



**A CLOSER LOOK AT CREDIT COUNSELING SERVICES IN
THE DISTRICT OF COLUMBIA**

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INTRODUCTION

This report provides detailed information on credit counseling services currently available in the District of Columbia. It is intended to give community service providers, financial service providers, philanthropic foundations and public officials a better understanding of the local credit counseling industry and its ability to meet the current and future needs of DC residents whose economic prospects are compromised by debt.

The survey research summarized in this report was conducted in July of 2005 by the Capital Area Asset Building Corporation (CAAB) and supported by a generous grant from the Citigroup Foundation. In addition to summarizing our research findings, we have included recommendations for further research and action to improve access to credit counseling services in the District.

BACKGROUND

The Rise in Consumer Debt

Since deregulation of the banking industry in 1980, consumer debt has skyrocketed in American households, most of it in the form of revolving credit card debt. Numerous studies have documented a more than doubling of consumer debt over the past decade, with credit card debt approaching \$700 billion in 2003¹, and personal bankruptcies reaching an all-time high of 1.6 million households.²

Robert D. Manning, credit card industry expert and author of *Credit Card Nation*, testified before the Senate in May 2005³ that, “The real cost of ‘revolving’ credit card loans [those which are not paid off in full each month], exclusive of introductory or low ‘teaser’ rates and inclusive of penalty fees, has nearly tripled since the early phase of banking deregulation.”

This new era of unconstrained interest rates and fees is also characterized by aggressive marketing tactics that target students, seniors, and the working poor. According to

¹ Loonin, Deanne and Travis Plunkett. “Credit Counseling in Crisis: The Impact on Consumers of Funding Cuts, Higher Fees and Aggressive New Market Entrants.” Consumer Federation of America and National Consumer Law Center. April 2003.

² Branigin, William. “U.S. Consumer Debt Grows at Alarming Rate.” *The Washington Post*. January 12, 2004.

³ Manning, Robert D. “Hearing on Current Legal and Regulatory Requirements and Industry Practices for Card Issuers With Respect to Consumer Disclosures and Marketing Efforts.” Testimony before the U.S. Senate Committee on Banking, Housing, and Urban Affairs. May 17, 2005.

Manning, between 1989 and 1998 the poorest American households experienced the largest increase in consumer credit card debt – a 310.8 percent increase in average credit card debt among the poorest debtor households, compared to 66.3 percent for all debtor households.

Demand for Credit Counseling Services

Not surprisingly, rising consumer debt has led to unprecedented growth in the credit counseling industry. A 2003 study by the Georgetown University Credit Research Center reports that between 2.0 and 2.5 million people sought help from a credit counseling agency in 2001, up from fewer than 500,000 new clients in 1990.⁴ Unfortunately, this increase in demand for counseling services has coincided with changes in the credit card industry that have resulted in higher client fees and a more limited range of services.

Traditional funding for credit counseling services has declined as more competitors have entered the marketplace. Up until the early 1990s, there were about 200 credit counseling agencies in the country, 90 percent of which were nonprofit agencies affiliated with the National Foundation for Consumer Credit (NFCC.) By 2002, the number of credit and debt management agencies had grown to at least 1,000, only about 15 percent of which were NFCC affiliates.⁵ Before this exponential growth, creditors paid credit counseling agencies a “fair share” contribution of as much as 15 percent of the funds that agencies collected from their customers; as the field of competitors grew, creditors sharply lowered their fair share contribution down to 7 or 8 percent of recovered debt.⁶ In response to this reduction in funding, most NFCC affiliates—commonly known as Consumer Credit Counseling Services—have had to limit their education services and begin charging fees for counseling services that had been free. Additionally, there is now greater pressure to enroll clients in debt management plans (DMPs), which are the largest source of fair share contributions, and hence, the greatest source of competition.

Often the sole service provided by Internet and telephone-based credit agencies, DMPs allow consumers to consolidate debt payments into one monthly payment to the agency, which then distributes the lump sum among the client’s various creditors. While credit counseling agencies claim to be able to negotiate better interest rates and reduced fees for clients enrolled in DMPs, in actuality the creditors set the rules and credit counseling agencies have very little control over what they can offer their customers. For this reason, DMPs, which usually involve substantial setup fees and monthly maintenance fees, are often criticized as costly and unnecessary for the majority of consumers who are seeking to reduce or eliminate their debt.⁷

⁴ Elliehausen, Gregory, E. Christopher Lundquist, and Michael E. Staten. “The Impact of Credit Counseling on Subsequent Borrower Credit Usage and Payment Behavior.” Credit Research Center, Georgetown University. January 2003.

⁵ Loonin, Deanne and Travis Plunkett. April 2003.

⁶ Beltz, Jess. “On the Relationship Between Creditors, Consumer Credit Councils and Debt-Strapped Consumer.” University of Michigan Business School, unpublished draft. February 2004.

⁷ Lander, David A. “Is Credit Counseling Charitable?” ABA Section of Taxation, Committee on Exempt Organizations. September 12, 2003

Financial education and standalone credit counseling, exclusive of DMPs, can be extremely important to an individual's or household's financial well-being and ability to build net worth. According to the NFCC's 2000 Member Activity Report,⁸ only 22 percent of clients attributed their over-indebtedness to reduced income, while 51 percent described poor money management as the main cause. And while 21 percent of NFCC clients completed a DMP in 2001, the same percentage of clients left a DMP to self-manage their debt payments.⁹

Recent research also provides evidence that standalone credit counseling can have a measurable impact on a borrower's financial standing. A 2003 study by the Georgetown University Credit Research Center found that individuals who received one-on-one credit counseling without participating in a DMP went on to achieve higher credit scores and better future repayment behavior, as well as to use less credit, than a comparison group of similar borrowers who did not receive counseling.¹⁰ Borrowers with initial credit scores in the 10th percentile who were counseled experienced a net 36.3 point increase in their Empirica scores over the three year period, relative to borrowers with the same initial scores in the comparison group.

Bankruptcy Reform

While the rise in consumer debt and personal bankruptcies has already significantly increased demand for credit counseling services, the Bankruptcy Abuse Prevention and Consumer Protection Act, signed into law by President Bush in April 2005, could drive demand still higher. The new law requires individuals to meet with a credit counselor to discuss alternatives to bankruptcy before filing, and to complete "an instructional course concerning personal financial management" before debts are discharged. Many in the credit counseling industry are anticipating a big surge in demand for credit counseling services as a result of this provision. The Consumer's Union estimates that the bill will push another one million consumers toward credit counseling, and industry experts suggest that the industry must grow by another 33 percent to meet this increased demand.¹¹

CREDIT COUNSELING SERVICES IN THE DISTRICT OF COLUMBIA

In light of these significant changes on both the supply and demand side of the credit counseling industry, Capital Area Asset Building Corporation (CAAB) initiated this research as a first step to gaining a better understanding of the dynamics of the local market for credit counseling services. Our primary purpose was to identify agencies currently providing credit counseling services in the District of Columbia, as well as to

⁸ As reported in Beltz (2004)

⁹ Consumer Reports, "Pushed off the Financial Cliff." July 2001.

¹⁰ Elliehausen, Lundquist and Staten (2003). Note: Individuals in the comparison group for this study were not counseled by the participating agencies, and whether or not they participated in credit counseling or a DMP with another agency was not known to the study's authors.

¹¹ Barnhart, Michael. "Building Full Faith in Credit Counseling: An Agenda for Industry Reform." Coalition for Responsible Credit Practices. April 16, 2004.

provide more complete information on the services offered by those agencies, particularly the cost to consumers. We did not attempt to assess the quality of the credit counseling services provided, but we did try to assess organizational capacity in an effort to determine each agency's ability to serve additional customers in response to increased demand.

This research and the survey summarized below grew out of a perception among CAAB and its nine member organizations that the demand for credit counseling services among low- and moderate-income households significantly exceeds the supply of services available in the District. In our efforts to encourage clients at these income levels to save and invest in appreciable assets, we find that the vast majority must first address issues related to debt and poor credit histories before they can focus on saving for future goals. While a few organizations in our network provide credit counseling services directly, most rely on partnerships and referrals to outside agencies to help meet the needs of their clients. As such, our practical aim was to provide a more complete accounting of credit counseling services in DC and suggest actions that might increase uptake of these services and/or promote expansion of the local industry to meet potential growth in demand.

Methodology

We began our research by compiling a listing of all agencies in the District of Columbia that appeared to be providing credit counseling services. This search focused on agencies with a physical presence in the District, and therefore excludes telephone-based counseling services that may advertise to DC residents but have no DC address.¹² Through web searches, the yellow pages, the U.S. Department of Housing and Urban Development's list of approved housing counseling agencies, the DC Government website, and interviews with industry members, we arrived at a list of forty-one potential credit counseling providers.

Each agency was contacted by telephone or in person, and the list of forty-one quickly shrank to sixteen who are currently providing credit counseling services. Telephone or in-person interviews were then conducted with each of these sixteen agencies using a standardized format and list of questions (see Appendix A). As the findings below suggest, ability and/or willingness to answer all questions varied among the agencies.

Findings

Agencies Excluded from Interviews

Twenty-five of the forty-one agencies on our original list are not currently providing credit counseling services in DC. One agency has plans to do so in the future; twelve appear to have gone out of business; three are national advocacy agencies that do not

¹² Although some telephone services provide free or low-cost counseling and are credible, others push callers to enroll in a potentially costly DMP or charge high fees for counseling services. Because the field of telephone-based services is large and obtaining reliable information on services and fees can be difficult, we chose to exclude them from our survey.

provide direct services; two provide other business or legal services; five are social service agencies that do not provide one-on-one credit counseling (although one used to and has discontinued the program); one provides only telephone counseling at \$4.99 per minute; and one is actually located in Seattle, Washington.

Agencies Currently Providing Services

Type of Counseling Services Provided

Credit counseling agencies in the District can be divided into three categories: (1) those that provide financial and credit counseling only through a home purchase program; (2) those that focus on home purchase counseling but will provide standalone financial and credit counseling if requested; and (3) those that provide both financial and credit counseling and home purchase counseling with no explicit emphasis.

Of the sixteen agencies providing credit counseling services, eight provide home purchase counseling either exclusively or primarily. Although five of these agencies say they will and do provide freestanding credit and money management counseling, they advertise and are known for home purchase counseling, and therefore people looking for credit or money management counseling are not likely to find out about their services.¹³ The remaining eight agencies provide multiple financial counseling services.

**Table 1
Programs by Type of Counseling**

Type of Counseling	No. of Agencies	No. of Counselors	No. of Clients Served Per Year (Estimate)
Home Purchase Only	3	10	4,200 <i>(1 of 3 agencies reporting)</i>
Home Purchase Focus	5	13	2,970 <i>(4 of 5 agencies reporting)</i>
Multiple (HP, Credit, Budget)	8	23 <i>(7 of 8 agencies reporting)</i>	14,297 <i>(7 of 8 agencies reporting)</i>
Total	16	46 <i>(15 of 16 agencies reporting)</i>	21,467 <i>(12 of 16 agencies reporting)</i>

¹³ For example, the DC Housing Finance Agency provides credit counseling services through the DC Home Resource Center. Although standalone credit and general financial counseling are available through this program, it is advertised primarily as a service for homebuyers.

Fifteen agencies reported on their number of counselors, totaling forty-six between them. Only twelve agencies were willing and able to estimate the number of clients served annually through one-on-one counseling. These estimates total nearly 21,500. The number of counselors at reporting agencies ranges from one to ten, and the number of clients served per year ranges from 100 to 8,000 or more. Although the data presented in Table 1 suggest that significantly more clients are served in multiple service agencies than by home purchase counselors, this result is driven by one particularly large multiple service agency which serves 8,000+ clients, many of whom may be receiving home purchase counseling. It should also be noted that two of the three home purchase only programs did not report on number of clients.

Only one of the agencies interviewed, Consumer Credit Counseling Service (CCCS) of Washington DC, offers a DMP. Most agencies, however, indicated that they do negotiate with creditors on the client’s behalf. Some agencies also stated that they refer individuals who might benefit from a DMP to CCCS.

Sector

Of the sixteen credit counseling providers, thirteen are non-profit agencies, one is a service of the District of Columbia Housing Finance Agency (DCHFA), and two are private companies. Based on the reported data, non-profits accounted for 93 percent of all credit counselors in the District and 97 percent of clients served. However, one private sector agency did not report on either number of counselors or clients, and three non-profits did not report on number of clients served.

**Table 2
Programs by Sector**

Sector	No. of Agencies	No. of Counselors	No. of Clients Served Per Year (Estimate)
Non-Profit	13	43	20,767 <i>(10 of 13 agencies reporting)</i>
Private	2	1 <i>(1 of 2 agencies reporting)</i>	450 <i>(1 of 2 agencies reporting)</i>
Government	1	2	250
Total	16	46 <i>(15 of 16 agencies reporting)</i>	21,467 <i>(12 of 16 agencies reporting)</i>

Fees

Fourteen agencies provided information on fees for services. Twelve charge no fees for counseling services; one provides comprehensive financial advising for a monthly retainer of \$200-\$300; and one charges a \$189 membership fee which is fully reimbursed to members who purchase homes through the agency’s housing counseling program.

Nine of the twelve agencies providing free counseling services do charge a fee in the range of \$10 to \$20 to pull a client's scored credit report; two provide credit reports at no charge, and one requires clients to obtain their credit report at their own expense.

Eligibility

Of the fifteen agencies that reported on eligibility requirements for their counseling services, ten are open to all with no eligibility restrictions. Four are restricted to people participating in specific homebuyer, savings, or ongoing financial education programs sponsored by the agency, and one is restricted to residents of certain wards of Northeast DC whose income falls within federal poverty guidelines.

Funding

The two private companies in the sample did not provide information on funding, but presumably their operating expenses are covered by client fees and fair share contributions from creditors. DCHFPA is a publicly funded agency. The thirteen non-profit agencies receive their funding from a variety of public and private sources. Several non-profits receive funding from banks, mortgage lenders, realtors, or creditors; one agency charges client fees to partially fund its services; and many receive grants from public agencies such as the U.S. Department of Housing and Urban Development (HUD) and the DC Department of Housing and Community Development (DHCD). Private foundations (The Annie E. Casey Foundation, Fannie Mae Foundation, and the Washington Area Women's Foundation) and donations from individuals were also identified as funding sources for three non-profit services.

Reasons for Seeking Counseling

Of the ten agencies that spoke about why their clients seek their counseling services, nine identified the goal of purchasing an asset—usually a home, although sometimes a business—as the primary or a frequent motivation. Other reasons that were identified include: trouble paying bills, harassment by creditors, legal problems, and a general desire to clean up credit and increase savings.

Clients access credit counseling services for time periods ranging from one session to several years, depending on their needs and the agency's ability to serve them.

Demographics

Only seven respondents provided information on client demographics. Of those, five described their clients as mainly low- to moderate-income; two described their clients as primarily African-American; and one indicated a primarily Latino client base. Although four agencies mentioned serving clients who live in Virginia or Maryland, District residents constitute the overwhelming majority of clients served by the agencies surveyed.

Referrals

Ten agencies provided information on methods of client referrals. Word of mouth was by far the most common method; advertising and community outreach were also cited, followed less frequently by referrals from mortgage lenders (in the case of home purchase counseling) and referrals from HUD or DHCD. Several agencies spoke about a lack of sufficient resources to advertise their counseling services and conduct community outreach. Responses to this question are summarized in Table 3.

Table 3
Program Referrals by Source

Source of Referral	No. of Agencies (out of 10) Citing Source
Word of mouth	8
Advertising / community outreach	4
Referrals from lenders	3
HUD or DC DHCD	3
Through other services at agency	2
Partnerships with other agencies	1

Excess Demand

Of the thirteen agencies that answered questions about whether or not they faced excess demand, ten characterized themselves as quite busy, yet able to meet a high demand for services without ever having to turn people away. One agency anticipated that demand would soon reach a point that people would have to wait months for a counseling appointment; one said that demand for credit repair counseling is already exceeding their capacity to supply it; and two agencies said they could easily serve new clients with existing staff and resources. When asked to characterize the credit counseling industry in the District overall, several responded unequivocally that demand for financial counseling services significantly exceeds supply.

Outcomes

Only one respondent, a non-profit agency, appeared to track client outcomes in a quantitative way. This agency reported that clients who complete their classes and participate in counseling see their credit scores increase by about 75 points. Several agencies reported as an outcome that many of their clients were eventually able to qualify for a mortgage loan. A frequent response was that individual outcomes depend on a client's actions and motivation to change behavior.

Common Concerns about Credit Counseling in DC

During the final portion of the interviews, respondents were asked to comment on the current state of credit counseling services in DC. Common perceptions and concerns which surfaced are summarized below:

- Credit counseling is an ad hoc and auxiliary activity for most community organizations because the funding is usually derived from homebuyer assistance programs or small business development programs. As such, people who don't have an immediate interest in buying a home or starting a business are at risk of being turned away from these agencies due to a shortage of counselors and a need to achieve program-related outcomes (i.e., delivery of mortgage and small business loans.) For similar reasons, people with complicated and time-consuming credit problems are also at risk of being turned away.
- Limited resources for outreach and advertising by free counseling programs means that many people in need of credit counseling end up either getting no counseling or paying higher fees to a credit counseling agency with a larger advertising budget. Outreach is needed not just to alert consumers to the availability of counseling services, but also to help some overcome the shame and stigma that is often associated with financial troubles.
- Some agencies facing high demand expressed a desire to train additional staff to provide credit counseling services, but they also noted an apparent lack of training programs. A number of counselors at non-profit providers describe themselves as "self-trained," having learned the ropes repairing their own credit or through the process of helping numerous clients over the years. While confident in their ability to assist clients with most credit problems, they still have a desire to update their knowledge of industry practices, ideally through an accredited training program.
- There is a general consensus among practitioners that the need for credit counseling in the District far exceeds supply. Several new financial counseling programs have started or are being planned this year in response to significant perceived demand. In addition, some practitioners anticipate increased demand in the near future stemming from the credit counseling provisions in the new bankruptcy reform act.

CONCLUSIONS AND RECOMMENDATIONS

Despite the limitations of this research, we believe it highlights some important facts about the current provision of credit counseling services in DC, as well as issues and areas for further exploration. Our key takeaways from this supply-side survey are summarized below, and each conclusion is followed by recommendations for further action.

1. **Credit counseling services may be more readily available in the District than what meets the eye (or ear.)** The capacity of existing credit counseling providers may be greater than what is perceived by those who are in a position to make client referrals. At the outset of this research, we did not anticipate identifying more than a handful of credit counseling providers with additional capacity to serve. Our expectations were based on concerns commonly voiced among organizations serving low-income residents, as well as our own knowledge of credit counseling providers. Our survey findings leave us optimistic about opportunities to serve significantly more clients within the existing network of providers, through increased advertising and outreach and a better client referral system.

Recommendations:

- Create a working group or coalition of nonprofit service providers to discuss options for low-cost, effective advertising and outreach for credit counseling services.
 - Engage city leaders in a campaign to promote the importance of good money management and good credit and the availability of credit counseling services.
 - Develop a citywide system to connect credit counseling agencies that have a desire and ability to expand with nonprofit agencies serving clients who are likely to benefit from financial and credit counseling.
2. **As a result of their funding sources, existing credit counseling services have a strong bias toward potential home buyers.** Due to a preponderance of public and private funding being directed at home purchase counseling and assistance, half of the agencies surveyed by CAAB had an exclusive or primary focus on potential homebuyers, and several of the multi-purpose counseling agencies have advertising or outreach strategies that target individuals seeking to buy a home. This type of targeted advertising overlooks those who are burdened by debt to the point that they are unable to see homeownership as a realistic option. Through effective credit counseling and money management, these individuals could become good candidates for homeownership within a year or two, but the current credit counseling market does not openly welcome these consumers.

Recommendations:

- Bring this issue to the attention of philanthropic foundations and make the case for more diversified funding for credit counseling services.
 - Educate mortgage lenders, realtors and other sources of home purchase counseling about the widespread need for credit counseling, and encourage them to expand their definition of “potential homebuyer” to include those who may be a year or two away from being ready to purchase.
 - Tie credit counseling services to financial education initiatives, such as the FDIC’s Money Smart program and financial training programs underway at Citibank, PNC Bank, and other local banks and credit unions.
3. **The supply of “qualified” credit counselors is constrained by the lack of training and certification programs.** At present, community-based agencies have nowhere to send staff for beginner or intermediate/advanced training in credit counseling. Potential trainers, such as CCCS, cited legal and financial obstacles to creating a formal training and certification program. As a result, staff often do the best they can with no formal education or training, but this limits their effectiveness in helping clients.

Recommendations:

- Identify the legal issues relevant to credit counseling training and certification and explore options for providing basic counseling training while avoiding legal or other requirements that drive up the cost of training.
 - Explore options for private foundation or financial sector funding for a credit counseling training program that would expand access to counseling services via community service agencies.
4. **More local research is needed on actual demand for credit counseling services.** The extent to which lack of advertising and outreach has affected demand for services is unclear. Voluntary survey data collected by CAAB member organizations and free tax preparation providers suggests high levels of debt (\$5,000-\$10,000 or more) in a high percentage of low-income households¹⁴, but a more extensive survey of low-moderate income households is needed to better assess both debt and credit counseling needs and awareness of existing counseling services.

¹⁴ According to 2005 taxpayer survey results from the DC CASH Campaign, 51.4 percent (164) of 319 respondents indicated debt burdens of \$5,000 - \$10,000 or more. See “DC CASH Campaign: 2005 Tax Season Results,” published by the Urban Institute, NeighborhoodInfo DC.

Recommendations:

- Include questions on the 2006 DC CASH taxpayer survey to assess interest in credit counseling services and awareness of available services.
- Expand distribution of the DC CASH taxpayer survey to all free tax preparation sites in the District.
- Work with the DC Income and Maintenance Administration and other city agencies to collect debt information from low-income clients.

APPENDIX A

INTERVIEW QUESTIONS FOR CREDIT COUNSELING PROVIDERS

1. Are you affiliated with any national associations or agencies?
2. Are you a non-profit/501(c)3 or for profit agency?
3. Where are you located, and how many locations do you have in DC?
4. How long have you been providing credit counseling services in DC?
5. What are your hours of operation?
6. Is credit counseling your primary service?
7. Do you provide other services in addition to credit counseling?
8. What specific types of credit counseling programs and services do you provide?
Yes/No to the following:
 - a. Associated with home purchase or other end goal?
 - b. Free standing credit counseling?
 - c. Debt management plans?
 - d. General budget and financial education classes?
9. How much do you charge clients for each service?
 - a. Counseling
 - b. Credit Report
10. Are your credit counseling services open to all District residents?
 - a. If not, what are the eligibility guidelines?
11. How many credit counselors do you have on staff or under contract?
12. How many clients do you serve per year?
 - a. Are you at or near capacity?
 - b. If yes, are you looking to expand your operations?
13. What is the primary mission of your agency?
14. How are your credit counseling services funded?
15. Do you face excess demand for credit counseling services?
 - a. If yes, do you refer overflow clients to other agencies?
16. How are clients referred to you / how do they find you?
 - a. Word of mouth
 - b. Advertising / Outreach
 - c. Social service agency
 - d. Through other services at same agency
 - e. Lawyer / Financial Advisor / Mortgage Loan Officer
 - f. Other

APPENDIX A

17. Why do they seek your services (i.e. what specific situation caused them to seek counseling?)
 - a. Desire to purchase an asset?
 - b. Collection tactics?
 - c. Desire access to lower interest rate loans?
 - d. Other
18. How long do clients typically work with you?
 - a. One visit
 - b. One month
 - c. Six months
 - d. One year
 - e. Longer than one year
19. What, if anything, are you able to report about their outcomes (i.e. effects of counseling)? Do you do any follow-up with your clients?
 - a. Credit scores
 - b. Debt level
 - c. Savings behavior
 - d. Don't know
20. How would you describe the demographic you serve? (Do you routinely gather and report demographic data?)
 - a. Race?
 - b. Median Income (Below \$15,000? \$25,000? \$50,000? \$75,000?)
 - c. Employed?
 - d. Location of residence?
21. What other agencies do you know of that provide credit counseling services in the district?
 - a. Do you work collaboratively with them or any other social or financial service agencies?
22. How would you describe / characterize the credit counseling industry in DC?
 - a. What changes or improvements would you like to see in policy, resources, outreach, collaboration, etc.?

APPENDIX B

AGENCIES INTERVIEWED

The following agencies—which include the sixteen credit counseling providers, as well as other organizations in the financial education field—were interviewed for this report. We thank all interviewees for their valuable contributions to this report.

ACORN Housing

Consumer Credit Counseling Service Washington DC

DC Home Resource Center

Greater Washington Urban League

HOMEFREE USA

Housing Counseling Services, Inc.

JVJ Business Enterprises

Latino Economic Development Corporation

Lydia's House

Manna, Inc.

Marshall Heights Community Development Organization

Neighborhood Assistance Corporation of America (NACA)

Nation's Capital Child and Family Development

Navy-Marine Corps Relief Society

Near Northeast Community Improvement Corporation

Operation Hope

Preston & Drake Inc.

The Women's Center