
NWRHA Housing Counseling specializes in the following areas:

Default Mitigation

Foreclosure Prevention

Budgeting for Homeownership

Pre-Purchase Counseling

First-Time Homebuyer Certification

Reverse Mortgages (HECM)

We can additionally provide guidance in the areas of:

Housing Transition

Shopping for a refinance

Landlord/Tenant Relations

Choosing the right place to live

Referrals to additional resources

Homelessness

Credit Review and Repair

Northwestern Regional Housing Authority is a HUD-certified Housing Counseling Agency and can help you navigate many of the challenges associated with housing at no charge, but we cannot replace the services of an attorney when that is what is needed.



Northwestern
Regional Housing
Authority

**Northwestern Regional
Housing Authority –
Comprehensive Housing
Counseling Division**

Office of Housing Counseling
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Boone, NC 28607

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Toll Free: 855-268-5422
Fax: 828-268-2808
www.NWRHA.com

Do You Have Housing Concerns?

**Let Northwestern Regional
Housing Authority Help**



*Serving the High Country
Since 1979*

**Alleghany
Ashe
Avery**

**Mitchell
Watauga
Wilkes**

Yancey

Northwestern Regional Housing Authority

We Support Equal Housing Opportunities



What Is Comprehensive Housing Counseling?

Quite simply, Housing Counseling is working with someone who can help you take a step back and objectively explore aspects of what you are trying to accomplish that you may not have considered fully. Whether you are trying to prepare to buy a home, deciding if you would rather rent or buy, fighting to save your current home, or just exploring ways to restructure your approach to your housing plan, chances are there are aspects of the process that are less familiar to you or that you are too close to.

Housing Counselors are specifically trained to help individuals navigate through a variety of situations and are exposed to the diversity of ways that issues have been resolved. They can generally help you present documentation in the way that best represents your goals and avoids the pitfalls that cause delays. They can help you spot gaps in your budget or explore more complete ways of looking at your unique situation. Chances are, you are not the first to have faced most aspects of what you seek to accomplish.

Who Needs a Counselor?

Almost everyone can use a little guidance. Looking through this brochure and exploring our website can point you towards answers to some of the most common concerns. If you find yourself confused or struggling with pulling together your arguments, or if you just want a second opinion that you've thought through the key elements in your goal planning, give us a call. Our counseling is free. You don't have to make your decisions alone.

Income-based Rental Assistance

Since NWRHA was founded over thirty years ago, our most demanded program has been rental assistance—Section 8, public housing, and tax-credit apartments and condos that many simply refer to as “HUD.” Those programs each have dedicated Contract Managers working in Field Offices located in each county.

Our Housing Counselors can work with that staff when needed but will not replace the work done by those offices. The Section 8 Contract Managers have been specifically trained for those programs.

Housing Counseling at NWRHA

For close to twenty years, NWRHA has maintained a specialized counseling staff to assist with the more diverse housing needs of our constituency. Our counselors maintain certifications and specializations designed to meet local needs at any given time.

Prior to the market collapse in 2008, NRHA provided mostly pre-purchase counseling and first-time homeowner certification for those preparing for transition into homeownership.

Since the bursting of the housing “bubble,” demand has been greatest for home retention strategies such as modification, reverse mortgages, and mortgage payment programs.

Today, the housing market is again changing as people reevaluate their needs and goals with a greater eye towards stability and sustainability. NWRHA understands that nothing brings the same sense of peace and fulfillment that is achieved by being comfortable in your own home. If you are struggling with housing issues, or just want a second opinion that the path you are on is the right one for you, please give us a call.

Housing Counseling Request

Contact Details:		
Name/s:		
Property Address:		
Mailing Address:		
Phone/s & emails/s:		
Demographic Details:		
Marital Status:	Education Level:	Birth Date:
Number in Home:	Dependents:	
Language/s:	Disabled:	Veteran:
Race/s:	Ethnicity/ies:	AMI:
Situational Details:		
Loan Servicer:	Loan #:	Interest Rate:
Monthly payment:	# Months Delinquent:	Escrowed:
Gross Monthly income sources & amounts:		
Monthly in-payment debt outlay:		Own/Rent:

There is an endless variety of individual events that may be impacting your own situation. Common ones include bankruptcy, divorce, death of a spouse or cosigner, and criminal history.

Not all are relevant to all types of counseling. In general, the more information you can bring to verify specific situations, the easier it will be to explore ways to address them and move forward. We can help you determine which may impact your specific housing objectives.

Our counselors will be able to tell you if you will need to provide more or less information. We understand life is complex and that asking for help can be embarrassing. Our sessions are confidential, free, and your information will not be shared with anyone who does not need it to perform the requested services.