



October 23, 2025

To the North Carolina Congressional Delegation:

On October 10, the Department of Housing and Urban Development sent over 400 notices of termination to employees across five key departments, among those the division focused on Housing Counseling. The letters indicated that their last day of employment would be December 9, 2025. These layoffs would represent a loss of \$109,655.29 in unreimbursed housing counseling services provided by the 20 housing counseling agencies in NCHC's network alone, impacting an estimate of over 2500 families in the fourth quarter. Statewide it could impact almost 13,000 families alone in the fourth quarter. It would also prevent an estimated \$57.5 million from the appropriated but still unannounced FY25 funds from serving over 10,000 families in NCHC's network, and as much as 50,000 families statewide, including critical foreclosure prevention work happening in Western North Carolina in the aftermath of hurricane Helene.

The North Carolina Housing Coalition serves as a HUD Intermediary for 20 housing counseling agencies across North Carolina who are committed to making the American dream of homeownership a reality for those whom it may otherwise be out of reach. These agencies also play a vital role in stabilizing and supporting families as they navigate life after disasters, access complicated aid systems, and serve as trusted guides that bridge the technical gap between federal, state, and local programs.

In Western North Carolina, housing counseling agencies are hard at work providing foreclosure prevention education and assistance where federal funding is leveraging more than \$1 million in private funding from the American Red Cross to keep people in their homes as the region's economy recovers from Hurricane Helene. This effort would be severely jeopardized by the loss and/or delay of federal housing counseling funding.

The North Carolina Housing Coalition and our allied organizations are **calling on North Carolina's Congressional delegation to ensure that these layoffs are not carried out, that existing FY24 grant funding is paid out for the work already completed, and that appropriated funds for FY25 are allocated for their intended purpose.** Housing continues to be a key concern for constituents in each of your districts, especially in communities still recovering and rebuilding from the devastation of Hurricane Helene. Cutting these critical offices, funds, and services will result in increased housing instability and homelessness.

Sincerely,

North Carolina Housing Coalition