

## + THE VALUE OF HOUSING COUNSELING

Empowering families, building stability and strengthening communities

### Why housing counseling matters



HUD-approved housing counseling agencies provide expert guidance on a wide range of housing issues — from renting and budgeting to foreclosure prevention and homeownership. These services are crucial in helping families navigate the housing market, improve financial health and maintain stable housing.

Housing counseling builds economic mobility, expands access to homeownership and strengthens entire neighborhoods. Especially in times of market uncertainty and affordability challenges, this resource empowers families with the tools to make informed, confident and financially sound decisions about their housing.

#### *The reach of housing counseling*

- **190,000 households** received pre-purchase counseling.
- **Over 100,000 clients** completed financial management or budget counseling.
- **Nearly 170,000 families** received foreclosure prevention counseling.
- **45% of clients** were from low-income households.

**Over 1 million individuals** received housing counseling services nationwide in 2024.



#### *Recent outcome highlights*

- **74%** of clients facing foreclosure were able to retain their homes or transition to more stable housing with minimal disruption.
- **69%** of pre-purchase counseling clients improved their credit scores after counseling.
- **Over 52,000 new homeowners** emerged from the program in 2023, a 10% increase from the previous year.
- **80%** of clients who completed counseling developed a sustainable household budget.

**Households receiving counseling were 42% less likely to default** on mortgages within the first 24 months compared to non-counseled households.





### ***Economic Impact***

- Households report an **average net financial improvement of \$9,000** post-counseling, through improved debt management, better loan terms, or foreclosure prevention.
- Counseling increases long-term **financial resilience**, decreasing reliance on emergency housing services.



Every **\$1** invested in housing counseling generates an estimated **\$3.50** in economic returns, including avoided foreclosure costs and increased property tax revenue (HUD, 2023).

### **About UnidosUS**

UnidosUS is a nonprofit, nonpartisan organization that serves as the nation's largest Hispanic civil rights and advocacy organization. Since 1968, we have challenged the social, economic and political barriers that affect Latinos through our unique combination of expert research, advocacy, programs and an Affiliate Network of more than 300 community-based organizations across the United States and Puerto Rico. We believe in an America where economic, political and social progress is a reality for all Latinos and we collaborate across communities to achieve it.

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