



HEA RESEARCH & INSIGHTS

HEA by the *Numbers*

What HUD's own records and HEA's public tax filings show about the families HEA serves, the results they achieve, and what it costs to get there.

RESEARCHED AND WRITTEN BY



Latika Sharma

Program Reporting, Research Data & Evaluation Specialist

Certified in Monitoring & Evaluation (M&E) · HEA Research & Insights

16,700+

households served since October 2014, as reported to HUD

9,600+

completed HUD-approved homebuyer education

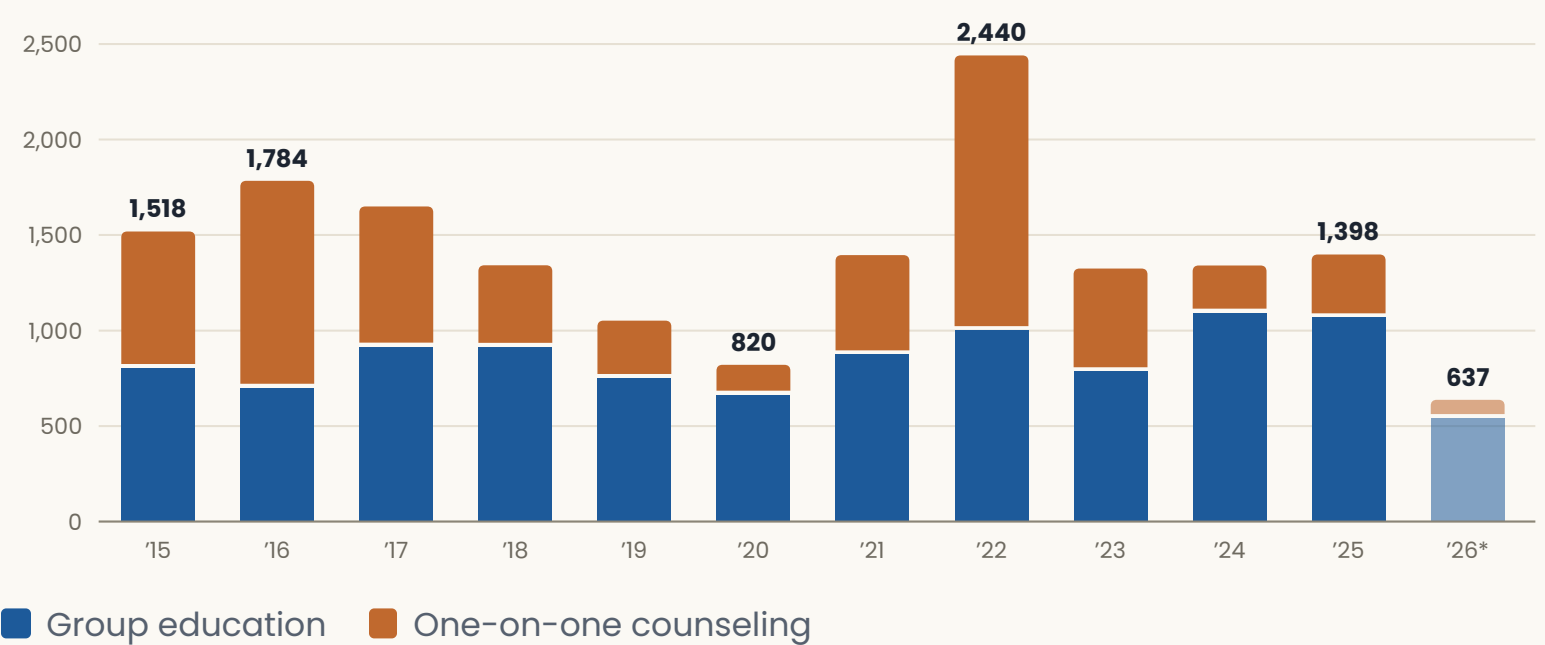
~\$810

spent per household served, 2022–2024

REACH

Nearly 1,500 households a year for more than a decade

From FY2015 to FY2025 HEA reported 16,065 households to HUD, an average of about 1,460 a year. Service dipped to 820 in FY2020 as the pandemic began, then peaked at 2,440 in FY2022 with emergency rental and mortgage help. Most families come through group homebuyer education; the rest work one-on-one with a HUD-certified counselor.



'26*: FY2026 to date (Oct 2025 – Mar 2026)

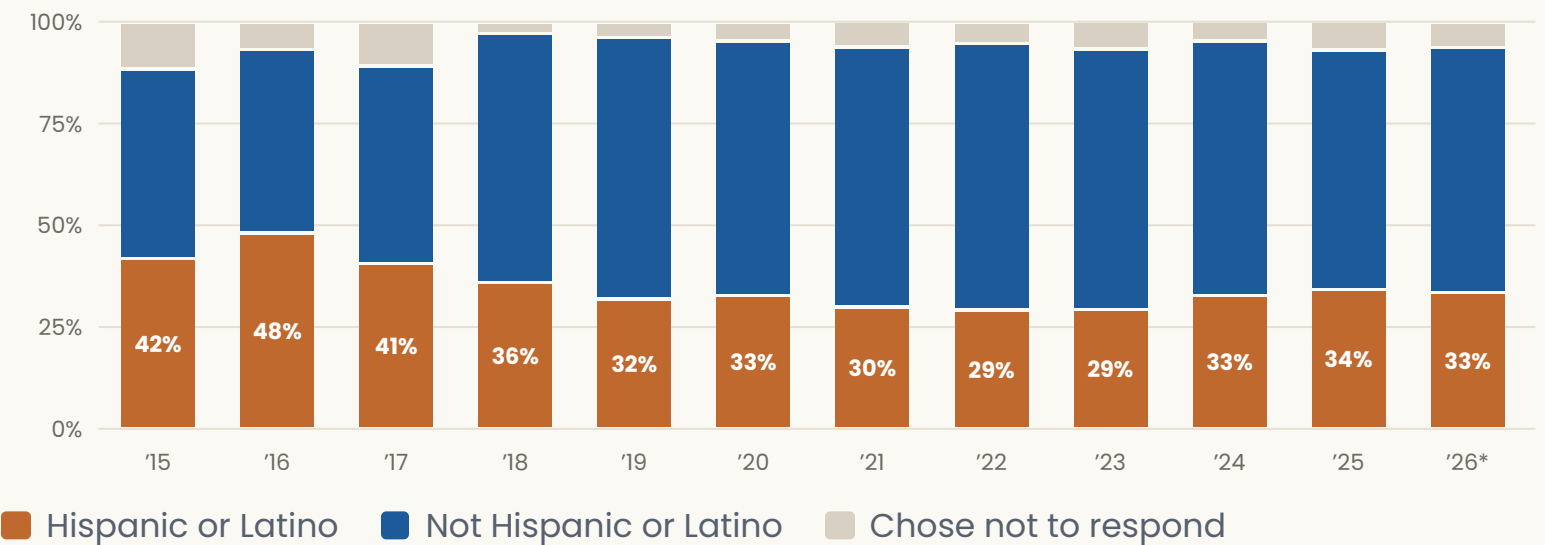
Source: HEA's year-end HUD-9902 Housing Counseling Agency Activity Reports, FY2015–FY2025, and FY2026 Quarter 2 (as filed in HUD's Housing Counseling System); FY2022–FY2026 cross-checked with HUD's Agency Level Profiles. Federal fiscal years run October to September. Hover a bar for details.

WHO WALKS THROUGH THE DOOR

About 1 in 3 households served is Hispanic or Latino

Over eleven years, 35% of households HEA served were Hispanic or Latino, peaking at 48% in FY2016. Nearly three in four (73%) earned 80% of area median income or less, and in FY2025 161 households had limited English proficiency.

Ethnicity of households served, share by fiscal year



5,685

Hispanic or Latino households, FY2015–FY2025

73%

at or below 80% of area median income

45%

Black or African American households, FY2022–FY2025

Source: HEA HUD-9902 reports, Sections 3 (ethnicity), 4 (race) and 5 (income), FY2015–FY2026 Q2.

ONE-ON-ONE COUNSELING

Changing needs: foreclosure, reverse mortgages, rent, and buying a first home

Pre-purchase counseling has been HEA's core every year. Around it, the work has followed Tampa Bay's needs: foreclosure prevention in FY2015, reverse mortgage counseling for seniors in FY2016, nearly 1,000 renters during the pandemic in FY2022, and disaster recovery after hurricanes Helene and Milton in FY2025.

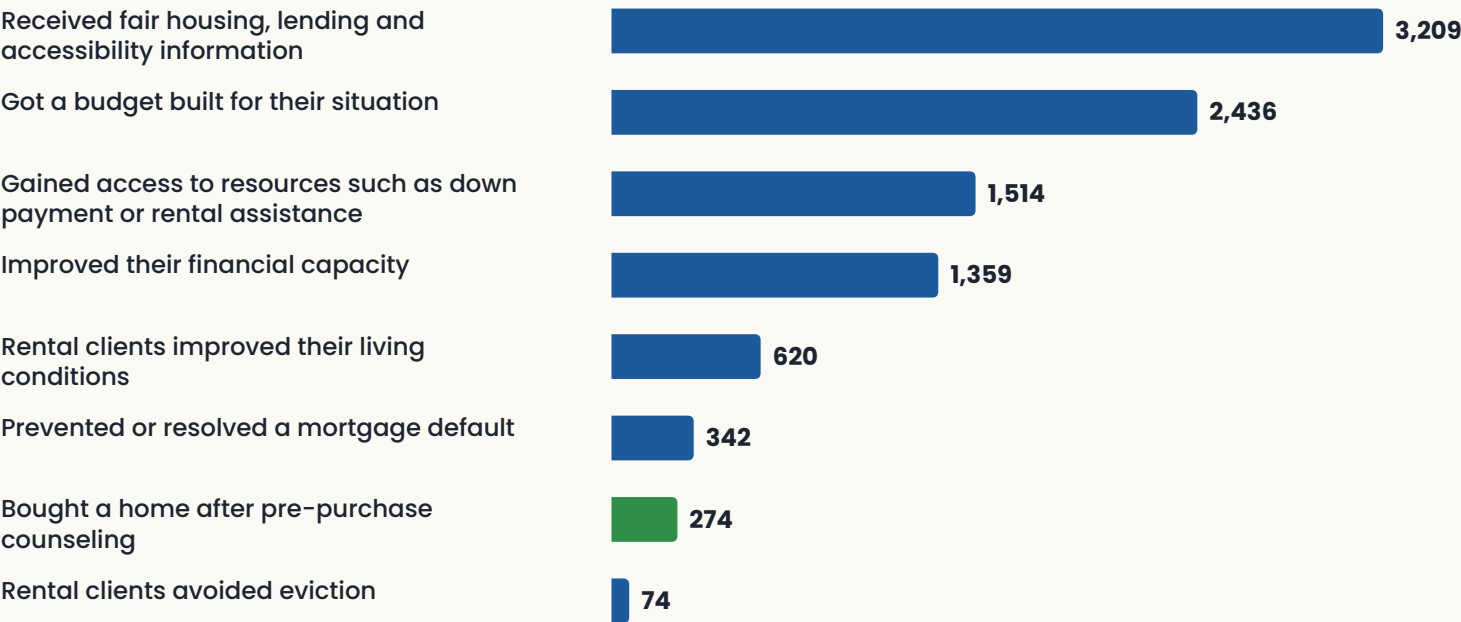
Fiscal year	Pre-purchase	Rental	Mortgage delinquency	Post-purchase	Reverse mortgage	Disaster recovery	Total
FY15	263	—	371	70	—	—	704
FY16	737	2	—	62	272	—	1,073
FY17	682	—	38	4	—	—	724
FY18	405	—	11	1	—	—	417
FY19	288	—	2	—	—	—	290
FY20	144	—	—	1	—	—	145
FY21	409	100	—	—	—	—	509
FY22	217	998	213	—	—	—	1,428
FY23	221	307	—	—	—	—	528
FY24	175	20	42	—	—	—	237
FY25	142	45	21	40	—	71	319

Source: HEA HUD-9902 reports, Section 9 (households receiving one-on-one counseling by purpose), FY2015–FY2025.

OUTCOMES REPORTED TO HUD

Measurable results, FY2015–FY2025

Each year HEA reports to HUD what happened for the families it counseled one-on-one. Over eleven fiscal years, 1,359 households improved their financial capacity, 1,514 gained access to resources such as down payment or rental assistance, 342 homeowners prevented or resolved a mortgage default, and 274 bought a home.



Source: HEA HUD-9902 reports, Section 10 (outcomes of one-on-one counseling), sum of FY2015–FY2025. One household can report more than one outcome, and HUD revised some outcome definitions in FY2022. Purchases are counted when a client tells HEA they bought, so the true number is likely higher.

INVESTMENT AND RETURN

About \$810 per household, for counseling that lasts

Dividing HEA's yearly spending by the households it reported to HUD gives a simple cost per household: about \$860 in 2022, \$840 in 2023 and \$690 in 2024. Funders get a HUD-certified counselor, a budget and an action plan for each family.

\$863

2022: \$2.11M spent, 2,440 households

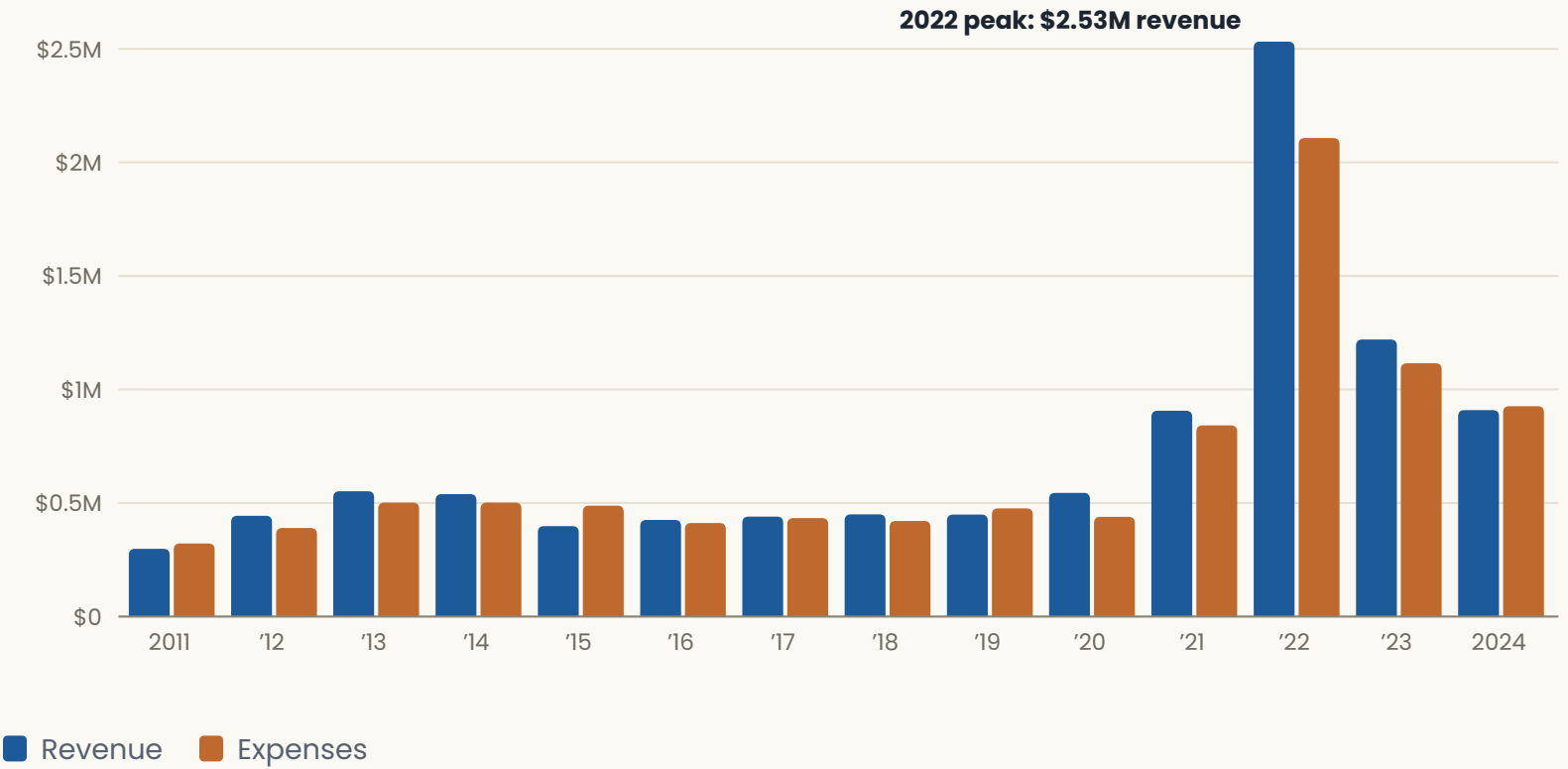
\$842

2023: \$1.12M spent, 1,325 households

\$691

2024: \$926K spent, 1,341 households

Revenue and expenses, 2011–2024



From 2011 to 2024 HEA raised \$10.1 million and spent \$9.4 million on its work. About 89% of revenue came from grants and contributions, because nearly all services are free to families.

► [Show the numbers \(table\)](#)

Sources: IRS Form 990, total revenue and total expenses (Part I), contributions and program service revenue (Part VIII), tax years 2011–2024; households from HUD-9902 data. Cost per household is approximate: tax years run January–December and HUD fiscal years October–September.

TWO DECADES OF SERVICE

From a new nonprofit in 2002 to a regional housing resource



Sources: IRS determination (Nov. 2002); PBS WEDU (2011); HUD Agency Level Profiles (FY2022); HEA (2022); Down Payment Resource (2023); Bay News 9 (Oct. 13, 2025).

ABOUT THE DATA

How to read these numbers

- **Families served and outcomes:** HEA's year-end HUD-9902 Housing Counseling Agency Activity Reports for FY2015–FY2025 and FY2026 Quarter 2, as filed in HUD's Housing Counseling System (aggregate counts, no client information). HEA reports to HUD as a sub-grantee of UnidosUS (formerly National Council of La Raza). Federal fiscal years run October–September; FY2026 covers October 2025 to March 2026 only. FY2022–FY2026 figures match HUD's public Agency Level Profiles.
- **Finances:** HEA's IRS Form 990 returns, as extracted by ProPublica Nonprofit Explorer. Tax years follow the calendar year.
- **Years shown:** 2011–2024. HEA filed returns for 2002–2003 (Form 990-EZ) and 2005–2009 (Form 990), but those are scanned paper filings without extracted figures; they will be added from HEA's own copies. No return is listed for 2004.
- **2010 left out:** the extracted 2010 figures report \$1.66 million of "other revenue" that does not match the year's expenses or net assets, so 2010 is excluded until checked against the original return.
- **Dollars:** nominal, not adjusted for inflation; rounded in the text.
- **Coming next:** HUD-9902 figures before FY2015 and Form 990 figures for 2002–2009, from HEA's archives.

Sources

1. HUD Office of Housing Counseling, [Housing Counseling Agency Level Profiles](#) (HUD-9902 data, updated June 25, 2026).
2. ProPublica Nonprofit Explorer, [Housing and Education Alliance Inc \(EIN 43-1963410\)](#), Form 990 data 2010–2024.
3. Candid, [GuideStar profile](#).
4. PBS WEDU, [Nonprofit of the Year](#) (2011).
5. HEA, [2022 Latina Líderes Award](#).
6. Down Payment Resource, [2023 Beverly Faull Affordable Housing Leadership Award](#).
7. Bay News 9, ["Tampa woman helps families achieve dream of homeownership"](#) (Oct. 13, 2025).



Invest in Tampa Bay families

HEA's free, HUD-certified counseling and education help families rent, buy and keep their homes. Our results are reported to HUD every quarter, and every dollar is in our public filings.

(813) 932-HOME (4663)

heausa.org

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ABOUT THE RESEARCHER

Latika Sharma

Program Reporting, Research Data & Evaluation Specialist, Housing & Education Alliance
Client Services · Invoicing · Program Reporting · Data Analysis & M&E
Certified in Monitoring & Evaluation (M&E). Research, analysis, writing and design of this report.