>
Minnesota	2,055
Ohio	1,805
North Carolina	1,796
Georgia	1,402
Pennsylvania	1,168
Michigan	1,097
Mississippi	893
South Carolina	793
Kentucky	781
Iowa	775

Source: NFMC Program Reported Data

### **Counseling Outcomes**

Grantees report client status and outcomes, when known, to NeighborWorks as part of the ongoing reporting requirements of the program. Grantees are required to provide a much more in-depth analysis of outcomes at aggregate levels in their quarterly reports. The analysis below is based on information received from Grantees through their November 1, 2008 quarterly reports and supplemented to the extent possible with reported data through January 15, 2009.

Consistent with the data reported in October, the most prevalent status/outcome reported is that the client is still in counseling (25%). Grantees continue to report that servicers take between 45 and 60 days to respond to requests for work-outs, thus clients will require long-term assistance and counseling to

remediate their financial situation. Among the reported outcomes, each category has remained relatively consistent percentage-wise when compared with the NFMC Program October update.

Nineteen percent (19%) of clients have been able to stay in their home post-NFMC Program counseling by initiating a forbearance or repayment plan with their servicers, modifying or refinancing their mortgages, bringing their mortgage current, or obtaining a second mortgage or partial claim loan from an FHA lender (see highlighted rows in Table 4.18). Another 11% have been counseled and referred for other social services or legal assistance. Only 1% of clients report going through foreclosure, though this number may be higher as clients can drop out of counseling without sharing their outcome with their counselor. NeighborWorks has contracted with the Urban Institute to provide much deeper insight into outcomes and counseling's ability to curtail foreclosures. Their next interim report is due in May, and the information will be shared with Congress.

**Table 4.18: Reported Outcomes**

<b>Outcomes</b>	<b>Clients</b>	<b>Percentage</b>
Currently receiving foreclosure prevention/budget counseling	69,191	25%
Initiated forbearance agreement/repayment plan	27,044	10%
Counseled and referred to another social service or emergency assistance agency	23,505	9%
Mortgage modified	15,967	6%
Pre-foreclosure sale	8,654	3%
Brought mortgage current	7,921	3%
Withdrew from counseling	6,166	2%
Counseled and referred for legal assistance	5,116	2%
Bankruptcy	4,915	2%
Mortgage foreclosed	3,582	1%
Entered debt management plan	3,260	1%
Sold property/chose alternative housing solution	1,724	1%
Mortgage refinanced	1,157	0%
Executed a deed-in-lieu	371	0%
Obtained partial claim loan from FHA lender	291	0%
Received second mortgage	123	0%
Ending counseling after Level One or outcome unknown	63,893	23%
Other	33,005	12%
<b>Total:</b>	<b>275,885</b>	<b>100%</b>

Source: NFMC Program Reported Data

## **Counseling Successes and Challenges**

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As part of their quarterly reports, NFMC Program Grantees are asked to identify key successful counseling strategies and challenges they encountered while counseling clients facing foreclosures. Grantees could list any successes and challenges they wanted, leading to numerous responses.

The successful strategies Grantees reported centered on:

- outreach;
- client preparation;
- counseling processes and services; and
- communication with lenders and servicers.

Grantees reported facing challenges with:

- efficient and timely communication with lenders and servicers;
- obtaining workable mortgage restructurings for borrowers;
- borrower resources; and
- reporting.

### **Successful Strategies**

#### **Outreach**

As with the last update in October, Grantees continue to emphasize the importance of reaching borrowers early. A number of organizations reported that reaching borrowers before they were 60 days delinquent increased the likelihood of a successful outcome. Grantees were successful in reaching borrowers through:

- foreclosure fairs;
- employers and faith communities;
- flyers, postcards, and door-to-door visits;
- cable access television and other press coverage;
- multilingual outreach materials and advertising; and
- direct mailings to homeowners that may be facing foreclosure through purchased databases.

Several also noted that companies, including banks and utilities, were assisting with outreach by inserting notices of foreclosure counseling availability with their monthly statements.

#### **Client Preparation**

Successful client preparation strategies used before and during the intake process included:

- setting realistic expectations with clients;
- conducting group orientations or workshops before one-on-one meetings;
- requiring clients to bring all documentation to their first meetings;
- using the internet to provide preliminary information to clients and counselors to allow for triage;
- developing improved intake forms and procedures;
- triaging clients to determine the level of service needed; and
- educating clients on how to avoid foreclosure scams and mortgage fraud.

## **Counseling Processes and Services**

Grantees continue to utilize a number of counseling processes and services which have increased their likelihood of achieving successful outcomes, including:

- availability of counselors in evenings, weekends or 24 hours, 7 days per week;
- requiring clients to create a budget, including a short term crisis budget;
- contacting the lender/servicer with the client present;
- escalating difficult cases to more experienced counselors or legal assistance;
- developing partnerships with other agencies and local organizations so clients can have access to an array of services and entities; and
- providing rescue funds that will catch a client up on their mortgage. (Note: no NFMC Program funds are used for this purpose, as by statute NFMC Program funds *cannot be provided directly to lenders or homeowners to discharge outstanding mortgage balances or for any other direct debt reduction payments*. When this strategy is employed, other funds are designated for this purpose.)

## **Communication with Lenders and Servicers**

Significant challenges continue to exist with communicating with lenders and servicers, but Grantees have reported a number of successes in this area:

- being persistent is the most important factor to increase the likelihood of positive outcomes;
- using the HOPE NOW list of loss mitigation departments' phone numbers;
- analyzing lender/servicer proposed refinancing plans to ensure borrower feasibility and ability to repay;
- following up within 24 to 48 hours to ensure lender/servicer had received faxed documents;
- using BestFit software (a web-based data collection system) as a resource in expediting workout plans; and
- participating in major foreclosure events that bring clients, servicers and counselors together.

## **Challenges**

Grantees continue to report that the most common challenge they encountered was obtaining a timely response from servicers (20%), with responses taking between 45 and 60 days on average. They also reported challenges of borrowers not following through with counselors (11%), not having enough staff to handle demand (6%), and borrowers seeking assistance too late in the process (6%).

## **Efficient and Timely Communication with Servicers**

Grantees stated that the most significant challenges they encountered while trying to reach out to servicers on behalf of homeowners were:

- obtaining a response from servicers routinely took from 45 days to more than 60 days;
- servicers being uncooperative in general;
- counselors were connected to a different representative each time they called who proposed different solutions and requirements;
- the loss mitigation departments of servicers seemed to be understaffed and overworked; and
- documentation faxed or mailed to servicers was lost repeatedly and counselors had to send documentation multiple times.

## Obtaining Workable Mortgage Restructurings for Borrowers

Grantees also reported a number of challenges when they attempted to obtain a work-out from servicers, most notably:

- the refinance plans offered by servicers were not affordable to borrowers;
- repayment plans were offered frequently, loan modifications offered with less frequency, but forbearance or principle write-downs were not offered; and
- falling house prices have left borrowers “upside down” and servicers were not willing to provide modifications.

## Borrower Resources

When referring to challenges facing the homeowners they counseled, Grantees reported that borrowers are facing resource hardships (e.g., time, knowledge, financial resources) including:

- lack of borrower follow-through with counselors;
- borrowers seeking help too late in the process;
- job losses;
- lack of knowledge about money management, mortgage products and loan terms;
- lack of rescue funds to help borrowers; and
- borrowers obtaining loans that were not affordable in the first place.

## Reporting

Grantees also cited challenges with reporting for the NFMC Program. These challenges included:

- too much information required on each borrower;
- time requirements too great; and
- difficulty in initial set-up of computerized reporting systems.

(Note: the NFMC Program has worked to reduce the reporting burden by making an additional six of the 42 reporting fields optional. Eight others were previously optional and remain so.)

The information gathered from NFMC Program Grantees is certain to be valuable to their peers, and NeighborWorks has launched a Grantee website to provide a venue for foreclosure counselors participating in the program to share information and best practices.

## Client Stories

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Grantees were asked to provide information on clients they had counseled who were willing to share their foreclosure experiences. Below are the stories of some homeowners who have been counseled through the National Foreclosure Mitigation Counseling Program.

### Roseline Blackwell, Greenville, North Carolina



Thanks to the help she received at Mission of Peace, an NFMC Program Grantee, Roseline Blackwell is now a believer in miracles. But before she received counseling, Blackwell described her life as having “dark clouds over me.”

Four years ago, Blackwell, a recently divorced mother of an autistic son, had a steady job as an executive administrator and a new house in Greenville, N.C., with a mortgage she could afford. Her ex-husband was voluntarily making regular child support payments. She was studying for an associate’s degree. All was well – so well, in fact, that her lender contacted her about tapping into the equity in her house.

“I took it out,” Blackwell said. “It was my first house by myself.”

In 2008, the roof fell in. Her mother had a stroke. Her company closed. Her ex-husband stopped making child support payments. **Interest on the equity loan rose to 12 percent; interest on the mortgage was 10 percent.** With no job and no income, Blackwell fell nearly a year behind in mortgage payments.

“I sunk into a depression,” she said. “I had car payments and medical bills. Between my son and mother, it was a tremendous strain. Wells Fargo tacked a foreclosure notice on the door. I knew I was a goner.”

She moved in with relatives and tried to sell the house.

“The saddest thing is, I used to do foreclosures and evictions in Georgia. This [experience] has made me a better person. I don’t want anybody else to go through what I went through.”

A friend who worked at the U.S. Department of Housing and Urban Development referred Blackwell to Mission of Peace.

"I felt so ashamed, but the counselor was so wonderful and so helpful and made me feel at ease. She called me 'my dear.' I thought that maybe I could save my house, that maybe there was hope. And when my house was saved, it was a miracle."

Her loan modification resulted in a \$227 monthly reduction in her mortgage payments, something she insists she "can handle." Her ex-husband has been forced to pay more child support. Blackwell is now a full-time student and is more optimistic about her future.

"I'm not where I need to be, but I'm not where I used to be," she said.

### **Martha Abeyta, Phoenix, Arizona**

Martha Abeyta spent much of 2008 hoping. Hoping that her lender would hear her repeated pleas and lower the interest on her mortgage. Hoping that she wouldn't have to keep borrowing money to make ends meet.

In 2006, the 31-year-old computer sales supervisor and her husband were approved for an 80/20 adjustable rate loan to buy a house in Phoenix. **The first loan had an interest rate of 13%. The second had an 8.9% interest rate.** With two incomes, the couple could handle the payments.

In 2007, Abeyta's husband lost his job. The couple eventually divorced, and the mother of two struggled to make the mortgage payments with her sole income. She worked 65 to 70 hours a week – much of it overtime – and was able to pay the bills on time. But a new position within the company affected her ability to work extra hours. The loss of the overtime strained her finances, and Abeyta turned to her lender for help.

"I spent hours on the phone with my bank. All I wanted them to do was lower the mortgage to what I could afford. Just getting somebody to talk to me was so frustrating."

In March 2008, Abeyta made the last attempt to contact the bank. She stopped paying the mortgage that month. The house was eventually set for auction on October 10. Abeyta sought financial help at several places, but "they all said 'no,'" she said. She didn't give up. She contacted her Congressman, who referred her to Neighborhood Housing Services of Phoenix, an NFMC Program Grantee. Abeyta's counselor at NHS got her hoping again.

"She gave me nothing but hope. I didn't think they could help, but this lady never said it wouldn't work out. She said, 'this is what we're going to do, and this is how we're going to do it.'"

In August, the first loan was modified. The second loan was modified in October. Monthly payments on the two loans dropped to \$1,100 a month, an \$800 reduction.

"I'm in heaven now," Abeyta said. "I can keep my house without working seven days a week. Now, I can pay the bills when they're due."

Abeyta said her persistence in finding help also helped her save her house.

"I wish everyone got help like I did. There is assistance out there. There are people who are embarrassed, but the whole world knows what's going on. I feel bad for people who don't try."

### Sandra Hazelwood, Walnut Cove, North Carolina

When Sandra Hazelwood took out a two-year adjustable rate mortgage, she thought it would be easy to refinance before the rate adjusted. But as the economic climate changed, she realized it was going to be a lot more difficult than she had thought. **She approached several lenders to ask about refinancing, only to be dealt one refusal after another. "One lender actually laughed at me," she recalled.**

She originally obtained the loan in 2004, and the interest rate began to increase in 2006. Her monthly payments increased from \$450 to \$750. By 2008, however, the payment increased again, and she could not keep up. "I'm a divorced mom, raising my two kids by myself with no help," she explained. Before she knew it, Sandra was three months behind.

She saw an ad for the Homeowner's HOPE hotline for the Homeownership Preservation Foundation, an NFMC Program Grantee, on television. She called them and was referred to Consumer Credit Counseling Services (CCCS), an NFMC Program Sub-grantee. There, she received help with budgeting and getting her finances in order. "They helped me see that I had options and could keep my house," she said.

CCCS was prepared to talk to her lender, but the lender had already agreed to work with her. They offered Sandra a loan modification, reducing the interest rate. In five years the rate will increase again, but this time Sandra hopes to be prepared. "It's a temporary fix, to be honest," she said. "It's a help right now, and hopefully between now and then I can pay some things off."

Her monthly payments are back down to \$450; that amount includes a little extra each month to pay off the past due amount over a five-year period.

Sandra is relieved that she and her family are able to stay in their home, and she hopes others will seek help if they need it. "I'm glad they were able to help me, and I hope they can help a lot of other people," she said, "because these are hard times."

### Etta, Preston, Maryland

In January 2008, 62-year-old Etta of Preston, Maryland, was faced with a difficult choice: pay the monthly mortgage on the house she has lived in since 1972 or the rising electric bills that kept her house out of the dark.

Etta, who lives on Social Security and her late husband's pension, chose to pay electric bills that often rose to more than \$1,000 a month. In addition to high utilities, Etta has a high co-pay for several prescription drugs.

Since 2006, when she refinanced to make needed repairs on the house, Etta has paid \$930.25 per month. She made timely payments until January 2008, when her utilities spiked in price. She was two months behind on her mortgage when she decided to seek help.

"There's no need having electricity if you don't have a roof over your head," Etta said.

She saw an ad on television about the Homeowner's HOPE hotline for the Homeownership Preservation Foundation, an NFMC Program Grantee, and called the number. A counselor there referred her to Salisbury Neighborhood Housing Services, Inc., another NFMC Program Grantee.

“I went there and talked to Amy who told me what I needed to do. I gave her all my information – taxes, homeowner’s insurance, medical bills – and she wrote a letter for hardship. I was able to keep my house.”

Etta now has a fixed rate of 5.5%, down from 8.5%. The past-due amount has been rolled at the end of her loan. Her monthly mortgage payments are now \$787.02.

Now that her house is safe, Etta is “cutting corners” on other expenses. She no longer has a cell phone or cable, and she tries not to spend more than \$30 a week on food. She also gets free drug samples when she visits her doctor.

Etta said there will not be a choice this winter between paying the utilities and paying the mortgage. This time, she vows, she won’t miss a house payment.

### **Thomas Heilman, Fostoria, Ohio**

Thomas Heilman and his wife are retired senior citizens on a fixed income. Both receive Social Security benefits, in addition to Thomas’ pension. As their expenses rose over the years, Thomas took on work at the YMCA as well as delivering newspapers to bring in extra cash. They were making ends meet – until their roof needed repairs. Thomas refinanced the mortgage at a higher interest rate to get money to repair the roof. “I signed the paper, and the guy told me my interest rate would go down after the insurance company saw I had made the repairs,” he explains. The lower interest rate never materialized, and he had trouble keeping up with the payments.

Then, in December 2007, Thomas sent a post-dated check to the lender, but the lender cashed the check as soon as they received it. “That’s when the whole thing started,” said Thomas. “I didn’t think they would cash it earlier – I didn’t know they could do that.” That check depleted the Heilmans’ bank account, causing a succession of checks to be returned for insufficient funds. The fees for all the returned checks ballooned to about \$500, and Thomas couldn’t pay them all. “I was continually running one month behind from that point,” he recalls.

He knew he needed help. After seeing a public service announcement, he called the Homeowner’s HOPE hotline for the Homeownership Preservation Foundation, an NFMC Program Grantee, and was referred to Neighborhood Housing Services of Toledo, another NFMC Program Grantee, for further assistance in February 2008. There, he completed an eight-hour course on money management with Pamela Mayer, a foreclosure prevention counselor. Pamela helped the Heilmans obtain a \$3,000 grant through the Ohio Housing Finance Agency program to use as a down payment on a refinanced mortgage with the original lender. In June the lender approved the refinance, which **lowered the interest rate from 11.6% to 5%**. The Heilmans’ monthly payment went from almost \$600 to \$300.

Thomas said he learned a lot from the money management course, especially how to avoid scams. “Don’t believe everything you hear,” he emphasized. “Make sure you have things in writing before you agree to anything.” Thomas believes the course equipped him with the knowledge to avoid financial trouble in the future.

### **Stephen and Desiree Murray, Summitville, Indiana**

Stephen Murray and his wife, Desiree, have met many challenges as they work to provide for their six children, ages 17 months to 13 years old. Stephen has changed jobs repeatedly over the years for a

variety of reasons, most recently working as an electrician, in a glass factory, and delivering pharmaceuticals in his aging car. "I was trying to find a good job and support myself and family," he said.

In September 2007 they fell behind on their mortgage and other bills, but were able to catch up. After he left the pharmaceutical job, however, the family's fragile financial situation began to crumble. "Talk about living paycheck to paycheck," Stephen said. **"I was not without a job for more than two and a half weeks, and we started to fall behind."** By February 2008, their utilities were turned off, and they were on the verge of foreclosure. **They tried to send some money to the lender, but the lender sent it back.** "We were trying to stay just one month behind, and they decided they weren't going to play that game. They were about to foreclose."

"My mom bailed us out the first time," said Stephen. "But when I got behind again, family couldn't help us anymore." Stephen had read that there were agencies that were providing assistance to people in his situation. He and Desiree tried hard to find someone who could help them. In March, Desiree came across the foreclosure hotline of the Indiana Housing and Community Development Authority, an NFMC Program Grantee. She called and was referred to Affordable Housing Corporation in Marion, Indiana, an NFMC Program Sub-grantee. Lucinda Sehy was their counselor. "She was extremely helpful. The lender didn't even want to talk to us, but they were willing to work with her."

Lucinda convinced the lender to accept a payment plan. She worked out a budget with the Murrays and stayed in touch for three months to make sure they were able to make their payments on time. If they came up short, Lucinda intervened with the lender. In a few months, the Murrays were able to bring their mortgage current.

Stephen believes his family was one of the lucky ones, because they are still in their home. "I'm glad we were able to find a solution and hold on," he said. "There are three houses surrounding us that have been foreclosed on."

Now that they've gotten a fresh start, the Murrays will keep working hard to keep up with their payments and support their family. "People ask how we do it with six kids," said Stephen. "I say 'by the grace of God and any way I can.'"

19 NEIGHBORHOOD REINVESTMENT CORPORATION

20 PAYMENT TO THE NEIGHBORHOOD REINVESTMENT

21 CORPORATION

22 For payment to the Neighborhood Reinvestment Cor-

23 poration for use in neighborhood reinvestment activities,

24 as authorized by the Neighborhood Reinvestment Corpora-

25 tion Act (42 U.S.C. 8101-8107), \$119,800,000, of which

1 \$5,000,000 shall be for a multi-family rental housing pro-  
2 gram.

3 For an additional amount, \$180,000,000 shall be  
4 made available until expended to the Neighborhood Rein-  
5 vestment Corporation for mortgage foreclosure mitigation  
6 activities, under the following terms and conditions:

7 (1) The Neighborhood Reinvestment Corpora-  
8 tion ("NRC"), shall make grants to counseling inter-  
9 mediaries approved by the Department of Housing  
10 and Urban Development (HUD) or the NRC (with  
11 match to be determined by the NRC based on af-  
12 fordability and the economic conditions of an area;  
13 a match also may be waived by the NRC based on  
14 the aforementioned conditions) to provide mortgage  
15 foreclosure mitigation assistance primarily to states  
16 and areas with high rates of defaults and fore-  
17 closures primarily in the sub prime housing market  
18 to help eliminate the default and foreclosure of  
19 mortgages of owner-occupied single-family homes  
20 that are at risk of such foreclosure. Other than  
21 areas with high rates of defaults and foreclosures,  
22 grants may also be provided to approved counseling  
23 intermediaries based on a geographic analysis of the  
24 Nation by the NRC which determines where there is  
25 a prevalence of sub prime mortgages that are risky

1 and likely to fail, including any trends for mortgages  
2 that are likely to default and face foreclosure. A  
3 State Housing Finance Agency may also be eligible  
4 where the State Housing Finance Agency meets all  
5 the requirements under this paragraph. A HUD- or  
6 NRC-approved counseling intermediary shall meet  
7 certain mortgage foreclosure mitigation assistance  
8 counseling requirements, as determined by the NRC,  
9 and shall be approved by HUD or the NRC as meet-  
10 ing these requirements;

11 (2) Mortgage foreclosure mitigation assistance  
12 shall only be made available to homeowners of  
13 owner-occupied homes with mortgages in default or  
14 in danger of default. These mortgages shall likely be  
15 subject to a foreclosure action and homeowners will  
16 be provided such assistance that shall consist of ac-  
17 tivities that are likely to prevent foreclosures and re-  
18 sult in the long-term affordability of the mortgage  
19 retained pursuant to such activity or another posi-  
20 tive outcome for the homeowner. No funds made  
21 available under this paragraph may be provided di-  
22 rectly to lenders or homeowners to discharge out-  
23 standing mortgage balances or for any other direct  
24 debt reduction payments;

1           (3) The use of Mortgage Foreclosure Mitigation  
2 Assistance by approved counseling intermediaries  
3 and State Housing Finance Agencies shall involve a  
4 reasonable analysis of the borrower's financial situa-  
5 tion, an evaluation of the current value of the prop-  
6 erty that is subject to the mortgage, counseling re-  
7 garding the assumption of the mortgage by another  
8 non-federal party, counseling regarding the possible  
9 purchase of the mortgage by a non-federal third  
10 party, counseling and advice of all likely restruc-  
11 turing and refinancing strategies or the approval of  
12 a work-out strategy by all interested parties;

13           (4) NRC shall award \$50,000,000 in mortgage  
14 foreclosure mitigation grants for States and areas  
15 with the greatest needs within 60 days of enactment.  
16 Additional funds may be awarded once the NRC cer-  
17 tifies that HUD- or NRC-approved counseling inter-  
18 mediaries and State Housing Finance Agencies have  
19 the need for additional funds in states and areas  
20 with high rates of mortgage foreclosures, defaults, or  
21 related activities and the expertise to use these  
22 funds effectively. The NRC may provide up to fif-  
23 teen percent of the total funds under this paragraph  
24 to its own charter members with expertise in fore-  
25 closure prevention counseling, subject to a certifi-

1 cation by the NRC that the procedures for selection  
2 do not consist of any procedures or activities that  
3 could be construed as an unacceptable conflict of in-  
4 terest or have the appearance of impropriety;

5 (5) NRC- or HUD-approved counseling entities  
6 and State Housing Finance Agencies receiving funds  
7 under this paragraph shall have demonstrated expe-  
8 rience in successfully working with financial institu-  
9 tions as well as borrowers facing default, delin-  
10 quency and foreclosure as well as documented coun-  
11 seling capacity, outreach capacity, past successful  
12 performance and positive outcomes with documented  
13 counseling plans (including post mortgage fore-  
14 closure mitigation counseling), loan workout agree-  
15 ments and loan modification agreements;

16 (6) Of the total amount made available under  
17 this paragraph, up to \$5,000,000 may be made  
18 available to build the mortgage foreclosure and de-  
19 fault mitigation counseling capacity of counseling  
20 intermediaries through NRC training courses with  
21 HUD- or NRC-approved counseling intermediaries  
22 and their partners, except that private financial in-  
23 stitutions that participate in NRC training shall pay  
24 market rates for such training;

1           (7) Of the total amount made available under  
2 this paragraph, up to 4 percent may be used for as-  
3 sociated administrative expenses for the NRC to  
4 carry-out activities provided under this section;

5           (8) Mortgage foreclosure mitigation assistance  
6 may include a budget for outreach and advertising,  
7 as determined by the NRC; and

8           (9) The NRC shall report bi-annually to the  
9 House and Senate Committees on Appropriations as  
10 well as the Senate Banking Committee and House  
11 Financial Services Committee on its efforts to miti-  
12 gate mortgage default. Such reports shall identify  
13 successful strategies and methods for preserving  
14 homeownership and the long-term affordability of at-  
15 risk mortgages and shall include recommended ef-  
16 forts that will or likely can assist in the success of  
17 this program as well as an analysis of any policy and  
18 procedures that failed to result in successful mort-  
19 gage foreclosure mitigation. The report shall include  
20 an analysis of the details and use of any post mitiga-  
21 tion counseling of assisted borrowers designed to en-  
22 sure the continued long-term affordability of the  
23 mortgages which were the subject of the mortgage  
24 foreclosure mitigation assistance.

# Public Law 110-289

## Housing and Economic Recovery Act of 2008

### **SEC. 2304. LIMITATION ON DISTRIBUTION OF FUNDS.**

(a) In General- None of the funds made available under this title or title IV shall be distributed to--

- (1) an organization which has been indicted for a violation under Federal law relating to an election for Federal office; or
- (2) an organization which employs applicable individuals.

(b) Applicable Individuals Defined- In this section, the term 'applicable individual' means an individual who--

- (1) is--
  - (A) employed by the organization in a permanent or temporary capacity;
  - (B) contracted or retained by the organization; or
  - (C) acting on behalf of, or with the express or apparent authority of, the organization; and
- (2) has been indicted for a violation under Federal law relating to an election for Federal office.

### **SEC. 2305. COUNSELING INTERMEDIARIES.**

Notwithstanding any other provision of this Act, the amount appropriated under section 2301(a) of this Act shall be \$3,920,000,000 and the amount appropriated under section 2401 of this Act shall be \$180,000,000: *Provided*, That of the amount appropriated under section 2401 of this Act pursuant to this section, not less than 15 percent shall be provided to counseling organizations that target counseling services regarding loss mitigation to minority and low-income homeowners or provide such services in neighborhoods with high concentrations of minority and low-income homeowners: *Provided further*, That of amounts appropriated under such section 2401 \$30,000,000 shall be used by the Neighborhood Reinvestment Corporation (referred to in this section as the 'NRC') to make grants to counseling intermediaries approved by the Department of Housing and Urban Development or the NRC to hire attorneys to assist homeowners who have legal issues directly related to the homeowner's foreclosure, delinquency or short sale. Such attorneys shall be capable of assisting homeowners of owner-occupied homes with mortgages in default, in danger of default, or subject to or at risk of foreclosure and who have legal issues that cannot be handled by counselors already employed by such intermediaries: *Provided further*, That of the amounts provided for in the prior provisos the NRC shall give priority consideration to counseling intermediaries and legal organizations that (1) provide legal assistance in the 100 metropolitan statistical areas (as defined by the Director of the Office of Management and Budget) with the highest home foreclosure rates, and (2) have the capacity

to begin using the financial assistance within 90 days after receipt of the assistance: *Provided further*, That no funds provided under this Act shall be used to provide, obtain, or arrange on behalf of a homeowner, legal representation involving or for the purposes of civil litigation: *Provided further*, That the NRC, in awarding counseling grants under section 2401 of this Act, may consider, where appropriate, whether the entity has implemented a written plan for providing in-person counseling and for making contact, including personal contact, with defaulted mortgagors, for the purpose of providing counseling or providing information about available counseling.

## **TITLE IV--HOUSING COUNSELING RESOURCES**

### **SEC. 2401. HOUSING COUNSELING RESOURCES.**

There are appropriated out of any money in the Treasury not otherwise appropriated for the fiscal year 2008, for an additional amount for the `Neighborhood Reinvestment Corporation--Payment to the Neighborhood Reinvestment Corporation' \$100,000,000, to remain available until December 31, 2008, for foreclosure mitigation activities under the terms and conditions contained in the second undesignated paragraph (beginning with the phrase `For an additional amount') under the heading `Neighborhood Reinvestment Corporation--Payment to the Neighborhood Reinvestment Corporation' of Public Law 110-161.

### **SEC. 2402. CREDIT COUNSELING.**

(a) In General- Entities approved by the Neighborhood Reinvestment Corporation or the Secretary and State housing finance entities receiving funds under this title shall work to identify and coordinate with non-profit organizations operating national or statewide toll-free foreclosure prevention hotlines, including those that--

- (1) serve as a consumer referral source and data repository for borrowers experiencing some form of delinquency or foreclosure;
- (2) connect callers with local housing counseling agencies approved by the Neighborhood Reinvestment Corporation or the Secretary to assist with working out a positive resolution to their mortgage delinquency or foreclosure; or
- (3) facilitate or offer free assistance to help homeowners to understand their options, negotiate solutions, and find the best resolution for their particular circumstances.

**NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM**

**AWARDEES BY AWARD AMOUNT**

**February 24, 2008**

	Organization	State	Total Awarded Amount
<b>HUD-APPROVED HOUSING COUNSELING INTERMEDIARIES</b>			
1	HOMEOWNERSHIP PRESERVATION FOUNDATION	National	\$15,000,000.00
2	NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.	National	\$15,000,000.00
3	NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA	National	\$15,000,000.00
4	ACORN HOUSING CORPORATION	National	\$7,850,939.00
5	HOUSING PARTNERSHIP NETWORK	National	\$7,429,993.00
6	MISSION OF PEACE	National	\$5,503,646.00
7	HOMEFREE - U S A	National	\$2,746,828.00
8	MONEY MANAGEMENT INTERNATIONAL INC.	National	\$2,390,422.00
9	NATIONAL COMMUNITY REINVESTMENT COALITION	National	\$2,122,615.00
10	NATIONAL COUNCIL OF LA RAZA	National	\$2,092,601.00
11	WEST TENNESSEE LEGAL SERVICES, INCORPORATED	National	\$1,484,533.00
12	NATIONAL URBAN LEAGUE	National	\$1,445,703.00
13	STRUCTURED EMPLOYMENT ECONOMIC DEVELOPMENT CO	National	\$1,163,745.00
14	CATHOLIC CHARITIES USA	National	\$843,497.00
15	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.	National	\$249,272.00
16	MISSISSIPPI HOMEBUYER EDUCATION CENTER- INITIATIVE	National	\$32,597.00
		<b>SUBTOTALS:</b>	<b>\$80,356,391.00</b>
<b>STATE HOUSING FINANCE AGENCIES</b>			
###	Arizona Department of Housing/Arizona Housing Finance Authority	AZ	\$1,333,069.00
1	California Housing Finance Agency	CA	\$8,016,487.00
2	Colorado Housing and Finance Authority	CO	\$1,508,136.00
3	Delaware State Housing Authority	DE	\$163,565.00
4	Florida Housing Finance Corporation	FL	\$1,015,389.00
5	Georgia Department of Community Affairs	GA	\$887,004.00
6	Iowa Finance Authority	IA	\$1,503,757.00
7	Idaho Housing and Finance Association	ID	\$182,455.00
8	Illinois Housing Development Authority	IL	\$1,572,554.00
9	Indiana Housing and Community Development Authority	IN	\$446,429.00
10	Maryland Department of Housing and Community Development	MD	\$901,697.00
11	Maine Housing	ME	\$44,931.00
12	Michigan State Housing Development Authority	MI	\$661,916.00
13	Minnesota Housing	MN	\$4,329,847.00
14	Missouri Housing Development Commission	MO	\$729,851.00
15	Mississippi Home Corporation	MS	\$184,742.00
16	Montana Board of Housing/Housing Division	MT	\$277,328.00
17	North Carolina Housing Finance Agency	NC	\$3,033,462.00
18	Nebraska Investment Finance Authority	NE	\$106,691.00
19	New Jersey Housing and Mortgage Finance Agency	NJ	\$984,523.00
20	New Mexico Mortgage Finance Authority	NM	\$262,004.00
21	Nevada Housing Division	NV	\$218,314.00
22	State of New York Mortgage Agency/New York State Housing Finance Agency	NY	\$747,718.00
23	Ohio Housing Finance Agency	OH	\$3,066,394.00
24	Oregon Housing and Community Services	OR	\$327,004.00
25	Pennsylvania Housing Finance Agency	PA	\$3,485,573.00
26	Rhode Island Housing	RI	\$243,777.00
27	South Dakota Housing Development Authority	SD	\$52,979.00
28	Tennessee Housing Development Agency	TN	\$1,329,799.00
29	Virginia Housing Development Authority	VA	\$274,402.00
30	Washington State Housing Finance Commission	WA	\$334,911.00
31	Wisconsin Housing and Economic Development Authority	WI	\$437,808.00
		<b>SUBTOTALS:</b>	<b>\$38,664,516.00</b>
<b>NEIGHBORWORKS ORGANIZATIONS</b>			
1	Neighborhood Housing Services of Birmingham, Inc.	AL	\$46,140.00

**NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM**

**AWARDEES BY AWARD AMOUNT**

**February 24, 2008**

	Organization	State	Total Awarded Amount
2	Community Service Programs of West Alabama, Inc.	AL	\$16,076.00
3	Neighborhood Housing Services of Phoenix, Inc.	AZ	\$62,965.00
4	The Primavera Foundation, Inc	AZ	\$54,233.00
5	Los Angeles Neighborhood Housing Services, Inc.	CA	\$2,550,026.00
6	Neighborhood Housing Services of the Inland Empire, Inc.	CA	\$233,405.00
7	Community Housing Development Corporation of North Richmond	CA	\$220,559.00
8	The Unity Council	CA	\$217,414.00
9	Cabrillo Economic Development Corp.	CA	\$167,462.00
10	Community HousingWorks	CA	\$136,904.00
11	Richmond (CA) Neighborhood Housing Services, Inc.	CA	\$135,796.00
12	Self-Help Enterprises	CA	\$129,346.00
13	Neighborhood Partnership Housing Services	CA	\$119,796.00
14	NeighborWorks HomeOwnership Center Sacramento Region	CA	\$107,277.00
15	Neighborhood Housing Services of Orange County, Inc.	CA	\$66,808.00
16	Pasadena Neighborhood Housing Services, Inc.	CA	\$64,907.00
17	Colorado Rural Housing Development Corporation	CO	\$116,404.00
18	NeighborWorks of Pueblo	CO	\$91,560.00
19	Neighbor to Neighbor, Inc.	CO	\$29,968.00
20	Housing Resources of Western Colorado	CO	\$24,204.00
21	Tri-County Housing & Community Development Corporation	CO	\$10,000.00
22	Neighborhood Housing Services of New Haven, Inc.	CT	\$141,943.00
23	Marshall Heights Community Development Organization, Inc.	DC	\$50,899.00
24	National Council on Agricultural Life and Labor Research Fund, Inc.	DE	\$44,951.00
25	Miami-Dade Neighborhood Housing Services, Inc.	FL	\$155,544.00
26	Centro Campesino Farmworker Center, Inc.	FL	\$70,222.00
27	Corporation to Develop Communities of Tampa	FL	\$41,062.00
28	Neighborhood Housing & Development Corporation	FL	\$14,546.00
29	Cobb Housing, Inc.	GA	\$101,458.00
30	Reynoldstown Revitalization Corporation	GA	\$18,564.00
31	Neighborhood Finance Corporation	IA	\$39,154.00
32	Neighborhood Housing Services of Chicago, Inc.	IL	\$820,529.00
33	Community Housing Services of Wichita/Sedgwick County	KS	\$30,442.00
34	Community Ventures Corporation	KY	\$85,442.00
35	Springfield Neighborhood Housing Services, Inc.	MA	\$161,798.00
36	Neighborhood Housing Services of the South Shore, Inc.	MA	\$152,852.00
37	Oak Hill Community Development Corp.	MA	\$151,852.00
38	Neighborhood of Affordable Housing, Inc.	MA	\$141,203.00
39	Lawrence CommunityWorks, Inc.	MA	\$69,625.00
40	Urban Edge Housing Corporation	MA	\$45,124.00
41	Twin Cities Community Development Corp.	MA	\$34,866.00
42	Coalition for a Better Acre	MA	\$25,871.00
43	Salisbury Neighborhood Housing Services, Inc.	MD	\$43,354.00
44	Kennebec Valley Community Action Program Housing Services	ME	\$26,155.00
45	Southwest Solutions	MI	\$315,652.00
46	Neighborhoods Inc. of Battle Creek	MI	\$135,652.00
47	Kalamazoo Neighborhood Housing Services, Inc.	MI	\$64,980.00

**NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM**

**AWARDEES BY AWARD AMOUNT**

**February 24, 2008**

	Organization	State	Total Awarded Amount
48	Beyond Housing / Neighborhood Housing Services of St. Louis	MO	\$188,902.00
49	North East Community Action Corporation	MO	\$142,646.00
50	Neighborhood Housing Services of Kansas City, Inc.	MO	\$72,546.00
	Organization	State	Total Awarded Amount
<b>NEIGHBORWORKS ORGANIZATIONS</b>			
51	NeighborWorks Lincoln	NE	\$127,847.00
52	Neighborhood Housing Services of Greater Nashua, Inc.	NH	\$65,954.00
53	Affordable Housing Education and Development, Inc.	NH	\$44,900.00
54	NeighborWorks Greater Manchester	NH	\$24,733.00
55	Brand New Day, Inc.	NJ	\$51,490.00
56	Tierra del Sol Housing Corporation	NM	\$22,940.00
57	Neighborhood Housing Services of New York City, Inc.	NY	\$738,127.00
58	Community Development Corporation of Long Island, Inc.	NY	\$94,475.00
59	Hudson River Housing, Inc.	NY	\$58,122.00
60	Home HeadQuarters, Inc.	NY	\$46,450.00
61	Troy Rehabilitation & Improvement Program, Inc.	NY	\$12,786.00
62	West Side Neighborhood Housing Services, Inc.	NY	\$10,138.00
63	Housing Assistance Program of Essex County, Inc.	NY	\$10,000.00
64	St. Lawrence County Housing Council, Inc.	NY	\$10,000.00
65	UNHS NeighborWorks HomeOwnership Center	NY	\$10,000.00
66	Neighborhood Housing Services of Greater Cleveland, Inc.	OH	\$595,626.00
67	Home Ownership Center of Greater Cincinnati, Inc., The	OH	\$247,033.00
68	St. Mary Development Corporation	OH	\$237,970.00
69	Neighborhood Development Services	OH	\$79,786.00
70	Neighborhood Housing Partnership of Greater Springfield, Inc.	OH	\$59,965.00
71	Neighborhood Housing Services of Toledo, Inc.	OH	\$39,272.00
72	Neighborhood Housing Services of Hamilton, Inc.	OH	\$21,082.00
73	Neighborhood Housing Services of Oklahoma City, Inc.	OK	\$10,216.00
74	Neighborhood Housing Services of Lackawanna County	PA	\$93,176.00
75	Neighborhood Housing Services of Reading, Inc	PA	\$32,864.00
76	San Juan Neighborhood Housing Services, Inc.	PR	\$77,162.00
77	West Elmwood Housing Development Corp.	RI	\$94,503.00
78	Family Services, Inc.	SC	\$364,774.00
79	BCL of Texas	TX	\$83,201.00
80	NeighborWorks Waco	TX	\$30,044.00
81	Salt Lake Neighborhood Housing Services, Inc.	UT	\$21,577.00
82	Neighborhood Housing Services of Richmond (VA), Inc.	VA	\$12,204.00
		<b>SUBTOTALS:</b>	<b>\$11,417,501.00</b>
		<b>GRAND TOTALS:</b>	<b>\$130,438,408.00</b>

## NFMC ROUND 2 COUNSELING AWARDS BY STATE

**Please note that all awards are contingent upon the execution of a Grant Agreement**

Organization	State	Total Awarded Counseling Amount
<b>HUD-APPROVED HOUSING COUNSELING INTERMEDIARIES</b>		
		\$
1 ACORN HOUSING CORPORATION	National	16,000,000
		\$
2 CATHOLIC CHARITIES USA	National	873,750
		\$
3 HOMEFREE - U S A	National	5,687,630
		\$
4 HOMEOWNERSHIP PRESERVATION FOUNDATION	National	16,000,000
		\$
5 HOUSING PARTNERSHIP NETWORK	National	5,074,500
		\$
6 MISSION OF PEACE	National	5,079,810
		\$
7 MONEY MANAGEMENT INTERNATIONAL INC. NEIGHBORHOOD ASSISTANCE CORPORATION OF	National	16,000,000
		\$
8 AMERICA	National	16,000,000
		\$
9 NATIONAL ASSOCIATION OF REAL ESTATE BROKERS- INVESTMENT DIVISION, INC	National	7,807,810
		\$
10 NATIONAL COMMUNITY REINVESTMENT COALITION	National	1,618,840
		\$
11 NATIONAL COUNCIL OF LA RAZA	National	1,315,690
		\$
12 NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.	National	16,000,000
		\$
13 NATIONAL URBAN LEAGUE	National	5,311,500
		\$
14 STRUCTURED EMPLOYMENT ECONOMIC DEVELOPMENT CO	National	1,304,250
		\$
15 WEST TENNESSEE LEGAL SERVICES, INCORPORATED	National	1,956,380
		\$
	<b>SUBTOTAL:</b>	<b>116,030,160</b>
		\$
	<b>AVERAGE:</b>	<b>7,735,344</b>

Organization	State	Total Awarded Counseling Amount
<b>STATE HOUSING FINANCE AGENCIES</b>		
1 Arizona Department of Housing/Arizona Housing Finance Authority	AZ	\$ 533,060
2 California Housing Finance Agency	CA	\$ 7,377,050
3 Colorado Housing and Finance Authority	CO	\$ 1,719,940
4 Connecticut Housing Finance Authority	CT	\$ 681,230
5 Delaware State Housing Authority	DE	\$ 203,050
6 Florida Housing Finance Corporation	FL	\$ 2,294,700
7 Georgia Department of Community Affairs	GA	\$ 940,690
8 Hawaii Housing Finance and Development Corporation	HI	\$ 298,470
9 Iowa Finance Authority	IA	\$ 651,750
10 Idaho Housing and Finance Association	ID	\$ 135,510
11 Illinois Housing Development Authority	IL	\$ 3,084,940
12 Indiana Housing and Community Development Authority	IN	\$ 638,250
13 Kentucky Housing Corporation	KY	\$ 1,279,020
14 Louisiana Housing Finance Agency	LA	\$ 201,660
15 MassHousing	MA	\$ 407,340
16 Maryland Department of Housing and Community Development	MD	\$ 1,391,260
17 Michigan State Housing Development Authority	MI	\$ 3,060,730
18 Minnesota Housing	MN	\$ 4,041,560
19 Montana Board of Housing/Housing Division	MT	\$ 276,000
20 North Carolina Housing Finance Agency	NC	\$ 1,897,200
21 Nebraska Investment Finance Authority	NE	\$ 233,390
22 New Jersey Housing and Mortgage Finance Agency	NJ	\$ 244,210
23 New Mexico Mortgage Finance Authority	NM	\$ 52,500
24 Nevada Housing Division	NV	\$

			349,880
	State of New York Mortgage Agency/New York State		\$
25	Housing Finance Agency	NY	1,295,660
			\$
26	Ohio Housing Finance Agency	OH	2,522,440
			\$
27	Oregon Housing and Community Services	OR	91,500
			\$
28	Pennsylvania Housing Finance Agency	PA	8,786,440
			\$
29	Rhode Island Housing	RI	876,380
			\$
30	South Dakota Housing Development Authority	SD	93,780
			\$
31	Tennessee Housing Development Agency	TN	735,190
			\$
32	Texas Department of Housing and Community Affairs	TX	491,490
			\$
33	Virginia Housing Development Authority	VA	206,090
			\$
34	Washington State Housing Finance Commission	WA	628,880
			\$
35	Wisconsin Housing and Economic Development Authority	WI	173,630
			\$
	<b>SUBTOTAL:</b>		<b>47,894,870</b>
			\$
	<b>AVERAGE:</b>		<b>1,368,425</b>

Organization	State	Total Awarded Counseling Amount	
<b>NEIGHBORWORKS ORGANIZATIONS</b>			
		\$	
1	Community Service Programs of West Alabama, Inc.	AL	31,680
			\$
2	Neighborhood Housing Services of Birmingham, Inc.	AL	57,600
			\$
3	Neighborhood Housing Services of Phoenix, Inc.	AZ	260,820
			\$
4	The Primavera Foundation, Inc	AZ	105,840
			\$
5	Cabrillo Economic Development Corp.	CA	431,640
			\$
6	Coachella Valley Housing Coalition	CA	19,440
	Community Housing Development Corporation of North		\$
7	Richmond	CA	208,800
			\$
8	Community HousingWorks	CA	578,880

			\$
9	Los Angeles Neighborhood Housing Services, Inc.	CA	598,680
			\$
10	Neighborhood Housing Services of Orange County, Inc.	CA	342,000
			\$
11	Neighborhood Housing Services of the Inland Empire, Inc.	CA	214,380
			\$
12	Neighborhood Housing Services Silicon Valley	CA	558,360
			\$
13	Neighborhood Partnership Housing Services	CA	88,200
	NeighborWorks HomeOwnership Center Sacramento		\$
14	Region	CA	306,900
			\$
15	Sacramento Mutual Housing Association, Inc.	CA	28,980
			\$
16	Self-Help Enterprises	CA	60,150
			\$
17	The Unity Council	CA	142,020
			\$
18	Colorado Rural Housing Development Corporation	CO	147,960
			\$
19	Neighbor to Neighbor, Inc.	CO	48,940
			\$
20	NeighborWorks of Pueblo	CO	75,240
			\$
21	Neighborhood Housing Services of New Haven, Inc.	CT	176,220
			\$
22	Marshall Heights Community Development Organization, Inc.	DC	90,720
			\$
23	National Council on Agricultural Life and Labor Research Fund, Inc.	DE	34,380
			\$
24	Centro Campesino Farmworker Center, Inc.	FL	144,000
			\$
25	Corporation to Develop Communities of Tampa	FL	108,900
			\$
26	Housing Partnership, Inc.	FL	52,200
			\$
27	Neighborhood Housing & Development Corporation	FL	11,700
			\$
28	Neighborhood Housing Services of South Florida, Inc.	FL	475,200
			\$
29	Cobb Housing, Inc.	GA	164,700
			\$
30	NeighborWorks Columbus (GA)	GA	45,360
			\$
31	Reynoldstown Revitalization Corporation	GA	130,320

			\$
32	Neighborhood Finance Corporation	IA	10,620
			\$
33	Mid Central Community Action	IL	27,180
			\$
34	Neighborhood Housing Services of Chicago, Inc.	IL	576,360
			\$
35	LaCasa, Inc.	IN	92,340
			\$
36	Community Ventures Corporation	KY	229,320
			\$
37	Coalition for a Better Acre	MA	94,140
			\$
38	Lawrence CommunityWorks, Inc.	MA	70,560
			\$
39	Neighborhood Housing Services of the South Shore, Inc.	MA	200,700
			\$
40	Neighborhood of Affordable Housing, Inc.	MA	187,200
			\$
41	Nuestra Comunidad Development Corp.	MA	40,500
			\$
42	Springfield Neighborhood Housing Services, Inc.	MA	113,940
			\$
43	Twin Cities Community Development Corp.	MA	56,700
			\$
44	Urban Edge Housing Corporation	MA	113,000
			\$
45	Kalamazoo Neighborhood Housing Services, Inc.	MI	77,400
			\$
46	Neighborhoods Inc. of Battle Creek	MI	106,380
			\$
47	Neighborhood Housing Services of Duluth, Inc.	MN	10,080
			\$
48	Beyond Housing / Neighborhood Housing Services of St. Louis	MO	456,840
			\$
49	Neighborhood Housing Services of Kansas City, Inc.	MO	74,300
			\$
50	North East Community Action Corporation	MO	144,180
			\$
51	Affordable Housing Education and Development, Inc.	NH	57,600
			\$
52	Brand New Day, Inc.	NJ	39,780

			\$
53	Tierra del Sol Housing Corporation	NM	10,800
			\$
54	Neighborhood Housing Services of Southern Nevada, Inc.	NV	111,600
			\$
55	Chautauqua Home Rehabilitation and Improvement Corporation	NY	10,260
			\$
56	Community Development Corporation of Long Island, Inc.	NY	94,140
			\$
57	Home HeadQuarters, Inc.	NY	63,170
			\$
58	Hudson River Housing, Inc.	NY	57,700
			\$
59	Neighborhood Housing Services of New York City, Inc.	NY	317,520
			\$
60	Opportunities for Chenango, Inc.	NY	21,420
			\$
61	Troy Rehabilitation & Improvement Program, Inc.	NY	18,360
			\$
62	Home Ownership Center of Greater Cincinnati, Inc., The	OH	450,000
			\$
63	Neighborhood Development Services	OH	172,800
	Neighborhood Housing Partnership of Greater Springfield,		\$
64	Inc.	OH	155,880
			\$
65	Neighborhood Housing Services of Greater Cleveland, Inc.	OH	532,800
			\$
66	Neighborhood Housing Services of Hamilton, Inc.	OH	60,040
			\$
67	St. Mary Development Corporation	OH	570,780
			\$
68	Neighborhood Housing Services of Oklahoma City, Inc.	OK	79,200
			\$
69	Neighborhood Housing Services of Lackawanna County	PA	40,500
			\$
70	San Juan Neighborhood Housing Services, Inc.	PR	114,840
			\$
71	West Elmwood Housing Development Corp.	RI	86,400
			\$
72	Family Services, Inc.	SC	1,364,220
			\$
73	Avenue Community Development Corporation	TX	10,080
			\$
74	BCL of Texas	TX	130,860

75	Laredo-Webb Neighborhood Housing Services, Inc.	TX	\$ 45,900
76	NeighborWorks Waco	TX	\$ 49,680
77	NeighborWorks Resource Group	VA	\$ 38,160
78	Gilman Housing Trust, Inc.	VT	\$ 33,300
79	NeighborWorks of Western Vermont	VT	\$ 24,120
80	Rockingham Area Community Land Trust, Inc.	VT	\$ 27,900
81	Housing Resources, Inc.	WI	\$ 116,100
82	Neighborhood Housing Services of Beloit, Inc.	WI	\$ 41,040
83	NeighborWorks Green Bay	WI	\$ 51,300
84	Select Milwaukee, Inc.	WI	\$ 176,940
		<b>SUBTOTAL:</b>	\$ <b>13,597,140</b>
		<b>AVERAGE:</b>	\$ <b>161,871</b>
		<b>GRAND TOTAL:</b>	\$ <b>177,522,170</b>

Organization	State	Total Awarded Legal Assistance Amount
<b>HUD-APPROVED HOUSING COUNSELING INTERMEDIARIES</b>		
1 ACORN HOUSING CORPORATION	National	\$1,200,000.00
2 HOMEFREE - U S A	National	\$1,200,000.00
3 NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA	National	\$3,496,500.00
4 NATIONAL ASSOCIATION OF REAL ESTATE BROKERS-INVESTMENT DIVISION, INC	National	\$600,000.00
5 NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.	National	\$1,346,035.00
6 WEST TENNESSEE LEGAL SERVICES, INCORPORATED	National	\$2,224,375.00
	<b>SUBTOTAL:</b>	<b>\$10,066,910.00</b>
	<b>AVERAGE:</b>	<b>\$1,677,818.33</b>

Organization	State	Total Awarded Legal Assistance Amount
<b>STATE HOUSING FINANCE AGENCIES</b>		
1 Arizona Department of Housing/Arizona Housing Finance Authority	AZ	\$150,000.00
2 California Housing Finance Agency	CA	\$405,500.00
3 Delaware State Housing Authority	DE	\$10,000.00
4 Florida Housing Finance Corporation	FL	\$1,545,000.00
5 Georgia Department of Community Affairs	GA	\$500,000.00
6 Hawaii Housing Finance and Development Corporation	HI	\$100,000.00
7 Idaho Housing and Finance Association	ID	\$40,000.00
8 Illinois Housing Development Authority	IL	\$100,000.00
9 Indiana Housing and Community Development Authority	IN	\$55,000.00
10 Kentucky Housing Corporation	KY	\$300,000.00
11 Maryland Department of Housing and Community Development	MD	\$500,000.00
12 Michigan State Housing Development Authority	MI	\$617,646.00
13 Minnesota Housing	MN	\$418,950.00
14 Montana Board of Housing/Housing Division	MT	\$125,000.00
15 North Carolina Housing Finance Agency	NC	\$600,000.00
16 New Jersey Housing and Mortgage Finance Agency	NJ	\$75,000.00
17 New Mexico Mortgage Finance Authority	NM	\$65,000.00
18 State of New York Mortgage Agency/New York State Housing Finance Agency	NY	\$186,410.00
19 Ohio Housing Finance Agency	OH	\$1,925,000.00
20 Oregon Housing and Community Services	OR	\$141,250.00
21 Pennsylvania Housing Finance Agency	PA	\$2,079,300.00
22 Tennessee Housing Development Agency	TN	\$25,000.00
23 Wisconsin Housing and Economic Development Authority	WI	\$175,000.00
	<b>SUBTOTAL:</b>	<b>\$10,139,056.00</b>
	<b>AVERAGE:</b>	<b>\$440,828.52</b>

NFMC Round 2 Legal Assistance Awards, December 3, 2008  
 Note: all awards are contingent until Grant Agreements are fully-executed.

Organization	State	Total Awarded Legal Assistance Amount
<b>NEIGHBORWORKS ORGANIZATIONS</b>		
1 Community Service Programs of West Alabama, Inc.	AL	\$27,300.00
2 Neighborhood Housing Services of Phoenix, Inc.	AZ	\$10,000.00
3 The Primavera Foundation, Inc	AZ	\$78,750.00
4 Community Housing Development Corporation of North Richmond	CA	\$118,890.00
5 Los Angeles Neighborhood Housing Services, Inc.	CA	\$600,000.00
6 Neighborhood Housing Services of Orange County, Inc.	CA	\$241,500.00
7 NeighborWorks HomeOwnership Center Sacramento Region	CA	\$200,000.00
8 Self-Help Enterprises	CA	\$100,000.00
9 The Unity Council	CA	\$250,000.00
10 Neighborhood Housing Services of New Haven, Inc.	CT	\$26,316.00
11 Neighborhood Housing Services of South Florida, Inc.	FL	\$150,000.00
12 NeighborWorks Columbus (GA)	GA	\$42,525.00
13 Mid Central Community Action	IL	\$11,500.00
14 Community Ventures Corporation	KY	\$201,600.00
15 Twin Cities Community Development Corp.	MA	\$18,000.00
16 Urban Edge Housing Corporation	MA	\$25,000.00
17 North East Community Action Corporation	MO	\$100,000.00
18 Neighborhood Housing Services of New York City, Inc.	NY	\$60,000.00
19 Troy Rehabilitation & Improvement Program, Inc.	NY	\$9,575.00
20 Home Ownership Center of Greater Cincinnati, Inc., The	OH	\$500,000.00
21 Neighborhood Development Services	OH	\$40,000.00
22 Neighborhood Housing Services of Greater Cleveland, Inc.	OH	\$100,000.00
23 St. Mary Development Corporation	OH	\$240,000.00
24 Neighborhood Housing Services of Oklahoma City, Inc.	OK	\$6,000.00
25 Family Services, Inc.	SC	\$1,741,425.00
	<b>SUBTOTAL:</b>	<b>\$4,898,381.00</b>
	<b>AVERAGE:</b>	<b>\$195,935.24</b>
	<b>GRAND TOTAL:</b>	<b>\$25,104,347.00</b>

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## 1. States with NFMF Program Clients Listing Reduction in or Loss of Income as Primary Reason for Default

Reference Table 4.3, page 25. Source: NFMF Program Reported Data.

State or Territory	Number of Clients with Reported Income Issues*	Percent of Clients with Reported Income Issues*
Puerto Rico	1,027	65.62%
Idaho	271	59.69%
Oregon	728	56.52%
Arizona	4,528	54.80%
Florida	11,893	53.74%
Delaware	673	51.89%
Michigan	5,471	51.27%
Tennessee	3,108	50.52%
New Mexico	482	49.69%
Ohio	8,592	48.27%
California	21,533	48.27%
Iowa	1,147	48.07%
Nebraska	236	47.97%
Indiana	1,455	47.92%
Rhode Island	869	47.88%
Georgia	5,772	47.86%
Maine	348	47.67%
Connecticut	1,453	47.28%
Wyoming	52	47.27%
South Carolina	1,906	47.27%
Washington	1,070	47.26%
Pennsylvania	4,520	46.90%
New Jersey	2,491	46.60%
Colorado	2,730	46.53%
New Hampshire	333	46.38%
Vermont	47	46.08%
Kentucky	1,413	45.86%
Mississippi	945	44.41%
Alabama	863	44.39%
Texas	4,229	44.36%
New York	3,625	43.73%
Illinois	5,427	43.39%

<b>State or Territory</b>	<b>Number of Clients with Reported Income Issues</b>	<b>Percent of Clients with Reported Income Issues</b>
Kansas	368	43.09%
North Carolina	3,360	42.91%
Missouri	2,369	42.46%
Utah	297	42.37%
Arkansas	462	42.31%
Wisconsin	1,356	42.19%
West Virginia	328	41.41%
Hawaii	84	41.38%
Oklahoma	581	41.26%
Louisiana	690	39.79%
Virginia	2,504	38.74%
Nevada	2,024	38.55%
Massachusetts	2,593	37.74%
Montana	264	36.82%
Alaska	138	35.66%
North Dakota	42	35.00%
Maryland	5,448	34.62%
Virgin Islands	2	33.33%
Minnesota	3,147	29.59%
South Dakota	217	28.04%
District of Columbia	300	25.84%
<b>Total:</b>	<b>125,811</b>	<b>44.60%</b>

**\* Income Issues = Reduction in income or loss of income as primary reason for default.**

## 2. States with NFMC Program Clients Reporting Mortgages with Interest Rates At or Above 8%

Reference Tables 4.4, page 26, and Table 4.5, page 27. Source: NFMC Program Reported Data.

State or Territory	Percent of NFMC Clients with Fixed Rate Loans At or Above 8%	Percent of NFMC Clients with ARMs At or Above 8%	Total: Percent of NFMC Clients with Loans with Rates At or Above 8%
Missouri	17.30%	31.10%	48.40%
Mississippi	29.79%	18.37%	48.17%
Iowa	21.96%	24.69%	46.65%
Tennessee	20.12%	26.51%	46.64%
Texas	20.75%	25.28%	46.02%
Pennsylvania	26.77%	19.08%	45.85%
South Carolina	24.26%	19.17%	43.43%
Nebraska	21.14%	20.73%	41.87%
Louisiana	21.74%	19.95%	41.70%
Connecticut	11.91%	29.61%	41.52%
Rhode Island	11.24%	29.86%	41.10%
Illinois	13.45%	27.13%	40.58%
Alabama	22.53%	17.23%	39.76%
Michigan	16.47%	22.74%	39.22%
Wisconsin	13.35%	25.30%	38.64%
Oklahoma	20.95%	17.40%	38.35%
North Carolina	19.14%	18.16%	37.31%
Kentucky	18.73%	18.34%	37.07%
Kansas	18.74%	18.15%	36.89%
Florida	12.78%	23.07%	35.86%
Ohio	18.97%	16.74%	35.71%
New York	14.08%	21.54%	35.62%
Georgia	16.61%	19.00%	35.61%
Delaware	20.74%	14.49%	35.24%
North Dakota	18.33%	16.67%	35.00%
Indiana	17.06%	17.19%	34.26%
Massachusetts	9.78%	24.38%	34.16%
Minnesota	10.45%	23.47%	33.93%
New Hampshire	11.70%	22.14%	33.84%

State or Territory	Percent of NFMC Clients with Fixed Rate Loans At or Above 8%	Percent of NFMC Clients with ARMs At or Above 8%	Total: Percent of NFMC Clients with Loans with Rates At or Above 8%
Virgin Islands	16.67%	16.67%	33.33%
Vermont	16.67%	16.67%	33.33%
New Jersey	11.54%	21.27%	32.81%
Arizona	9.88%	22.69%	32.57%
Arkansas	14.10%	18.32%	32.42%
West Virginia	23.11%	8.59%	31.69%
New Mexico	18.14%	12.99%	31.13%
Colorado	9.36%	21.77%	31.12%
Maine	13.84%	17.12%	30.96%
Maryland	10.72%	19.33%	30.05%
Virginia	11.65%	17.64%	29.29%
Washington	11.62%	17.49%	29.11%
Oregon	11.80%	16.38%	28.18%
Hawaii	9.36%	17.73%	27.09%
Utah	9.56%	16.55%	26.11%
District of Columbia	8.61%	16.54%	25.15%
Idaho	11.01%	13.66%	24.67%
Alaska	13.44%	11.11%	24.55%
California	4.66%	19.10%	23.76%
Nevada	6.63%	16.05%	22.68%
South Dakota	14.60%	7.36%	21.96%
Wyoming	7.27%	14.55%	21.82%
Montana	9.76%	6.42%	16.18%
Puerto Rico	9.27%	0.00%	9.27%
<b>Total:</b>	<b>13.54%</b>	<b>20.81%</b>	<b>34.35%</b>

### 3. States with NFMF Program Clients Current on Mortgage Payment at Intake

Reference Table 4.8, page 29. Source: NFMF Program Reported Data.

State or Territory	Number of Clients Current	Percent of Clients Current
South Dakota	455	58.79%
District of Columbia	658	56.68%
Montana	384	53.56%
Nevada	2,419	46.07%
West Virginia	355	44.82%
Maryland	6,822	43.36%
California	18,779	42.09%
Hawaii	83	40.89%
Washington	924	40.81%
Virginia	2,611	40.39%
Alaska	154	39.79%
Idaho	166	36.56%
Utah	255	36.38%
Rhode Island	657	36.20%
Oregon	455	35.33%
Arizona	2,741	33.17%
Arkansas	358	32.78%
Massachusetts	2,246	32.69%
Colorado	1,838	31.33%
Illinois	3,912	31.28%
Georgia	3,728	30.91%
Wyoming	34	30.91%
Wisconsin	974	30.30%
North Carolina	2,365	30.20%
North Dakota	35	29.17%
Connecticut	883	28.73%
New Jersey	1,528	28.58%
Kansas	238	27.87%
Vermont	28	27.45%

State or Territory	Number of Clients Current	Percent of Clients Current
New Hampshire	193	26.88%
New York	2,183	26.33%
New Mexico	248	25.57%
Delaware	331	25.52%
Florida	5,644	25.50%
Louisiana	438	25.26%
Indiana	766	25.23%
Kentucky	706	22.91%
Mississippi	481	22.60%
Missouri	1,247	22.35%
Alabama	434	22.33%
Michigan	2,382	22.32%
Minnesota	2,342	22.02%
Oklahoma	309	21.95%
Nebraska	106	21.54%
Texas	2,020	21.19%
Iowa	494	20.70%
Maine	150	20.55%
Ohio	3,352	18.83%
Tennessee	1,147	18.64%
Virgin Islands	1	16.67%
South Carolina	624	15.48%
Pennsylvania	1,079	11.20%
Puerto Rico	73	4.66%
<b>Total:</b>	<b>82,835</b>	<b>30.03%</b>

#### 4. States with NFMC Program Clients Over 120 Days Late on Mortgage Payment at Intake

Reference Table 4.9, page 29. Source: NFMC Program Reported Data.

State or Territory	Number of Clients Over 120 Days Late	Percent of Clients Over 120 Days Late
Puerto Rico	644	41.15%
Minnesota	3,098	29.12%
Maine	210	28.77%
Iowa	684	28.67%
Pennsylvania	2,751	28.55%
Ohio	4,995	28.06%
Wisconsin	854	26.57%
New York	2,182	26.32%
Indiana	792	26.09%
South Carolina	1,045	25.92%
Vermont	26	25.49%
New Jersey	1,360	25.44%
Connecticut	777	25.28%
Florida	5,488	24.80%
Kentucky	749	24.31%
Mississippi	515	24.20%
Nebraska	118	23.98%
Wyoming	26	23.64%
Alabama	455	23.41%
Illinois	2,905	23.23%
Oklahoma	325	23.08%
Louisiana	392	22.61%
Texas	2,148	22.53%
New Mexico	218	22.47%
Michigan	2,362	22.13%
Kansas	189	22.13%
Colorado	1,288	21.95%
Arkansas	236	21.61%
Massachusetts	1,455	21.18%
Delaware	267	20.59%
Tennessee	1,249	20.30%
Georgia	2,422	20.08%

State or Territory	Number of Clients Over 120 Days Late	Percent of Clients Over 120 Days Late
District of Columbia	224	19.29%
North Carolina	1,497	19.12%
Nevada	976	18.59%
North Dakota	22	18.33%
Missouri	1,012	18.14%
Maryland	2,796	17.77%
New Hampshire	127	17.69%
Virgin Islands	1	16.67%
Rhode Island	296	16.31%
California	7,248	16.25%
Oregon	209	16.23%
Idaho	72	15.86%
Utah	111	15.83%
Arizona	1,268	15.35%
Virginia	972	15.04%
Hawaii	29	14.29%
Alaska	53	13.70%
West Virginia	107	13.51%
Washington	304	13.43%
South Dakota	87	11.24%
Montana	78	10.88%
<b>Total:</b>	<b>59,714</b>	<b>21.64%</b>

## 5. States with NFMF Program Clients Paying more than 75% of Income to Principal, Interest, Taxes, and Insurance

Reference Table 4.10, page 31. Source: NFMF Program Reported Data.

State or Territory	Number of Clients Paying more than 75% of Income to PITI	Percent of Clients Paying more than 75% of Income to PITI
Washington	914	43.01%
New York	2,386	32.06%
Hawaii	59	30.26%
California	11,525	27.68%
Illinois	3,155	27.12%
Florida	5,350	26.17%
New Jersey	1,293	25.65%
Arizona	1,901	24.59%
Rhode Island	400	23.50%
Massachusetts	1,481	23.42%
Connecticut	663	23.22%
Nebraska	95	23.17%
Oregon	271	22.53%
Michigan	2,221	22.51%
Idaho	91	21.56%
Maine	144	21.27%
Virginia	1,285	21.23%
New Hampshire	134	20.03%
District of Columbia	213	19.69%
Pennsylvania	1,701	19.23%
Vermont	18	19.15%
Maryland	2,694	19.02%
Minnesota	1,662	18.45%
New Mexico	159	17.89%
Montana	120	17.47%
Virgin Islands	1	16.67%
Delaware	197	16.49%
North Carolina	1,176	16.31%
Tennessee	914	16.18%
Nevada	781	16.02%
Colorado	846	15.86%

<b>State or Territory</b>	<b>Number of Clients Paying more than 75% of Income to PITI</b>	<b>Percent of Clients Paying more than 75% of Income to PITI</b>
Wisconsin	468	15.85%
Utah	98	14.98%
Georgia	1,652	14.82%
Missouri	749	14.52%
Kentucky	384	13.70%
Puerto Rico	192	13.35%
Texas	1,157	13.15%
Alaska	43	12.84%
Wyoming	13	12.62%
Louisiana	198	12.09%
Ohio	1,982	12.03%
South Carolina	450	11.96%
Kansas	88	11.34%
Indiana	306	10.73%
West Virginia	78	10.48%
Alabama	170	9.54%
Arkansas	96	9.31%
Iowa	194	8.94%
Mississippi	158	7.82%
Oklahoma	64	4.76%
South Dakota	32	4.46%
North Dakota	5	4.35%
<b>Total:</b>	<b>52,427</b>	<b>20.58%</b>

## 6. States with NFMC Program Clients Paying less than 30% of Income to Principal, Interest, Taxes, and Insurance

Reference Table 4.11, page 31. Source: NFMC Program Reported Data.

State or Territory	Number of Clients Paying less than 30% of Income to PITI	Percent of Clients Paying less than 30% of Income to PITI
South Dakota	483	67.27%
Oklahoma	848	63.10%
North Dakota	72	62.61%
Mississippi	1,207	59.75%
Wyoming	59	57.28%
West Virginia	403	54.17%
Arkansas	542	52.57%
Indiana	1,436	50.33%
Kansas	376	48.45%
Kentucky	1,317	46.99%
Louisiana	750	45.79%
Alabama	797	44.73%
Ohio	7,365	44.70%
Iowa	923	42.51%
Montana	288	41.92%
Nebraska	171	41.71%
Texas	3,566	40.52%
North Carolina	2,893	40.13%
South Carolina	1,454	38.66%
Georgia	4,128	37.03%
Puerto Rico	530	36.86%
Pennsylvania	3,243	36.66%
Missouri	1,881	36.46%
Vermont	34	36.17%
Alaska	120	35.82%
Maine	237	35.01%
New Mexico	307	34.53%
Tennessee	1,912	33.85%
Utah	220	33.64%

State or Territory	Number of Clients Paying less than 30% of Income to PITI	Percent of Clients Paying less than 30% of Income to PITI
Wisconsin	993	33.63%
Virgin Islands	2	33.33%
Delaware	390	32.64%
Michigan	3,099	31.41%
Idaho	123	29.15%
Colorado	1,399	26.23%
New Hampshire	172	25.71%
Oregon	299	24.85%
Minnesota	2,188	24.29%
Nevada	1,131	23.20%
Virginia	1,289	21.30%
Illinois	2,474	21.27%
Arizona	1,592	20.59%
Maryland	2,838	20.04%
Connecticut	547	19.16%
New York	1,395	18.74%
Florida	3,784	18.51%
Massachusetts	1,126	17.81%
Washington	375	17.65%
District of Columbia	188	17.38%
California	7,188	17.26%
New Jersey	857	17.00%
Hawaii	29	14.87%
Rhode Island	207	12.16%
<b>Total:</b>	<b>71,247</b>	<b>28.02%</b>

## 7. States with NFMC Program Clients with Income less than 80% of AMI

Reference Table 4.12, page 31. Source: NFMC Program Reported Data

State or Territory	Number of Clients with Income less than 80% AMI	Percent of Clients with Income less than 80% AMI
District of Columbia	1,073	92.90%
South Carolina	3,292	81.75%
Maryland	12,741	81.56%
Missouri	4,465	80.19%
Minnesota	8,193	77.04%
Virginia	4,920	76.42%
Illinois	9,512	76.29%
Mississippi	1,615	76.14%
Connecticut	2,264	74.13%
Tennessee	4,530	73.75%
North Carolina	5,663	72.61%
Ohio	12,834	72.24%
Georgia	8,674	72.01%
Iowa	1,701	71.62%
Michigan	7,606	71.37%
Massachusetts	4,838	71.24%
Wisconsin	2,256	70.32%
Indiana	2,128	70.16%
Nebraska	342	69.65%
Alabama	1,327	68.51%
New Hampshire	483	67.65%
Texas	6,423	67.59%
Idaho	306	67.40%
New Mexico	645	66.49%
Kentucky	2,026	66.14%
Colorado	3,857	65.94%
Arizona	5,386	65.63%
Florida	14,428	65.52%
Arkansas	682	65.20%
New Jersey	3,430	64.51%
Alaska	247	63.82%
Louisiana	1,081	62.63%
Pennsylvania	5,986	62.17%
West Virginia	486	61.75%
Montana	442	61.65%
Rhode Island	1,114	61.45%
New York	5,069	61.44%

<b>State or Territory</b>	<b>Number of Clients with Income less than 80% AMI</b>	<b>Percent of Clients with Income less than 80% AMI</b>
Maine	444	60.82%
Oregon	771	59.95%
Delaware	772	59.61%
Vermont	60	58.82%
Wyoming	63	57.27%
Washington	1,285	56.93%
North Dakota	67	55.83%
South Dakota	420	54.26%
California	23,200	52.56%
Hawaii	104	51.23%
Utah	352	50.50%
Guam	1	50.00%
Virgin Islands	3	50.00%
Nevada	2,517	47.98%
Oklahoma	670	47.62%
Puerto Rico	605	38.66%
<b>Total:</b>	<b>184,016</b>	<b>67.02%</b>

## 8. States with NFMC Program Clients with Income less than 50% of AMI

Reference Table 4.13, page 32. Source: NFMC Program Reported Data.

State or Territory	Number of Clients with Income less than 50% AMI	Percent of Clients with Income less than 50% AMI
District of Columbia	990	85.71%
Maryland	10,061	64.40%
Mississippi	1,228	57.90%
South Carolina	2,296	57.02%
Virginia	3,529	54.82%
Missouri	2,954	53.05%
Illinois	6,488	52.04%
Guam	1	50.00%
Georgia	5,944	49.34%
North Carolina	3,775	48.40%
Massachusetts	3,201	47.14%
Alabama	912	47.08%
Minnesota	4,991	46.93%
Connecticut	1,415	46.33%
Tennessee	2,781	45.28%
Ohio	7,857	44.22%
Kansas	369	43.31%
Wisconsin	1,387	43.24%
Arkansas	439	41.97%
Michigan	4,460	41.85%
Indiana	1,257	41.44%
New Jersey	2,192	41.23%
New Mexico	398	41.03%
Texas	3,815	40.15%
Nebraska	196	39.92%
New Hampshire	285	39.92%
Florida	8,670	39.37%
Louisiana	678	39.28%
Colorado	2,259	38.62%
Kentucky	1,147	37.45%
Vermont	38	37.25%

<b>State or Territory</b>	<b>Number of Clients with Income less than 50% AMI</b>	<b>Percent of Clients with Income less than 50% AMI</b>
Arizona	2,976	36.27%
Iowa	859	36.17%
New York	2,872	34.81%
Pennsylvania	3,314	34.42%
Idaho	156	34.36%
Alaska	132	34.11%
Oregon	437	33.98%
Virgin Islands	2	33.33%
Montana	231	32.22%
West Virginia	253	32.15%
Maine	233	31.92%
Delaware	413	31.89%
Rhode Island	562	31.00%
North Dakota	35	29.17%
Hawaii	59	29.06%
California	12,525	28.38%
Washington	627	27.78%
Nevada	1,432	27.30%
Wyoming	29	26.36%
Utah	181	25.97%
Oklahoma	343	24.38%
South Dakota	185	23.90%
Puerto Rico	274	17.51%
<b>Total:</b>	<b>65,078</b>	<b>41.57%</b>

## 9. States by Percentage of Total Units Delivered

Reference Table 4.15, page 33. Source: NFMC Program Reported Data

State	Number of Units Delivered	Percentage of Total Units Delivered	Percentage of National Delinquencies
California	46,649	16%	12%
Florida	23,700	8%	10%
Ohio	19,454	7%	4%
Maryland	16,718	6%	2%
Illinois	13,095	4%	4%
Georgia	12,915	4%	5%
Michigan	11,733	4%	4%
Minnesota	11,360	4%	1%
Texas	10,218	3%	8%
Pennsylvania	9,933	3%	3%
New York	8,951	3%	4%
Arizona	8,824	3%	3%
North Carolina	8,277	3%	3%
Massachusetts	7,536	3%	2%
Virginia	6,555	2%	2%
Colorado	6,452	2%	1%
Tennessee	6,357	2%	2%
Missouri	6,091	2%	2%
New Jersey	5,509	2%	2%
Nevada	5,382	2%	1%
South Carolina	4,787	2%	1%
Kentucky	3,450	1%	1%
Wisconsin	3,399	1%	1%
Indiana	3,182	1%	2%
Connecticut	3,133	1%	1%
Iowa	2,426	1%	1%
Washington	2,390	1%	1%
Mississippi	2,256	1%	1%
Alabama	1,993	1%	2%
Rhode Island	1,958	1%	0%
Louisiana	1,802	1%	1%
Puerto Rico	1,648	1%	0%
Oklahoma	1,496	1%	1%
Oregon	1,340	0%	1%
Delaware	1,331	0%	0%
District of Columbia	1,234	0%	0%
Arkansas	1,122	0%	1%

<b>State</b>	<b>Number of Units Delivered</b>	<b>Percentage of Total Units Delivered</b>	<b>Percentage of National Delinquencies</b>
New Mexico	1,002	0%	0%
Kansas	910	0%	1%
West Virginia	801	0%	0%
South Dakota	789	0%	0%
New Hampshire	758	0%	0%
Utah	752	0%	1%
Maine	743	0%	0%
Montana	735	0%	0%
Nebraska	502	0%	0%
Idaho	460	0%	0%
Alaska	410	0%	0%
Hawaii	205	0%	0%
North Dakota	124	0%	0%
Wyoming	110	0%	0%
Vermont	102	0%	0%
Virgin Islands	6	0%	n/a
Guam	2	0%	n/a
<b>Total:</b>	<b>293,067</b>	<b>100%</b>	<b>100%</b>

## 10. NFMC Program Penetration in MSAs of Greatest Need

Reference Table 4.16, page 34. Sources: NFMC Program Reported Data; 2006 Population from U.S. Bureau of the Census, 2006 American Communities Survey; Delinquent Loans from LoanPerformace.com, April 2008.

Metropolitan Statistical Area	State	2006 Population	Sub-Prime & Alt-A Loans Delinquent as of August 2008	Awarded NFMC Counseling Units	Actual Counseling Units Delivered as of 1/15/09	Percent of Counseling Units Delivered	Awarded Penetration/Coverage	Actual Penetration/Coverage
		<i>Total:</i>	<b>710,023</b>	<b>387,645</b>	<b>239,987</b>	<b>61.91%</b>	<b>35.56%</b>	<b>71.37%</b>
Akron	OH	700,943	2,138	2,087	1,096	52.52%	97.61%	51.26%
Albany	GA	163,961	338	858	272	31.70%	253.85%	80.47%
Alexandria	LA	150,080	299	23	47	204.35%	7.69%	15.72%
Allentown-Bethlehem-Easton	PA-NJ	800,336	2,384	1,086	603	55.52%	45.55%	25.29%
Altoona	PA	126,494	311	216	64	29.63%	69.45%	20.58%
Ames	IA	80,145	56	238	51	21.43%	425.00%	91.07%
Anderson	IN	130,575	468	162	94	58.02%	34.62%	20.09%
Ann Arbor	MI	344,047	737	301	279	92.69%	40.84%	37.86%
Anniston-Oxford	AL	112,903	260	37	40	108.11%	14.23%	15.38%
Appleton	WI	217,313	225	263	160	60.84%	116.89%	71.11%
Atlanta-Sandy Springs-Marietta	GA	5,138,223	21,237	9,208	8,972	97.44%	43.36%	42.25%
Augusta-Richmond County	GA-SC	523,249	937	998	504	50.50%	106.51%	53.79%
Austin-Round Rock	TX	1,513,565	2,247	635	339	53.39%	28.26%	15.09%
Bakersfield	CA	780,117	5,236	2,272	1,357	59.73%	43.39%	25.92%
Baltimore-Towson	MD	2,658,405	8,842	7,139	5,037	70.56%	80.74%	56.97%
Bangor	ME	147,180	314	58	110	189.66%	18.47%	35.03%
Barnstable Town	MA	224,816	901	969	527	54.39%	107.55%	58.49%
Baton Rouge	LA	766,514	2,565	667	291	43.63%	26.00%	11.35%
Battle Creek	MI	137,991	510	262	324	123.66%	51.37%	63.53%
Bay City	MI	108,390	269	17	61	358.82%	6.32%	22.68%
Beaumont-Port Arthur	TX	379,640	803	184	81	44.02%	22.91%	10.09%
Birmingham-Hoover	AL	1,100,019	4,172	1,407	815	57.92%	33.72%	19.53%
Boston-Cambridge-Quincy	MA-NH	4,455,217	13,838	6,909	4,558	65.97%	49.93%	32.94%
Bridgeport-Stamford-Norwalk	CT	900,440	3,030	1,016	1,022	100.59%	33.53%	33.73%
Brownsville-Harlingen	TX	387,717	1,084	732	299	40.85%	67.53%	27.58%
Burlington	NC	142,661	351	584	245	41.95%	166.38%	69.80%
Canton-Massillon	OH	409,764	1,170	600	506	84.33%	51.28%	43.25%
Cape Coral-Fort Myers	FL	571,344	3,820	1,116	964	86.38%	29.21%	25.24%
Charleston	WV	305,526	285	245	251	102.45%	85.96%	88.07%
Charlotte-Gastonia-Concord	NC-SC	603,178	4,169	7,584	2,098	27.66%	181.91%	50.32%

Metropolitan Statistical Area	State	2006 Population	Sub-Prime & Alt-A Loans Delinquent as of August 2008	Awarded NFMC Counseling Units	Actual Counseling Units Delivered as of 1/15/09	Percent of Counseling Units Delivered	Awarded Penetration/Coverage	Actual Penetration/Coverage
Chattanooga	TN-GA	496,704	2,081	113	128	113.27%	5.43%	6.15%
Chicago-Naperville-Joliet	IL-IN-WI	9,505,748	32,817	14,938	11,593	77.61%	45.52%	35.33%
Cincinnati-Middletown	OH-KY-IN	2,104,218	5,648	4,744	3,229	68.06%	83.99%	57.17%
Clarksville	TN-KY	240,500	531	255	96	37.65%	48.02%	18.08%
Cleveland	TN	109,477	363	58	27	46.55%	15.98%	7.44%
Cleveland-Elyria-Mentor	OH	2,114,155	7,269	11,937	4,793	40.15%	164.22%	65.94%
Columbus	OH	1,725,570	4,686	6,604	3,583	54.25%	140.93%	76.46%
Columbus	GA-AL	288,847	805	715	382	53.43%	88.82%	47.45%
Corpus Christi	TX	415,810	999	343	198	57.73%	34.33%	19.82%
Dallas-Fort Worth-Arlington	TX	6,003,967	17,002	3,962	3,058	77.18%	23.30%	17.99%
Dalton	GA	134,397	277	447	140	31.32%	161.37%	50.54%
Danville	VA	107,087	188	155	36	23.23%	82.45%	19.15%
Danville	IL	81,941	108	98	30	30.61%	90.74%	27.78%
Davenport-Moline-Rock Island	IA-IL	377,291	630	507	259	51.08%	80.48%	41.11%
Dayton	OH	838,940	2,294	5,047	2,351	46.58%	220.01%	102.48%
Decatur	IL	109,309	184	251	41	16.33%	136.41%	22.28%
Decatur	AL	149,549	263	42	37	88.10%	15.97%	14.07%
Deltona-Daytona Beach-Ormond Beach	FL	496,575	2,703	430	393	91.40%	15.91%	14.54%
Denver-Aurora	CO	2,408,750	7,142	6,885	4,667	67.79%	96.40%	65.35%
Des Moines-West Des Moines	IA	534,230	1,194	2,225	795	35.73%	186.35%	66.58%
Detroit-Warren-Livonia	MI	4,468,966	23,704	27,834	6,414	23.04%	117.42%	27.06%
Dothan	AL	138,234	250	50	45	90.00%	20.00%	18.00%
Dubuque	IA	92,384	81	214	78	36.45%	264.20%	96.30%
Durham	NC	464,389	842	1,547	426	27.54%	183.73%	50.59%
Eau Claire	WI	155,041	163	37	30	81.08%	22.70%	18.40%
El Centro	CA	160,301	1,084	252	213	84.52%	23.25%	19.65%
El Paso	TX	110,878	1,735	976	357	36.58%	56.25%	20.58%
Elkhart-Goshen	IN	88,641	484	46	151	328.26%	9.50%	31.20%
Erie	PA	279,811	520	277	173	62.45%	53.27%	33.27%

Metropolitan Statistical Area	State	2006 Population	Sub-Prime & Alt-A Loans Delinquent as of August 2008	Awarded NFMC Counseling Units	Actual Counseling Units Delivered as of 1/15/09	Percent of Counseling Units Delivered	Awarded Penetration/Coverage	Actual Penetration/Coverage
Evansville	IN-KY	350,356	763	318	151	47.48%	41.68%	19.79%
Flint	MI	441,966	2,167	1,954	1,388	71.03%	90.17%	64.05%
Florence	SC	198,848	465	327	191	58.41%	70.32%	41.08%
Fond du Lac	WI	99,243	113	230	64	27.83%	203.54%	56.64%
Fort Wayne	IN	408,071	1,118	575	270	46.96%	51.43%	24.15%
Fresno	CA	891,756	4,749	2,581	1,265	49.01%	54.35%	26.64%
Gadsden	AL	103,362	229	105	25	23.81%	45.85%	10.92%
Goldsboro	NC	113,847	181	430	121	28.14%	237.57%	66.85%
Grand Rapids-Wyoming	MI	774,084	2,193	430	570	132.56%	19.61%	25.99%
Greeley	CO	236,857	757	628	395	62.90%	82.96%	52.18%
Green Bay	WI	299,003	374	257	211	82.10%	68.72%	56.42%
Greensboro-High Point	NC	685,378	1,631	1,281	753	58.78%	78.54%	46.17%
Hanford-Corcoran	CA	146,153	558	270	111	41.11%	48.39%	19.89%
Hartford-West Hartford-East Hartford	CT	1,188,841	3,295	1,357	845	62.27%	41.18%	25.64%
Hattiesburg	MS	134,744	270	376	152	40.43%	139.26%	56.30%
Holland-Grand Haven	MI	257,671	442	156	109	69.87%	35.29%	24.66%
Houston-Sugar Land-Baytown	TX	5,539,949	10,833	3,185	3,160	99.22%	29.40%	29.17%
Huntington-Ashland	WV-KY-OH	285,475	428	243	90	37.04%	56.78%	21.03%
Indianapolis-Carmel	IN	1,666,032	4,430	3,057	1,226	40.10%	69.01%	27.67%
Jackson	MI	163,851	620	192	206	107.29%	30.97%	33.23%
Jackson	MS	529,456	2,194	1,797	747	41.57%	81.91%	34.05%
Jackson	TN	111,937	480	118	104	88.14%	24.58%	21.67%
Jacksonville	FL	1,277,997	5,296	4,203	3,006	71.52%	79.36%	56.76%
Janesville	WI	159,153	421	139	111	79.86%	33.02%	26.37%
Jonesboro	AR	113,330	141	510	25	4.90%	361.70%	17.73%
Joplin	MO	168,552	330	471	53	11.25%	142.73%	16.06%
Kalamazoo-Portage	MI	319,738	759	314	256	81.53%	41.37%	33.73%
Kankakee-Bradley	IL	109,090	312	94	34	36.17%	30.13%	10.90%
Kansas City	MO-KS	1,967,405	6,398	3,354	2,191	65.32%	52.42%	34.25%
Kokomo	IN	100,877	348	133	53	39.85%	38.22%	15.23%
La Crosse	WI-MN	129,236	86	194	91	46.91%	225.58%	105.81%
Lafayette	IN	185,745	254	87	38	43.68%	34.25%	14.96%
Lake Charles	LA	192,316	351	30	70	233.33%	8.55%	19.94%

Metropolitan Statistical Area	State	2006 Population	Sub-Prime & Alt-A Loans Delinquent as of August 2008	Awarded NFMC Counseling Units	Actual Counseling Units Delivered as of 1/15/09	Percent of Counseling Units Delivered	Awarded Penetration/Coverage	Actual Penetration/Coverage
Lansing-East Lansing	MI	454,044	1,449	338	337	99.70%	23.33%	23.26%
Laredo	TX	231,470	738	88	38	43.18%	11.92%	5.15%
Las Vegas-Paradise	NV	1,777,539	10,122	5,946	4,409	74.15%	58.74%	43.56%
Lewiston-Auburn	ME	107,552	292	101	62	61.39%	34.59%	21.23%
Lima	OH	105,788	279	63	38	60.32%	22.58%	13.62%
Los Angeles-Long Beach-Santa Ana	CA	12,950,129	52,437	26,582	11,631	43.76%	50.69%	22.18%
Louisville/Jefferson County	KY-IN	1,222,216	3,261	2,926	1,911	65.31%	89.73%	58.60%
Macon	GA	229,326	835	607	285	46.95%	72.69%	34.13%
Madera	CA	146,345	930	316	212	67.09%	33.98%	22.80%
Mansfield	OH	127,010	291	195	147	75.38%	67.01%	50.52%
McAllen-Edinburg-Mission	TX	700,634	2,057	728	616	84.62%	35.39%	29.95%
Memphis	TN-MS-AR	1,274,704	9,162	5,145	2,524	49.06%	56.16%	27.55%
Merced	CA	245,658	1,711	446	441	98.88%	26.07%	25.77%
Miami-Fort Lauderdale-Pompano Beach	FL	5,463,857	34,577	6,922	8,527	123.19%	20.02%	24.66%
Milwaukee-Waukesha-West Allis	WI	1,509,981	4,467	2,996	1,592	53.14%	67.07%	35.64%
Minneapolis-St. Paul-Bloomington	MN-WI	3,175,041	9,651	12,566	8,332	66.31%	130.20%	86.33%
Mobile	AL	404,157	1,587	353	258	73.09%	22.24%	16.26%
Modesto	CA	512,138	3,686	1,084	996	91.88%	29.41%	27.02%
Monroe	MI	155,035	529	51	136	266.67%	9.64%	25.71%
Monroe	LA	172,223	352	49	60	122.45%	13.92%	17.05%
Montgomery	AL	361,748	930	446	128	28.70%	47.96%	13.76%
Morristown	TN	132,851	350	316	128	40.51%	90.29%	36.57%
Muncie	IN	114,879	308	76	46	60.53%	24.68%	14.94%
Muskegon-Norton Shores	MI	175,231	684	97	191	196.91%	14.18%	27.92%
Naples-Marco Island	FL	314,649	1,427	111	292	263.06%	7.78%	20.46%
Nashville-Davidson-Murfreesboro-Franklin	TN	1,455,097	5,232	3,079	2,380	77.30%	58.85%	45.49%
New Haven-Milford	CT	845,244	3,332	925	867	93.73%	27.76%	26.02%
New Orleans-Metairie-Kenner	LA	1,024,678	3,499	2,674	814	30.44%	76.42%	23.26%
New York-Northern New Jersey-Long Island	NY-NJ	18,818,536	43,823	19,129	9,821	51.34%	43.65%	22.41%

Metropolitan Statistical Area	State	2006 Population	Sub-Prime & Alt-A Loans Delinquent as of August 2008	Awarded NFMC Counseling Units	Actual Counseling Units Delivered as of 1/15/09	Percent of Counseling Units Delivered	Awarded Penetration/Coverage	Actual Penetration/Coverage
Niles-Benton Harbor	MI	161,705	533	161	107	66.46%	30.21%	20.08%
Ocala	FL	316,183	1,186	116	215	185.34%	9.78%	18.13%
Odessa	TX	127,462	206	91	7	7.69%	44.17%	3.40%
Oklahoma City	OK	1,172,339	2,537	585	599	102.39%	23.06%	23.61%
Omaha-Council Bluffs	NE-IA	822,549	1,938	1,450	410	28.28%	74.82%	21.16%
Orlando-Kissimmee	FL	1,984,855	8,607	2,191	3,036	138.57%	25.46%	35.27%
Oshkosh-Neenah	WI	160,593	198	379	125	32.98%	191.41%	63.13%
Oxnard-Thousand Oaks-Ventura	CA	799,720	3,087	3,258	1,257	38.58%	105.54%	40.72%
Palm Bay-Melbourne-Titusville	FL	534,359	2,279	374	535	143.05%	16.41%	23.48%
Pascagoula	MS	152,405	391	120	130	108.33%	30.69%	33.25%
Philadelphia-Camden-Wilmington	PA-NJ-DE-MD	5,826,742	17,088	11,366	6,393	56.25%	66.51%	37.41%
Phoenix-Mesa-Scottsdale	AZ	4,039,182	17,239	7,026	6,581	93.67%	40.76%	38.18%
Pine Bluff	AR	103,638	214	386	27	6.99%	180.37%	12.62%
Pittsburgh	PA	2,370,776	6,144	3,917	1,691	43.17%	63.75%	27.52%
Pittsfield	MA	131,117	230	172	84	48.84%	74.78%	36.52%
Port St. Lucie	FL	513,667	2,530	782	612	78.26%	30.91%	24.19%
Portland-Vancouver-Beaverton	OR-WA	392,117	5,308	1,390	838	60.29%	26.19%	15.79%
Poughkeepsie-Newburgh-Middletown	NY	671,538	2,430	963	604	62.72%	39.63%	24.86%
Providence-New Bedford-Fall River	RI-MA	1,612,989	5,868	3,661	2,366	64.63%	62.39%	40.32%
Pueblo	CO	152,912	651	376	238	63.30%	57.76%	36.56%
Punta Gorda	FL	154,438	782	133	292	219.55%	17.01%	37.34%
Richmond	VA	1,194,008	4,103	1,006	700	69.58%	24.52%	17.06%
Riverside-San Bernardino-Ontario	CA	4,026,135	34,771	10,779	9,145	84.84%	31.00%	26.30%
Rochester	MN	179,573	271	328	217	66.16%	121.03%	80.07%
Rockford	IL	348,252	976	379	430	113.46%	38.83%	44.06%
Rocky Mount	NC	146,276	391	248	103	41.53%	63.43%	26.34%
Sacramento--Arden--Arcade--Roseville	CA	2,067,117	11,414	2,989	2,633	88.09%	26.19%	23.07%
Saginaw-Saginaw Township North	MI	206,300	605	438	212	48.40%	72.40%	35.04%
Salisbury	MD	117,761	380	516	176	34.11%	135.79%	46.32%
Salt Lake City	UT	1,067,722	2,765	1,372	345	25.15%	49.62%	12.48%

Metropolitan Statistical Area	State	2006 Population	Sub-Prime & Alt-A Loans Delinquent as of August 2008	Awarded NFMC Counseling Units	Actual Counseling Units Delivered as of 1/15/09	Percent of Counseling Units Delivered	Awarded Penetration/Coverage	Actual Penetration/Coverage
San Antonio	TX	1,942,217	4,555	2,538	1,071	42.20%	55.72%	23.51%
San Diego-Carlsbad-San Marcos	CA	2,941,454	11,336	5,095	5,018	98.49%	44.95%	44.27%
San Francisco-Oakland-Fremont	CA	4,180,027	13,510	7,910	5,409	68.38%	58.55%	40.04%
San Jose-Sunnyvale-Santa Clara	CA	1,787,123	5,123	2,147	1,313	61.16%	41.91%	25.63%
Sandusky	OH	78,116	224	184	114	61.96%	82.14%	50.89%
Sarasota-Bradenton-Venice	FL	682,833	2,720	1,001	567	56.64%	36.80%	20.85%
Savannah	GA	320,013	1,007	1,202	329	27.37%	119.36%	32.67%
Seattle-Tacoma-Bellevue	WA	3,263,497	8,484	1,483	1,070	72.15%	17.48%	12.61%
Sheboygan	WI	114,756	129	461	114	24.73%	357.36%	88.37%
Sherman-Denison	TX	118,478	305	81	29	35.80%	26.56%	9.51%
Shreveport-Bossier City	LA	386,778	1,165	93	136	146.24%	7.98%	11.67%
Sioux City	IA-NE-SD	143,474	214	267	61	22.85%	124.77%	28.50%
Sioux Falls	SD	212,911	214	539	409	75.88%	251.87%	191.12%
South Bend-Mishawaka	IN-MI	318,007	1,058	183	127	69.40%	17.30%	12.00%
Spartanburg	SC	271,087	623	239	231	96.65%	38.36%	37.08%
Springfield	OH	206,112	441	849	283	33.33%	192.52%	64.17%
Springfield	MA	446,706	2,382	2,954	1,184	40.08%	124.01%	49.71%
St. Cloud	MN	686,174	328	262	228	87.02%	79.88%	69.51%
St. Joseph	MO-KS	2,796,368	366	416	62	14.90%	113.66%	16.94%
St. Louis	MO-IL	141,872	10,371	7,262	3,776	52.00%	70.02%	36.41%
Stockton	CA	673,170	5,237	2,746	1,404	51.13%	52.43%	26.81%
Sumter	SC	104,430	255	366	126	34.43%	143.53%	49.41%
Tampa-St. Petersburg-Clearwater	FL	2,697,731	11,877	4,172	3,368	80.73%	35.13%	28.36%
Terre Haute	IN	168,217	382	87	36	41.38%	22.77%	9.42%
Texarkana	TX-AR	134,510	180	171	18	10.53%	95.00%	10.00%
Toledo	OH	653,695	1,796	1,912	949	49.63%	106.46%	52.84%
Tucson	AZ	946,362	2,355	2,097	1,538	73.34%	89.04%	65.31%
Tuscaloosa	AL	198,769	356	364	78	21.43%	102.25%	21.91%
Valdosta	GA	126,305	184	97	227	234.02%	52.72%	123.37%
Vallejo-Fairfield	CA	411,680	3,040	751	783	104.26%	24.70%	25.76%
Vineland-Millville-Bridgeton	NJ	154,823	466	323	181	56.04%	69.31%	38.84%

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>2006 Population</b>	<b>Sub-Prime &amp; Alt-A Loans Delinquent as of August 2008</b>	<b>Awarded NFMC Counseling Units</b>	<b>Actual Counseling Units Delivered as of 1/15/09</b>	<b>Percent of Counseling Units Delivered</b>	<b>Awarded Penetration/Coverage</b>	<b>Actual Penetration/Coverage</b>
Virginia Beach-Norfolk-Newport News	VA-NC	1,649,457	4,939	1,016	1,054	103.74%	20.57%	21.34%
Visalia-Porterville	CA	419,909	2,145	1,166	557	47.77%	54.36%	25.97%
Warner Robins	GA	127,530	275	138	78	56.52%	50.18%	28.36%
Washington-Arlington-Alexandria	DC-VA-MD-WV	5,290,400	20,227	14,258	15,744	110.42%	70.49%	77.84%
Wausau	WI	130,223	121	89	26	29.21%	73.55%	21.49%
Weirton-Steubenville	WV-OH	125,168	246	305	54	17.70%	123.98%	21.95%
Wichita Falls	TX	592,126	233	11	27	245.45%	4.72%	11.59%

## 11. Units of Counseling Delivered to States with Rural Areas of Greatest Need

Reference Table 4.17, page 34. Source: NFMC Program Reported Data.

State	Total Units Delivered
Alabama	347
Arizona	302
California	374
Connecticut	248
Delaware	231
Florida	566
Georgia	1,402
Hawaii	115
Illinois	470
Indiana	532
Iowa	775
Kentucky	781
Louisiana	255
Maine	276
Maryland	514
Michigan	1,097
Minnesota	2,055
Mississippi	893
Nevada	252
New Hampshire	307
North Carolina	1,796
Ohio	1,805
Oklahoma	236
South Carolina	793
Tennessee	681
Texas	444
Utah	67
Virginia	458
Wisconsin	531
<i>Total:</i>	<b>18,603</b>

## 12. Alphabetical Listing of All Metropolitan Statistical Areas with Units of Counseling Delivered (by State, then MSA)

Source: NFMCC Program Reported Data

Shaded Rows are Areas of Greatest Need

Metropolitan Statistical Area	State	Total Counseling Units Delivered as of 1/15/09	Level 1 Counseling Units Delivered	Level 2 Counseling Units Delivered	Level 3 Counseling Units Delivered
<i>Total:</i>		<i>269,636</i>	<i>182,827</i>	<i>30,230</i>	<i>56,579</i>
Anchorage, AK	AK	280	203	32	45
Fairbanks, AK	AK	83	57	10	16
Anniston-Oxford, AL	AL	40	32	4	4
Auburn-Opelika, AL	AL	47	36	-	11
Birmingham-Hoover, AL	AL	815	458	83	274
Decatur, AL	AL	37	27	1	9
Dothan, AL	AL	45	39	-	6
Florence-Muscle Shoals, AL	AL	28	24	-	4
Gadsden, AL	AL	25	17	2	6
Huntsville, AL	AL	116	81	2	33
Mobile, AL	AL	258	101	2	155
Montgomery, AL	AL	128	103	4	21
Tuscaloosa, AL	AL	78	59	3	16
Hot Springs, AR	AR	12	12	-	-
Jonesboro, AR	AR	25	21	-	4
Little Rock-North Little Rock-Conway, AR	AR	274	194	11	69
Pine Bluff, AR	AR	27	20	1	6
Fayetteville-Springdale-Rogers, AR-MO	AR-MO	373	339	16	18
Fort Smith, AR-OK	AR-OK	173	157	3	13
Flagstaff, AZ	AZ	35	31	3	1
Phoenix-Mesa-Scottsdale, AZ	AZ	6,581	4,756	878	947
Prescott, AZ	AZ	193	178	5	10
Tucson, AZ	AZ	1,538	1,033	277	228
Yuma, AZ	AZ	187	163	12	12
Bakersfield, CA	CA	1,357	1,005	30	322

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Chico, CA	CA	119	87	2	30
El Centro, CA	CA	213	160	11	42
Fresno, CA	CA	1,265	714	70	481
Hanford-Corcoran, CA	CA	111	79	12	20
Los Angeles-Long Beach-Santa Ana, CA	CA	11,631	9,544	639	1,448
Madera, CA	CA	212	137	16	59
Merced, CA	CA	441	378	23	40
Modesto, CA	CA	996	855	84	57
Napa, CA	CA	126	108	8	10
Oxnard-Thousand Oaks-Ventura, CA	CA	1,257	765	134	358
Redding, CA	CA	124	118	1	5
Riverside-San Bernardino-Ontario, CA	CA	9,145	7,012	386	1,747
Sacramento--Arden-Arcade--Roseville, CA	CA	2,633	2,088	112	433
Salinas, CA	CA	543	391	47	105
San Diego-Carlsbad-San Marcos, CA	CA	5,018	3,989	797	232
San Francisco-Oakland-Fremont, CA	CA	5,409	3,899	626	884
San Jose-Sunnyvale-Santa Clara, CA	CA	1,313	866	104	343
San Luis Obispo-Paso Robles, CA	CA	197	138	7	52
Santa Barbara-Santa Maria-Goleta, CA*	CA	617	337	75	205
Santa Cruz-Watsonville, CA	CA	194	150	8	36
Santa Rosa-Petaluma, CA	CA	450	371	34	45
Stockton, CA	CA	1,404	1,132	157	115
Vallejo-Fairfield, CA	CA	783	583	66	134
Visalia-Porterville, CA	CA	557	383	67	107
Yuba City, CA	CA	130	104	4	22
Boulder, CO	CO	230	143	5	82
Colorado Springs, CO	CO	189	129	36	24
Denver-Aurora, CO	CO	4,667	2,973	696	998
Fort Collins-Loveland, CO	CO	356	290	35	31
Grand Junction, CO	CO	75	65	8	2
Greeley, CO	CO	395	322	26	47
Pueblo, CO	CO	238	112	35	91
Bridgeport-Stamford-Norwalk, CT	CT	1,022	470	41	511

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Hartford-West Hartford-East Hartford, CT	CT	845	605	22	218
New Haven-Milford, CT	CT	867	478	51	338
Norwich-New London, CT	CT	144	122	2	20
Washington-Arlington-Alexandria, DC-VA-MD-WV	DC-VA-MD-WV	15,744	8,836	1,149	5,759
Dover, DE	DE	269	204	25	40
Cape Coral-Fort Myers, FL	FL	964	663	20	281
Deltona-Daytona Beach-Ormond Beach, FL	FL	393	329	23	41
Fort Walton Beach-Crestview-Destin, FL	FL	93	52	1	40
Gainesville, FL	FL	86	77	1	8
Jacksonville, FL	FL	3,006	2,054	257	695
Lakeland, FL*	FL	518	433	28	57
Miami-Fort Lauderdale-Pompano Beach, FL	FL	8,527	6,508	1,115	904
Naples-Marco Island, FL	FL	292	258	14	20
Ocala, FL	FL	215	187	14	14
Orlando-Kissimmee, FL	FL	3,036	2,171	321	544
Palm Bay-Melbourne-Titusville, FL	FL	535	473	27	35
Panama City-Lynn Haven, FL	FL	83	61	1	21
Pensacola-Ferry Pass-Brent, FL	FL	326	165	6	155
Port St. Lucie, FL	FL	612	565	14	33
Punta Gorda, FL	FL	292	252	31	9
Sarasota-Bradenton-Venice, FL	FL	567	458	28	81
Sebastian-Vero Beach, FL*	FL	98	97	1	-
Tallahassee, FL	FL	133	123	1	9
Tampa-St. Petersburg-Clearwater, FL	FL	3,368	2,336	407	625
Albany, GA	GA	272	259	6	7
Athens-Clarke County, GA	GA	64	55	3	6
Atlanta-Sandy Springs-Marietta, GA	GA	8,972	6,133	1,160	1,679
Brunswick, GA	GA	103	94	7	2
Dalton, GA	GA	140	105	28	7
Gainesville, GA	GA	164	107	3	54

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Hinesville-Fort Stewart, GA	GA	56	25	6	25
Macon, GA	GA	285	226	27	32
Rome, GA	GA	39	33	3	3
Savannah, GA	GA	329	277	6	46
Valdosta, GA	GA	227	226	1	-
Warner Robins, GA	GA	78	64	6	8
Columbus, GA-AL	GA-AL	382	321	11	50
Augusta-Richmond County, GA-SC	GA-SC	504	428	20	56
Honolulu, HI	HI	86	82	2	2
Ames, IA	IA	51	33	16	2
Cedar Rapids, IA	IA	159	106	28	25
Des Moines-West Des Moines, IA	IA	795	513	269	13
Dubuque, IA	IA	78	43	9	26
Iowa City, IA	IA	38	32	5	1
Waterloo-Cedar Falls, IA	IA	202	123	45	34
Davenport-Moline-Rock Island, IA-IL	IA-IL	259	191	28	40
Sioux City, IA-NE-SD	IA-NE-SD	61	45	11	5
Boise City-Nampa, ID	ID	201	147	47	7
Coeur d'Alene, ID	ID	102	98	-	4
Pocatello, ID	ID	12	12	-	-
Lewiston, ID-WA	ID-WA	11	9	2	-
Bloomington-Normal, IL	IL	27	21	1	5
Champaign-Urbana, IL	IL	70	42	4	24
Danville, IL	IL	30	17	3	10
Decatur, IL	IL	41	29	3	9
Kankakee-Bradley, IL	IL	34	29	-	5
Peoria, IL	IL	169	91	20	58
Rockford, IL	IL	430	250	38	142
Springfield, IL	IL	47	43	1	3
Chicago-Naperville-Joliet, IL-IN-WI	IL-IN-WI	11,593	6,033	1,218	4,342
Anderson, IN	IN	94	84	8	2
Bloomington, IN	IN	28	26	-	2

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Columbus, IN	IN	51	44	4	3
Elkhart-Goshen, IN	IN	151	142	3	6
Fort Wayne, IN	IN	270	165	1	104
Indianapolis-Carmel, IN	IN	1,226	1,053	118	55
Kokomo, IN	IN	53	47	6	-
Lafayette, IN	IN	38	35	-	3
Michigan City-La Porte, IN	IN	49	44	2	3
Muncie, IN	IN	46	38	5	3
Terre Haute, IN	IN	36	35	-	1
Evansville, IN-KY	IN-KY	151	142	3	6
South Bend-Mishawaka, IN-MI	IN-MI	127	120	2	5
Lawrence, KS	KS	37	34	-	3
Topeka, KS	KS	93	80	1	12
Wichita, KS	KS	126	112	9	5
Bowling Green, KY	KY	32	27	1	4
Elizabethtown, KY	KY	57	46	7	4
Lexington-Fayette, KY	KY	394	337	28	29
Owensboro, KY	KY	31	29	1	1
Louisville/Jefferson County, KY-IN	KY-IN	1,911	1,322	357	232
Alexandria, LA	LA	47	44	2	1
Baton Rouge, LA	LA	291	263	7	21
Houma-Bayou Cane-Thibodaux, LA	LA	59	48	3	8
Lafayette, LA	LA	67	66	1	-
Lake Charles, LA	LA	70	54	6	10
Monroe, LA	LA	60	51	-	9
New Orleans-Metairie-Kenner, LA	LA	814	546	79	189
Shreveport-Bossier City, LA	LA	136	108	1	27
Barnstable Town, MA	MA	527	416	99	12
Pittsfield, MA	MA	84	78	3	3
Springfield, MA	MA	1,184	705	208	271
Worcester, MA	MA	959	697	134	128
Boston-Cambridge-Quincy, MA-NH	MA-NH	4,558	3,283	536	739
Baltimore-Towson, MD	MD	5,037	3,401	575	1,061
Salisbury, MD	MD	176	134	15	27

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Cumberland, MD-WV	MD-WV	30	29	1	-
Hagerstown-Martinsburg, MD-WV	MD-WV	369	317	21	31
Bangor, ME	ME	110	108	-	2
Lewiston-Auburn, ME	ME	62	55	1	6
Portland-South Portland-Biddeford, ME	ME	294	257	16	21
Ann Arbor, MI	MI	279	238	30	11
Battle Creek, MI	MI	324	205	62	57
Bay City, MI	MI	61	54	4	3
Detroit-Warren-Livonia, MI	MI	6,414	4,921	777	716
Flint, MI	MI	1,388	865	421	102
Grand Rapids-Wyoming, MI	MI	570	426	51	93
Holland-Grand Haven, MI	MI	109	99	7	3
Jackson, MI	MI	206	167	25	14
Kalamazoo-Portage, MI	MI	256	215	19	22
Lansing-East Lansing, MI	MI	337	237	31	69
Monroe, MI	MI	136	109	10	17
Muskegon-Norton Shores, MI	MI	191	163	10	18
Niles-Benton Harbor, MI	MI	107	78	23	6
Saginaw-Saginaw Township North, MI	MI	212	168	15	29
Rochester, MN	MN	217	196	12	9
St. Cloud, MN	MN	228	166	7	55
Duluth, MN-WI	MN-WI	460	331	46	83
Minneapolis-St. Paul-Bloomington, MN-WI	MN-WI	8,332	5,943	672	1,717
Columbia, MO	MO	43	29	3	11
Jefferson City, MO	MO	30	20	6	4
Joplin, MO	MO	53	41	4	8
Springfield, MO	MO	218	147	17	54
St. Louis, MO-IL	MO-IL	3,776	1,914	714	1,148
Kansas City, MO-KS	MO-KS	2,191	1,432	444	315
St. Joseph, MO-KS	MO-KS	62	54	1	7
Gulfport-Biloxi, MS	MS	206	176	18	12
Hattiesburg, MS	MS	152	104	36	12
Jackson, MS	MS	747	512	120	115

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Pascagoula, MS	MS	130	116	6	8
Billings, MT	MT	127	119	3	5
Great Falls, MT	MT	120	104	14	2
Missoula, MT	MT	62	60	2	-
Asheville, NC	NC	235	197	18	20
Burlington, NC	NC	245	178	48	19
Durham, NC	NC	426	305	63	58
Fayetteville, NC	NC	318	231	7	80
Goldsboro, NC	NC	121	88	12	21
Greensboro-High Point, NC	NC	753	628	70	55
Greenville, NC	NC	231	147	39	45
Hickory-Lenoir-Morganton, NC	NC	423	351	35	37
Jacksonville, NC*	NC	39	35	2	2
Raleigh-Cary, NC	NC	1,018	669	108	241
Rocky Mount, NC	NC	103	78	7	18
Wilmington, NC	NC	190	175	5	10
Winston-Salem, NC	NC	473	361	41	71
Charlotte-Gastonia-Concord, NC-SC	NC-SC	2,098	1,397	200	501
Bismarck, ND	ND	25	24	1	-
Fargo, ND-MN	ND-MN	104	98	2	4
Grand Forks, ND-MN	ND-MN	48	40	4	4
Lincoln, NE	NE	97	61	5	31
Omaha-Council Bluffs, NE-IA	NE-IA	410	289	60	61
Manchester-Nashua, NH	NH	232	156	20	56
Atlantic City, NJ	NJ	205	180	10	15
Ocean City, NJ	NJ	46	40	-	6
Trenton-Ewing, NJ*	NJ	200	152	13	35
Vineland-Millville-Bridgeton, NJ	NJ	181	124	31	26
Albuquerque, NM	NM	677	552	62	63
Farmington, NM	NM	43	43	-	-
Las Cruces, NM	NM	87	72	13	2
Santa Fe, NM	NM	68	65	3	-
Carson City, NV	NV	34	33	-	1
Las Vegas-Paradise, NV	NV	4,409	3,615	173	621

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Reno-Sparks, NV	NV	695	517	9	169
Albany-Schenectady-Troy, NY	NY	313	226	39	48
Binghamton, NY	NY	37	32	3	2
Buffalo-Niagara Falls, NY	NY	545	429	32	84
Elmira, NY	NY	19	6	-	13
Glens Falls, NY	NY	38	31	4	3
Ithaca, NY	NY	11	11	-	-
Kingston, NY	NY	84	77	3	4
Poughkeepsie-Newburgh-Middletown, NY	NY	604	397	91	116
Rochester, NY	NY	580	242	5	333
Syracuse, NY	NY	245	117	18	110
Utica-Rome, NY	NY	86	70	8	8
New York-Northern New Jersey-Long Island, NY-NJ-PA	NY-NJ-PA	9,821	6,820	1,449	1,552
Akron, OH	OH	1,096	676	272	148
Canton-Massillon, OH	OH	506	412	26	68
Cleveland-Elyria-Mentor, OH	OH	4,793	2,491	748	1,554
Columbus, OH	OH	3,583	1,864	710	1,009
Dayton, OH	OH	2,351	1,484	388	479
Lima, OH	OH	38	33	2	3
Mansfield, OH	OH	147	105	11	31
Sandusky, OH	OH	114	84	16	14
Springfield, OH	OH	283	188	86	9
Toledo, OH	OH	949	729	101	119
Cincinnati-Middletown, OH-KY-IN	OH-KY-IN	3,229	2,164	603	462
Youngstown-Warren-Boardman, OH-PA	OH-PA	920	563	159	198
Lawton, OK	OK	49	34	12	3
Oklahoma City, OK	OK	599	402	157	40
Tulsa, OK	OK	568	168	41	359
Bend, OR	OR	199	172	3	24
Corvallis, OR	OR	11	11	-	-
Eugene-Springfield, OR	OR	144	142	2	-

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Medford, OR	OR	68	63	1	4
Salem, OR	OR	98	86	7	5
Portland-Vancouver-Beaverton, OR-WA	OR-WA	838	603	94	141
Altoona, PA	PA	64	19	1	44
Erie, PA	PA	173	77	6	90
Harrisburg-Carlisle, PA	PA	203	91	1	111
Johnstown, PA	PA	59	22	2	35
Lancaster, PA	PA	314	126	46	142
Lebanon, PA	PA	57	25	6	26
Pittsburgh, PA	PA	1,691	588	198	905
Reading, PA	PA	156	138	8	10
Scranton--Wilkes-Barre, PA	PA	322	234	72	16
State College, PA	PA	41	24	13	4
Williamsport, PA	PA	70	43	25	2
York-Hanover, PA	PA	456	130	15	311
Allentown-Bethlehem-Easton, PA-NJ	PA-NJ	603	471	14	118
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	PA-NJ-DE-MD	6,393	1,981	426	3,986
Puerto Rico	PR		1,120	385	143
Providence-New Bedford-Fall River, RI-MA	RI-MA	2,366	909	228	1,229
Anderson, SC	SC	90	66	16	8
Charleston-North Charleston, SC	SC	1,580	761	605	214
Columbia, SC	SC	954	602	240	112
Florence, SC	SC	191	126	42	23
Greenville-Mauldin-Easley, SC	SC	288	173	49	66
Myrtle Beach-Conway-North Myrtle Beach, SC	SC	203	131	47	25
Spartanburg, SC	SC	231	135	64	32
Sumter, SC	SC	126	78	43	5
Rapid City, SD	SD	69	46	11	12
Sioux Falls, SD	SD	409	363	8	38
Cleveland, TN	TN	27	25	2	-
Jackson, TN	TN	104	64	14	26

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Johnson City, TN	TN	78	56	6	16
Knoxville, TN	TN	363	287	39	37
Morristown, TN	TN	128	93	32	3
Nashville-Davidson--Murfreesboro--Franklin, TN	TN	2,380	1,365	598	417
Chattanooga, TN-GA	TN-GA	128	122	2	4
Clarksville, TN-KY	TN-KY	96	67	19	10
Memphis, TN-MS-AR	TN-MS-AR	2,524	1,630	591	303
Kingsport-Bristol-Bristol, TN-VA	TN-VA	118	103	8	7
Abilene, TX	TX	24	22	1	1
Amarillo, TX	TX	27	27	-	-
Austin-Round Rock, TX	TX	339	278	31	30
Beaumont-Port Arthur, TX	TX	81	75	1	5
Brownsville-Harlingen, TX	TX	299	163	31	105
College Station-Bryan, TX	TX	29	27	-	2
Corpus Christi, TX	TX	198	141	-	57
Dallas-Fort Worth-Arlington, TX	TX	3,058	2,078	344	636
El Paso, TX	TX	357	210	76	71
Houston-Sugar Land-Baytown, TX	TX	3,160	2,191	443	526
Killeen-Temple-Fort Hood, TX	TX	101	86	12	3
Laredo, TX	TX	38	37	-	1
Longview, TX	TX	42	37	3	2
Lubbock, TX	TX	72	72	-	-
McAllen-Edinburg-Mission, TX	TX	616	316	98	202
Midland, TX	TX	12	12	-	-
Odessa, TX	TX	7	7	-	-
San Angelo, TX	TX	15	15	-	-
San Antonio, TX	TX	1,071	670	180	221
Sherman-Denison, TX	TX	29	22	2	5
Tyler, TX	TX	48	39	3	6
Victoria, TX	TX	20	16	-	4
Waco, TX	TX	94	48	46	-
Wichita Falls, TX	TX	27	25	1	1

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Texarkana, TX-Texarkana, AR	TX-Texarkana	18	12	-	6
Ogden-Clearfield, UT	UT	112	97	10	5
Provo-Orem, UT	UT	80	76	-	4
Salt Lake City, UT	UT	345	273	45	27
St. George, UT	UT	136	124	12	-
Logan, UT-ID	UT-ID	17	16	1	-
Blacksburg-Christiansburg-Radford, VA	VA	43	35	-	8
Charlottesville, VA	VA	73	58	5	10
Danville, VA	VA	36	33	1	2
Harrisonburg, VA	VA	19	18	1	-
Lynchburg, VA	VA	107	71	2	34
Richmond, VA	VA	700	564	33	103
Roanoke, VA	VA	179	166	3	10
Virginia Beach-Norfolk-Newport News, VA-NC	VA-NC	1,054	549	20	485
Winchester, VA-WV	VA-WV	81	77	1	3
Burlington-South Burlington, VT	VT	33	33	-	-
Bellingham, WA	WA	43	40	2	1
Bremerton-Silverdale, WA	WA	69	40	4	25
Kennewick-Richland-Pasco, WA	WA	41	23	-	18
Longview, WA	WA	63	47	16	-
Mount Vernon-Anacortes, WA	WA	17	16	-	1
Olympia, WA	WA	41	36	-	5
Seattle-Tacoma-Bellevue, WA	WA	1,070	773	94	203
Spokane, WA	WA	188	172	9	7
Wenatchee, WA	WA	76	69	-	7
Yakima, WA	WA	333	316	4	13
Appleton, WI	WI	160	119	15	26
Eau Claire, WI	WI	30	24	2	4
Fond du Lac, WI	WI	64	36	22	6
Green Bay, WI	WI	211	165	21	25
Janesville, WI	WI	111	105	4	2

<b>Metropolitan Statistical Area</b>	<b>State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
Madison, WI	WI	163	147	12	4
Milwaukee-Waukesha-West Allis, WI	WI	1,592	1,048	242	302
Oshkosh-Neenah, WI	WI	125	82	20	23
Racine, WI	WI	84	67	6	11
Sheboygan, WI	WI	114	54	40	20
Wausau, WI	WI	26	23	3	-
La Crosse, WI-MN	WI-MN	91	72	9	10
Charleston, WV	WV	251	209	7	35
Morgantown, WV	WV	15	15	-	-
Huntington-Ashland, WV-KY-OH	WV-KY-OH	90	70	4	16
Parkersburg-Marietta-Vienna, WV-OH	WV-OH	71	48	16	7
Weirton-Steubenville, WV-OH	WV-OH	54	44	4	6
Wheeling, WV-OH	WV-OH	63	48	12	3
Casper, WY	WY	12	12	-	-
Cheyenne, WY	WY	50	49	1	-

\*Newly Identified MSAs after ratified grant agreements

### 13. Alphabetical Listing of All Rural Areas of States with Units of Counseling Delivered to

Source: NFMC Program Reported Data  
Shaded Rows are Areas of Greatest Need

Rural Area of State	Total Counseling Units Delivered as of 1/15/09	Level 1 Counseling Units Delivered	Level 2 Counseling Units Delivered	Level 3 Counseling Units Delivered
<i>Total:</i>	<b>23,431</b>	<b>18,501</b>	<b>1,984</b>	<b>2,946</b>
Alabama	347	252	8	87
Alaska	42	34	1	7
Arizona	302	263	24	15
Arkansas	249	236	3	10
California	374	321	11	42
Colorado	305	250	26	29
Connecticut	248	203	5	40
Delaware	231	184	20	27
Florida	566	489	22	55
Georgia	1,402	1,297	28	77
Guam	2	2	0	0
Hawaii	115	112	0	3
Idaho	127	114	7	6
Illinois	470	311	41	118
Indiana	532	439	25	68
Iowa	775	538	171	66
Kansas	130	111	5	14
Kentucky	781	679	54	48
Louisiana	255	218	10	27
Maine	276	263	3	10
Maryland	514	354	49	111
Massachusetts	24	20	2	2
Michigan	1,097	925	103	69
Minnesota	2,055	1,512	130	413
Mississippi	893	732	94	67
Missouri	602	308	25	269
Montana	426	399	24	3
Nebraska	121	94	8	19
Nevada	252	232	4	16
New Hampshire	307	229	22	56
New Jersey	0	0	0	0
New Mexico	127	114	6	7

<b>Rural Area of State</b>	<b>Total Counseling Units Delivered as of 1/15/09</b>	<b>Level 1 Counseling Units Delivered</b>	<b>Level 2 Counseling Units Delivered</b>	<b>Level 3 Counseling Units Delivered</b>
New York	380	290	36	54
North Carolina	1,796	1,430	166	200
North Dakota	45	42	2	1
Ohio	1,805	1,340	215	250
Oklahoma	236	146	25	65
Oregon	198	180	1	17
Pennsylvania	1,168	720	270	178
Rhode Island	0	0	0	0
South Carolina	793	535	165	93
South Dakota	301	247	17	37
Tennessee	681	510	72	99
Texas	444	380	26	38
Utah	67	60	4	3
Vermont	68	68	0	0
Virgin Islands	5	5	0	0
Virginia	458	394	8	56
Washington	226	205	4	17
West Virginia	234	207	5	22
Wisconsin	531	461	37	33
Wyoming	48	46	0	2

## 14. Cross-Tabulations

### A. Loan Type by Ethnicity

Source: NFMC Program Reported Data through November 17, 2008

Ethnicity	Loan Type				
	Fixed rate under 8%	Fixed rate 8% or greater	ARM under 8%	ARM 8% or greater	Other
White	47%	38%	31%	32%	33%
Black	28%	38%	27%	35%	27%
Hispanic	16%	15%	29%	22%	21%
Asian/Pacific Islander	2%	1%	4%	2%	3%
Other or Multiple Race	7%	8%	9%	9%	16%
Total:	100%	100%	100%	100%	100%

### B. Loan Type by Age

Source: NFMC Program Reported Data through November 17, 2008

Age	Loan Type				
	Fixed rate under 8%	Fixed rate 8% or greater	ARM under 8%	ARM 8% or greater	Other
18-34	18%	14%	18%	16%	18%
35-44	31%	29%	34%	33%	31%
45-54	30%	32%	29%	31%	29%
55-64	15%	18%	14%	15%	15%
65 and Over	6%	7%	5%	5%	7%
Total:	100%	100%	100%	100%	100%

### C. Percent of Income Paid to PITI by Age

Source: NFMC Program Reported Data through November 17, 2008

Age	PITI to Income Ratio				
	Less than 30%	30% to 40%	40% to 50%	50% to 75%	More than 75%
18-34	19%	18%	17%	16%	14%
35-44	34%	34%	32%	30%	29%
45-54	29%	29%	30%	31%	31%
55-64	14%	14%	15%	16%	18%
65 and Over	4%	5%	6%	7%	8%
Total:	100%	100%	100%	100%	100%

### D. Percent of Income Paid to PITI by Primary Reason for Default

Source: NFMC Program Reported Data through November 17, 2008

Primary Reason for Default	PITI to Income Ratio				
	Less than 30%	30% to 40%	40% to 50%	50% to 75%	More than 75%
Reduction in income	25%	25%	26%	27%	28%
Loss of income	13%	14%	15%	17%	22%
Increase in loan payment	6%	8%	9%	10%	9%
Medical issues	9%	8%	8%	7%	8%
Poor budget management skills	10%	7%	7%	6%	6%
Increase in Expense	5%	5%	4%	4%	4%
Divorce/Separation	4%	4%	4%	4%	4%
Death of Family member	2%	2%	2%	2%	2%
Business Venture Failed	1%	2%	1%	2%	2%
Other	25%	25%	24%	21%	15%
Total:	100%	100%	100%	100%	100%

### E. Percent of Income Paid to PITI by Loan Status at Intake

Source: NFMCC Program Reported Data through November 17, 2008

Loan Status at Intake	PITI to Income Ratio				
	Less than 30%	30% to 40%	40% to 50%	50% to 75%	More than 75%
Current	32%	31%	31%	29%	25%
30-60 Days Late	22%	22%	22%	22%	22%
61-90 Days Late	16%	17%	17%	17%	19%
91-120 Days Late	9%	9%	9%	10%	10%
121+ Days Late	21%	21%	21%	22%	24%
Total:	100%	100%	100%	100%	100%

### F. Percent of Income Paid to PITI by Loan Type

Source: NFMCC Program Reported Data through November 17, 2008

Loan Type	PITI to Income Ratio				
	Less than 30%	30% to 40%	40% to 50%	50% to 75%	More than 75%
Fixed rate currently under 8%	39%	34%	31%	29%	30%
Fixed rate currently 8% or greater	16%	14%	14%	13%	14%
ARM currently under 8%	15%	18%	20%	21%	19%
ARM currently 8% or greater	18%	23%	25%	27%	27%
Other	12%	11%	10%	10%	10%
Total:	100%	100%	100%	100%	100%

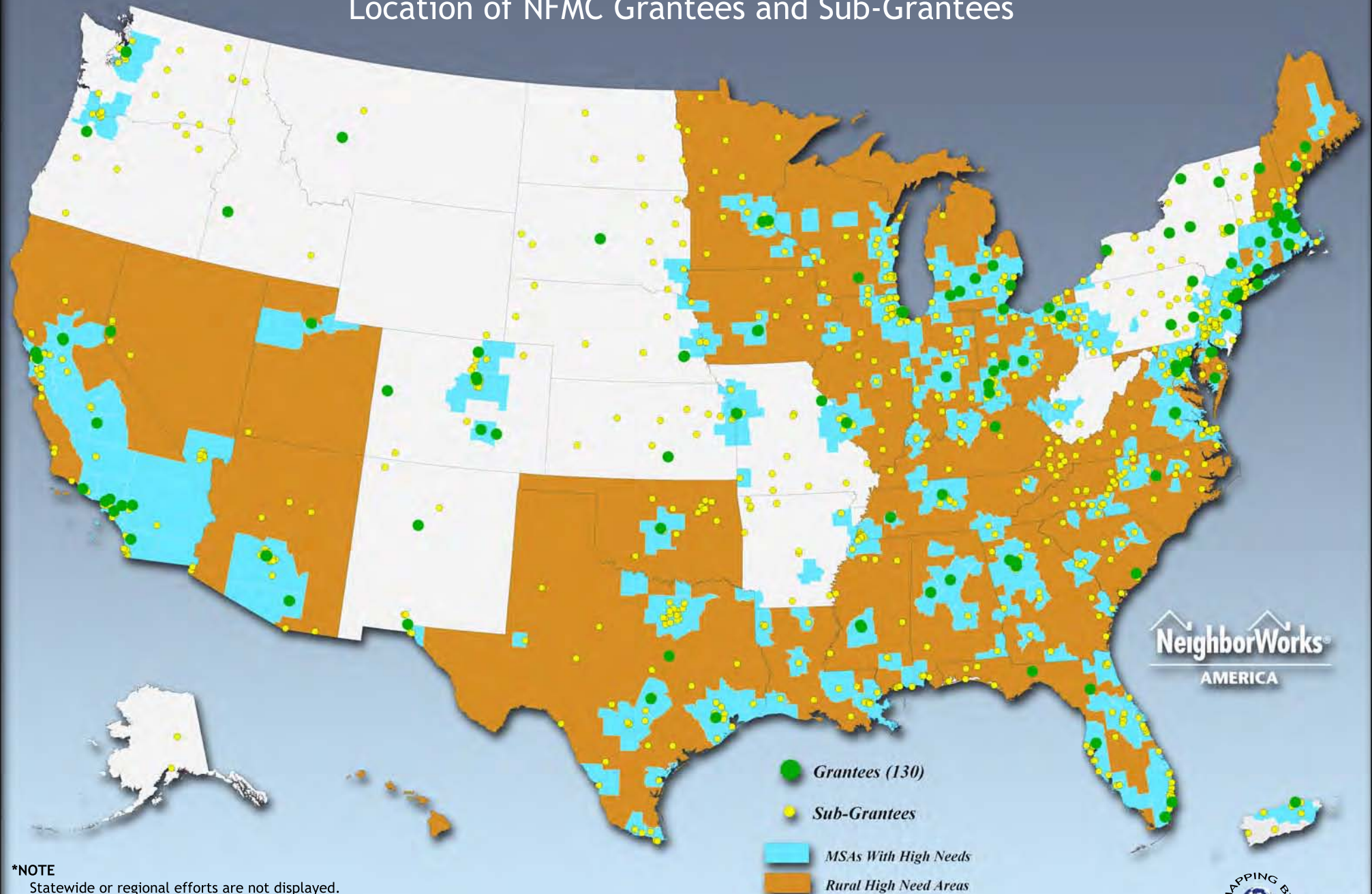
### G. Percent of Income Paid to PITI by Ethnicity

Source: NFMC Program Reported Data through November 17, 2008

Ethnicity	PITI to Income Ratio				
	Less than 30%	30% to 40%	40% to 50%	50% to 75%	More than 75%
White	46%	39%	35%	32%	33%
Black	32%	33%	33%	30%	28%
Hispanic	13%	18%	21%	26%	27%
Asian/Pacific Islander	1%	2%	2%	3%	3%
Other or Multiple Race	8%	8%	9%	9%	9%
Total:	100%	100%	100%	100%	100%

# National Foreclosure Mitigation Counseling Program

## Location of NFMC Grantees and Sub-Grantees



NeighborWorks<sup>®</sup>  
AMERICA

● Grantees (130)

● Sub-Grantees

■ MSAs With High Needs

■ Rural High Need Areas

**\*NOTE**

Statewide or regional efforts are not displayed.  
Points represent NFMC Grantees and Sub-Grantees by zip code.

Data Source: NeighborWorks® America 05/2008

UPDATED AUGUST 2008

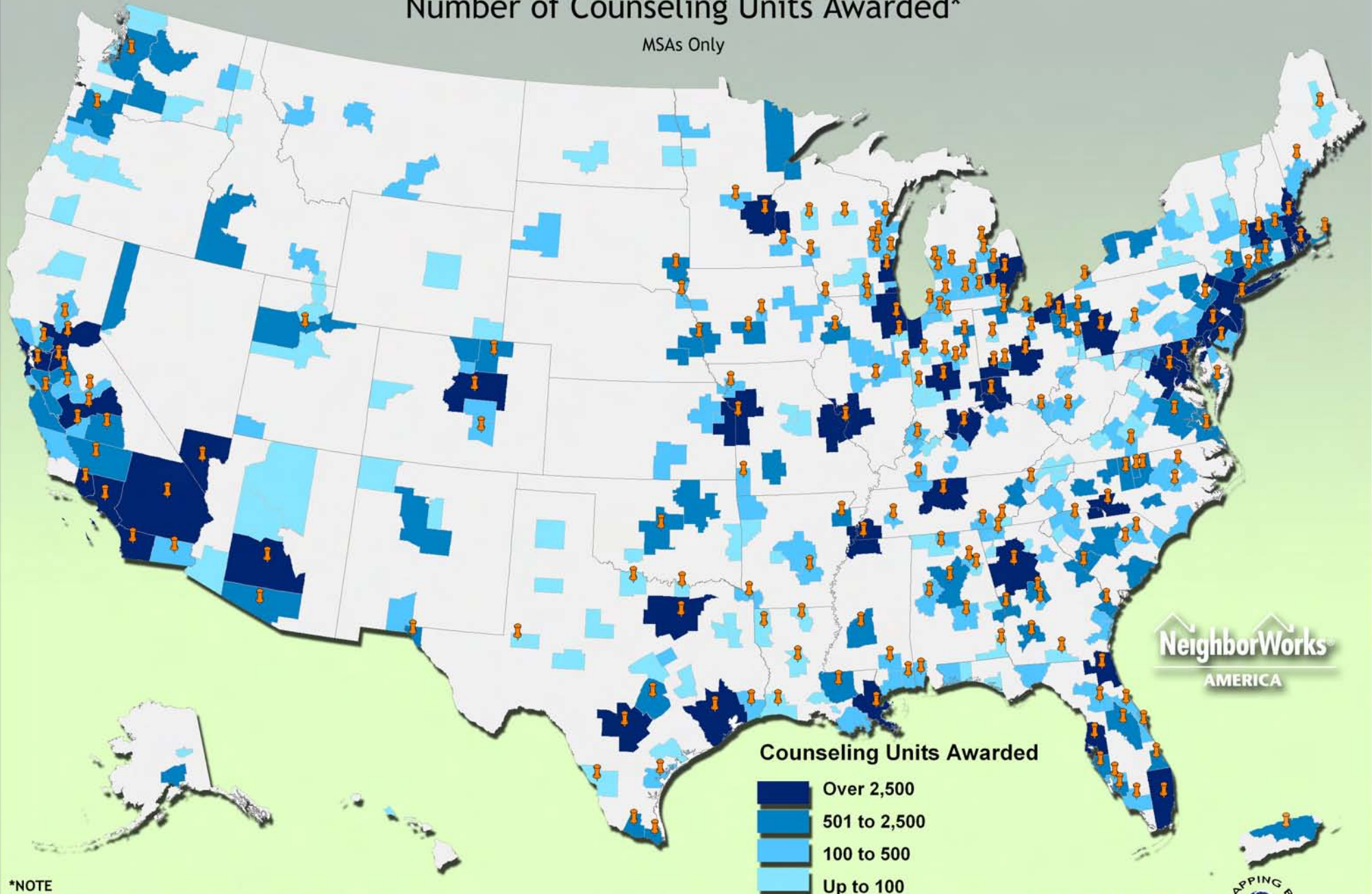
Map Revision 2.1

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# National Foreclosure Mitigation Counseling Program

## Number of Counseling Units Awarded\*

MSAs Only



NeighborWorks  
AMERICA

**\*NOTE**

Units awarded based on 130 ratified Grant Agreements.

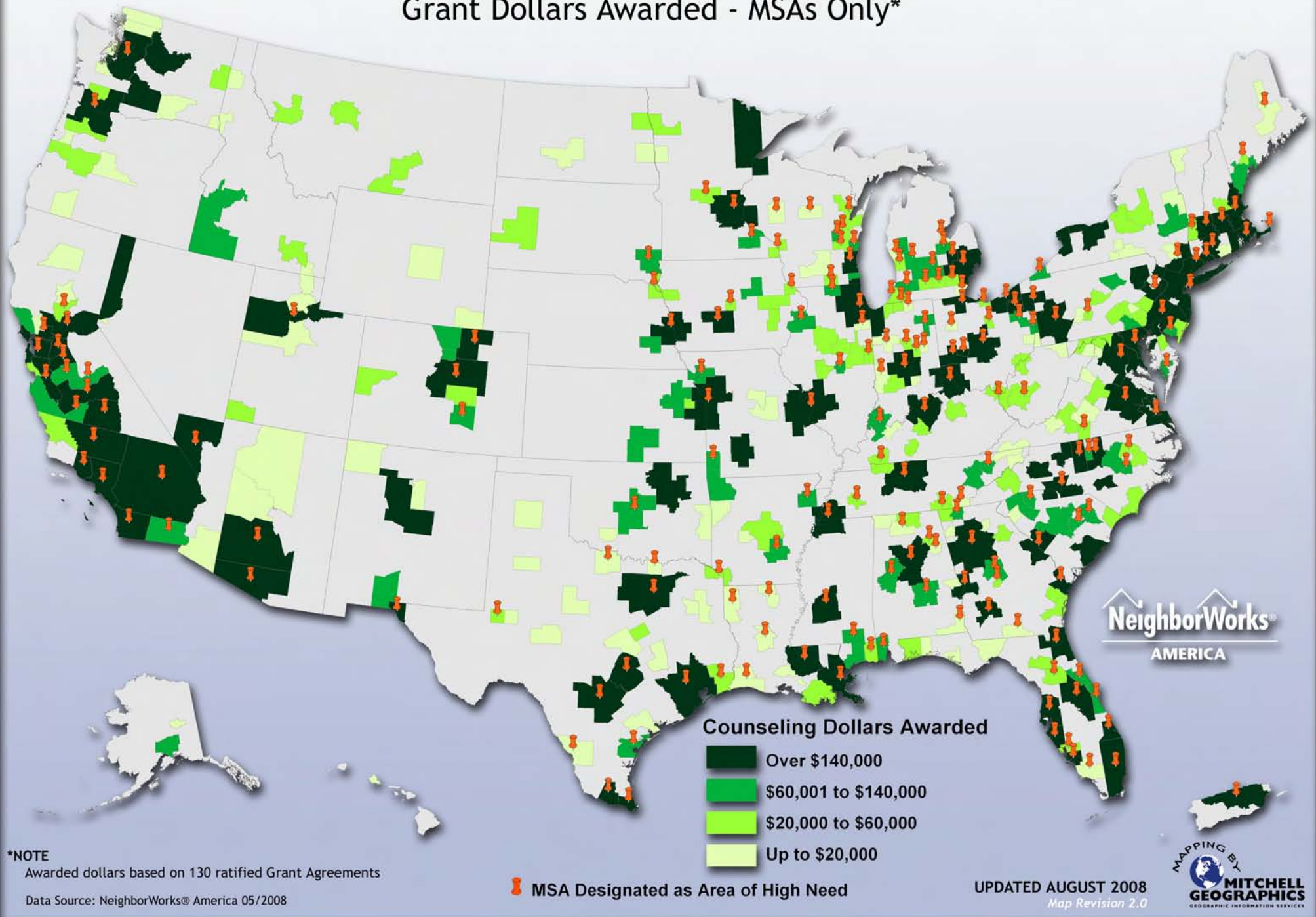
Data Source: NeighborWorks® America 05/2008

UPDATED AUGUST 2008  
Map Revision 3.0

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 MITCHELL  
GEOGRAPHICS  
GEOGRAPHIC INFORMATION SERVICES

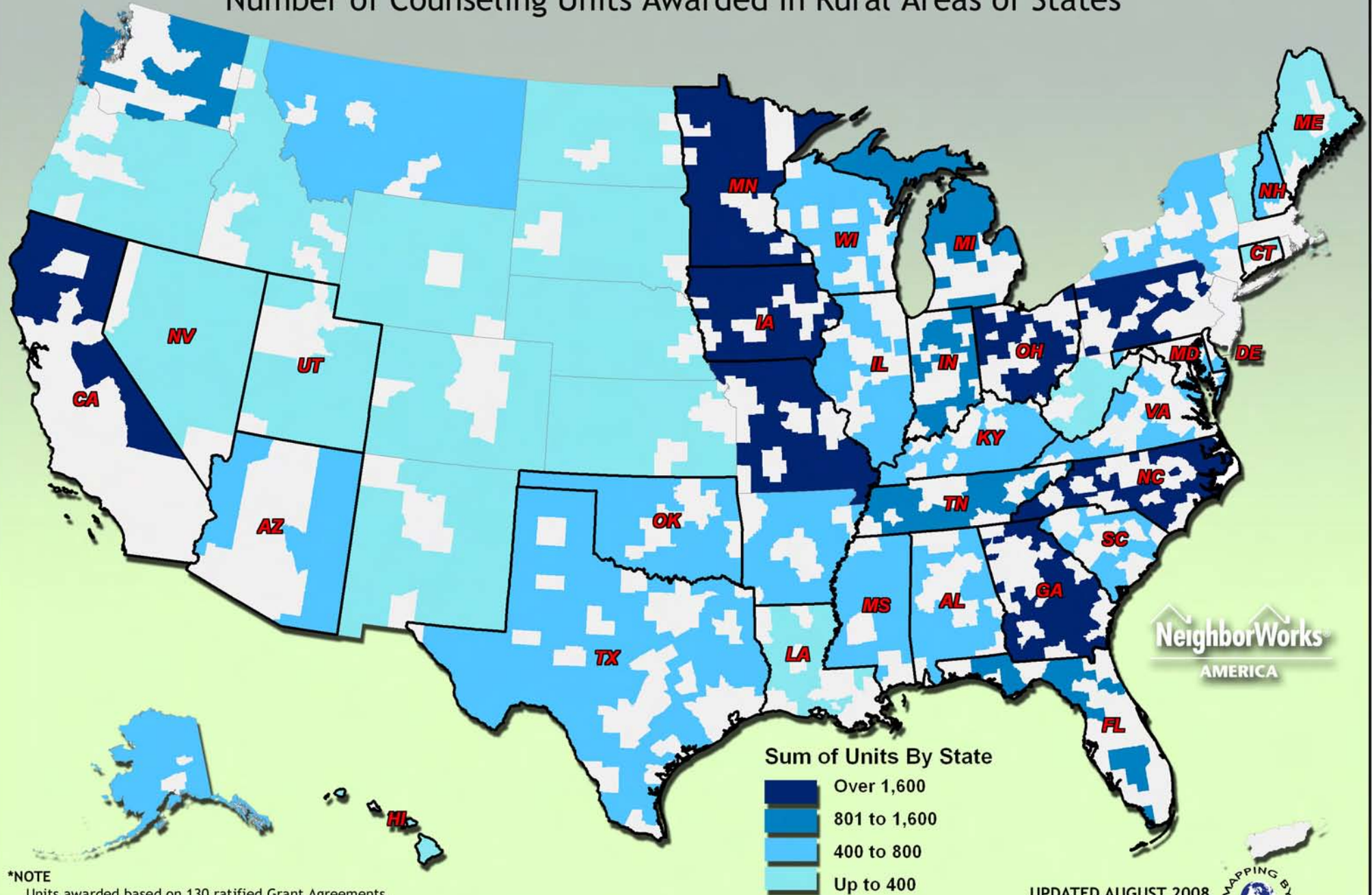
# National Foreclosure Mitigation Counseling Program

Grant Dollars Awarded - MSAs Only\*



# National Foreclosure Mitigation Counseling Program

Number of Counseling Units Awarded In Rural Areas of States\*



\*NOTE  
Units awarded based on 130 ratified Grant Agreements.

Data Source: NeighborWorks® America 05/2008

**XX** States Designated as Areas of High Need

UPDATED AUGUST 2008  
Map Revision 3.0

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AMERICA

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# National Foreclosure Mitigation Counseling Program

Grant Dollars Awarded in Rural Areas of States\*

