



CLIENT PROFILE
2021–2026

HEA RESEARCH & INSIGHTS

Families on their *way home*

Since 2021, about 3,600 households have worked with HEA's HUD-certified counselors to rent with confidence, buy their first home, and keep the home they have.

RESEARCHED AND WRITTEN BY

LS

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\$160M+

in down payment assistance
accessed by HEA clients

14,000+

Tampa Bay homes saved from
foreclosure since the 2008 crisis

4.9 ★

average from more than 1,100
Google reviews

Sources: Bay News 9 (Oct. 2025); HEA Google Business profile.



Families meet lenders and housing partners at an HEA homebuyer fair.

WHO HEA SERVES

THE HEA PATH

THE PATH HOME

Every step from first class to front door, and beyond

HEA walks with families the whole way: learning the process, getting mortgage-ready, finding the money to buy, and staying in the home for good.

1

LEARN

748

homebuyer-education graduates in the last 12 months

2

GET READY

3,978

one-on-one counseling cases since 2021

3

BUY

\$160M+

in down payment assistance accessed by HEA clients

4

STAY

14,000+

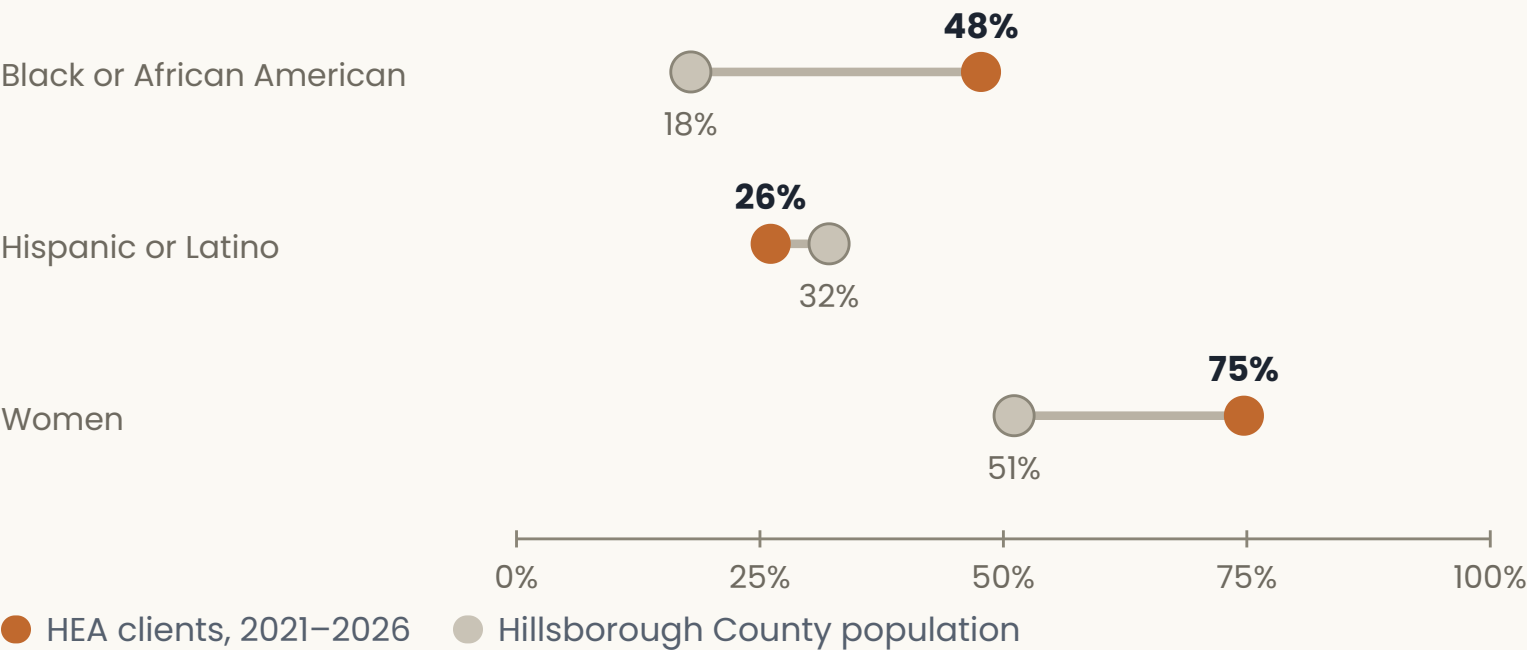
Tampa Bay homes saved from foreclosure since 2008

Sources: HEA homebuyer-education attendance (Oct 2025 – Sep 2026); HEA Client Characteristics Report (cases Jan 2021 – Oct 2026); Bay News 9 (Oct. 2025).

REACHING THE FAMILIES WHO NEED IT MOST

HEA reaches Black families at nearly three times their share of Hillsborough County

Black or African American residents are 18% of Hillsborough County but 48% of HEA's clients. With bilingual counselors and Spanish-language classes, HEA already serves more than 900 Hispanic or Latino clients (26%) and is growing toward the county's 32%.



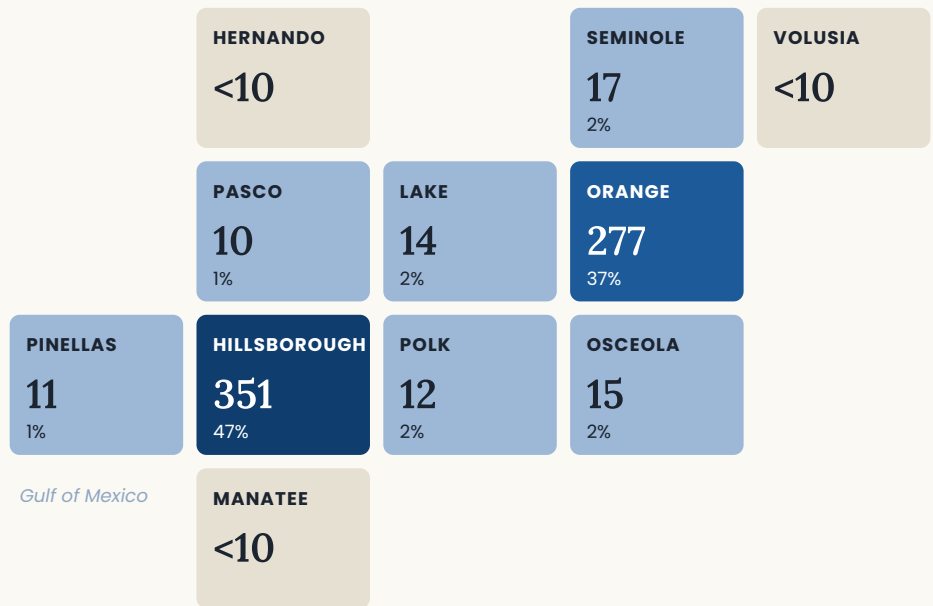
Sources: HEA Client Characteristics Report (RX-Office), cases created Jan 1, 2021 to Oct 4, 2026. U.S. Census Bureau QuickFacts, Hillsborough County, Florida (latest population estimates). HEA clients also live outside Hillsborough, so this is a guide, not an exact match.

SERVICE AREA

Two hubs: Tampa and Orlando

Of 748 homebuyer-education students from Oct 2025 to Sep 2026, 47% lived in Hillsborough County and 37% in Orange County. The rest came from nine other Tampa Bay and Central Florida counties and beyond.

Homebuyer-education students by county of residence



Each tile is a county, placed roughly where it sits on the map. Also: 28 students from elsewhere in Florida and 5 from out of state.



HEA with Pasco County's Better Future team at a community outreach event.

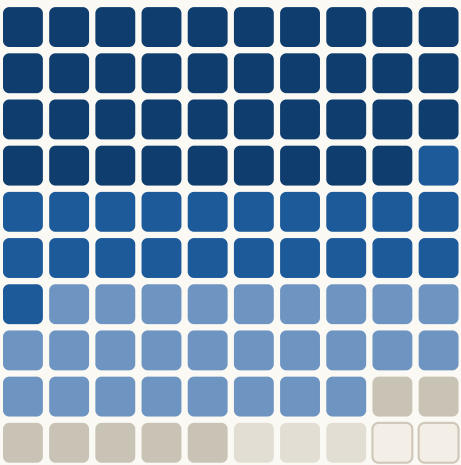
Working alongside local government

HEA counselors join city and county housing teams at community events, so families can learn about assistance programs and free HUD-certified counseling in one stop.

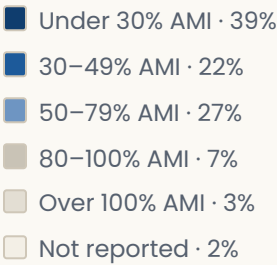
Source: HEA homebuyer-education attendance, Oct 2025 – Sep 2026 (n = 748), county from home ZIP code. This is a different group from the counseling clients profiled elsewhere in this report and is shown to illustrate HEA's service area.

CLIENT PROFILE

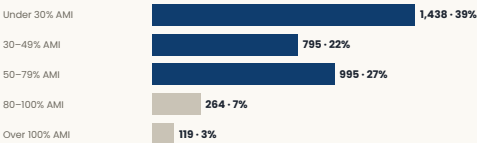
Hard-working, mid-career, and often raising a family on one income



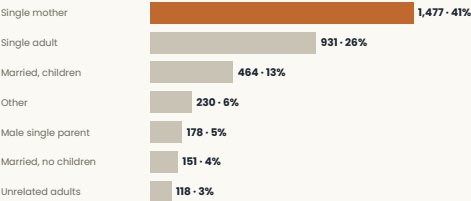
88 of every 100 clients are income-eligible for most down payment and rental assistance programs (80% of area median income or less), so HEA can connect them to real money toward a home.



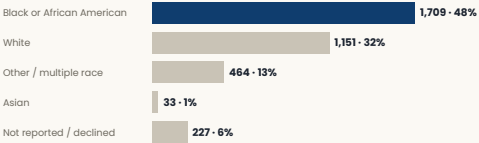
Household income, % of area median



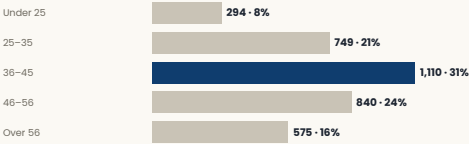
Household type



Race



Age



Average age 43; average household of 2 people.

26%

Hispanic or Latino (934 clients)

175

clients preferred Spanish; others spoke Haitian Creole, Vietnamese and Arabic

83

veterans, plus 18 active-duty and National Guard members

3,978

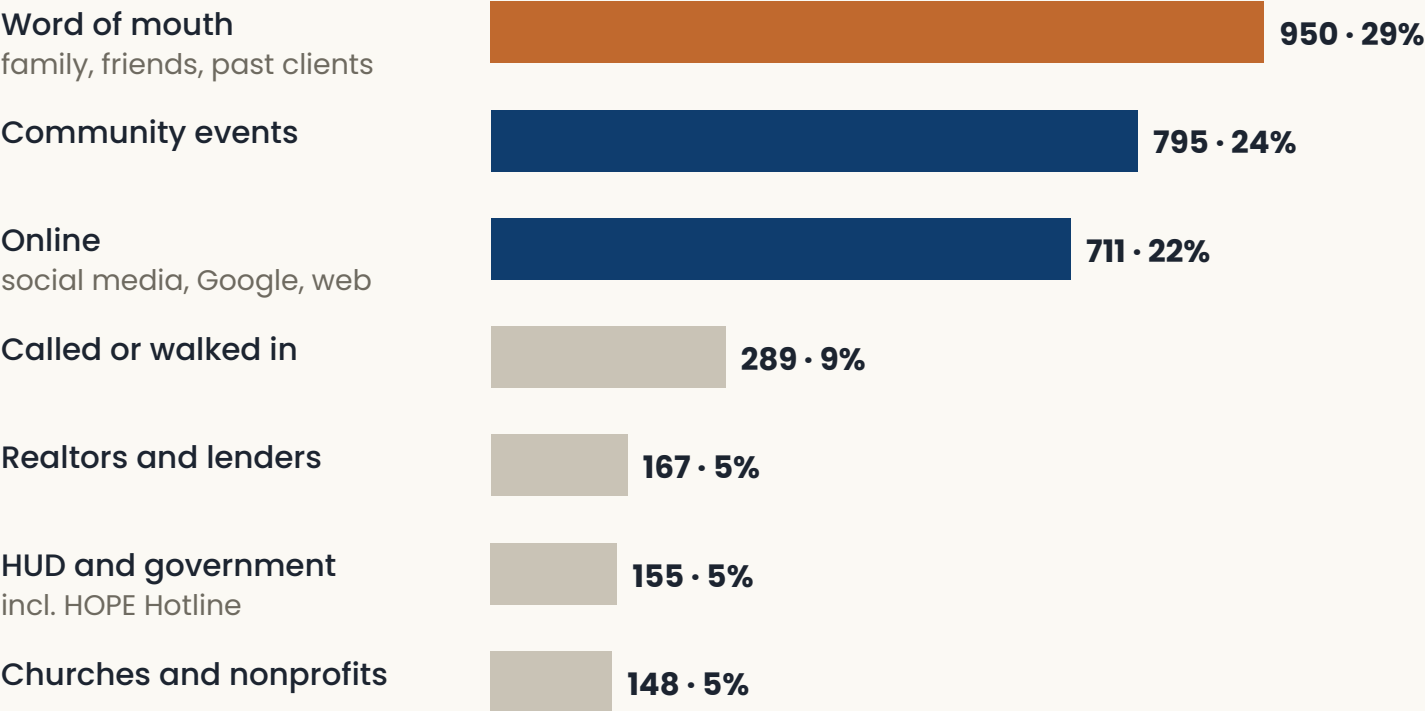
counseling cases for about 3,600 clients

Source: HEA Client Characteristics Report, all case types and states, cases created Jan 1, 2021 to Oct 4, 2026. Percentages use each category's reported total (race and gender 3,584; income 3,665), which can count some clients more than once.

HOW FAMILIES FIND HEA

Families come because someone they trust sent them

Nearly 3 in 10 clients heard about HEA from family, friends or a past client, the strongest sign of a service people trust. Another quarter met HEA at a community event, and more than 700 found HEA online.



A growth opportunity for lenders: a declined applicant is often a future buyer. Referring them to HEA's free, HUD-approved counseling turns a "not yet" into a closing later.

Source: HEA "How did you hear about us?" intake report, all case types (n = 3,266 responses). Categories combine related answers; "community events" includes 794 answers recorded as "other event". The report's date range should be confirmed against the client profile period.

RESULTS

From renter to homeowner, one family at a time

364

families kept their rent or mortgage current through HEA's housing stability counseling, 2021–2024

\$110,000

in down payment assistance for one recent buyer

JUST CLOSED



\$450,000 · Tampa 33605

3 beds, 2 baths. **\$80,000 in down payment assistance secured.**

JUST CLOSED



3-bed townhome

3 beds, 3 baths, 1,328 sq ft. **Started with HEA's HomeTRACK class.**



"As a first-time homebuyer, taking HEA's education class was invaluable. It gave me the knowledge, confidence, and clear steps I needed to prepare for homeownership."

Gladys Brown, first responder and proud homeowner



"HEA guided me with honesty, knowledge and encouragement from application through closing. I recommend this life-changing program to other families."

Chenet Valmy, received \$110,000 in down payment assistance

Sources: HEA Housing Stability Counseling Program records (2021–2024); HEA homebuyer-education attendance (Oct 2025 – Sep 2026); client closings and testimonials published on HEA's YouTube channel.

RECENT GRADUATES

Every month, a new class of first-time homebuyers

HEA's HUD-approved homebuyer education runs live online for City of Tampa and Orange County residents, in English and Spanish.



City of Tampa class, Aug 19–21, 2026



January 2026 class



Orange County class, Feb 4–6, 2026

WHAT'S NEXT

Built around the families who walk through our door



One-on-one counseling at HEA.



Gladys Brown, a first responder, at the door of her new home after completing HEA's homebuyer class.

Flexible help for single parents

- 41% of clients are single mothers, so HEA is building more evening, online and family-friendly classes.
- Savings plans sized for one-income households.

Growing Spanish-language outreach

- More Spanish-language classes and community events, with partners such as UnidosUS.
- Goal: reach Hispanic families in line with their 32% share of Hillsborough County.

A step-by-step path for every income

- For families still building savings, HEA starts with rental stability and budgeting.
- Then credit and mortgage readiness, so every client has a clear next step toward owning.

Related HEA research: *Keeping Tampa Bay Housed* (eviction and foreclosure counseling, 2021–2024) and the *Tampa Bay Home Affordability Report 2026*.

ABOUT THE DATA

How to read these numbers

- **Who is counted:** clients with a counseling case in RX-Office created between Jan 1, 2021 and Oct 4, 2026, across all case types (homebuying, rental, foreclosure prevention, disaster recovery and post-purchase). Homebuyer-education attendees without a counseling case are not included.
- **Totals:** the report lists 3,568 clients and 3,978 cases. Category totals run slightly higher, likely because some clients appear once per case, so figures are rounded to "about 3,600".
- **Not shown:** education level was missing for 78% of clients, so it is left out.
- **Comparison:** county figures come from the U.S. Census Bureau. HEA's clients come from across Tampa Bay and Central Florida, not only Hillsborough.
- **Privacy:** aggregate counts only; no group under 10 households is reported.

Sources

1. Housing & Education Alliance, Client Characteristics Report (RX-Office), cases created Jan 1, 2021 to Oct 4, 2026.
2. Housing & Education Alliance, homebuyer-education attendance records, Oct 2025 to Sep 2026.
3. Housing & Education Alliance, "How did you hear about us?" intake report.
4. Housing & Education Alliance, Housing Stability Counseling Program records, 2021 to 2024.
5. U.S. Census Bureau, [QuickFacts: Hillsborough County, Florida](#).
6. Bay News 9, "[Tampa woman helps families achieve dream of homeownership](#)" (Oct. 13, 2025), source of the \$160 million and 14,000 homes figures.
7. HEA Google Business profile, review rating and count as of Oct 2026.
8. Client stories and closings published on HEA's YouTube channel: [Gladys Brown](#), [Chenet Valmy](#), [\\$450,000 Tampa closing](#), [townhome closing](#).
9. Photos: HEA events, classes and social media, used with HEA's permission.



Your path home starts here

Free, HUD-certified counseling and homebuyer education in English and Spanish, for buying, renting, keeping your home, or recovering after a disaster.

Homebuyer education

One-on-one counseling

Down payment assistance help

Foreclosure prevention

(813) 932-HOME (4663)

heausa.org

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