

COVID-19 Lessons Learned and Beneficial Resources, 9/23/20

Rachael Laurilliard: Hey everyone. Thanks, for everyone who's joined us already. I'm going to give folks a couple more minutes to join before we get started today. So hang tight for just a moment. All right. Thanks, everyone for joining today. It's four after, so we're going to go ahead and get started as more folks continue to join us.

This is our "COVID-19 Lessons Learned and Beneficial Resources" session. We're really excited for today's panel. We have some great speakers that are going to share with you about the services they provided and some of their lessons learned over the past six months or so.

My name is Rachael. I'm from ICF. I'll be moderating today's panel. Before we get started, I just have some quick technical issues and housekeeping items to run through. So first of all, all participants have been muted. Please do not use your video camera today to ensure the best connection. We find that when more folks are on the video camera, the connection gets a little bit weaker, so we want to make sure you can see your panelists as they're speaking today.

If you have any questions at all throughout the session about technical issues, you can please chat them directly to the host. His name is John Panetti and he'll help you with any Zoom issues or audio issues you might be experiencing.

And then if you have any questions for our panelists today, please submit them via the chat box. You can chat them to everyone and we'll get those answered at the end of the presentation where we will have a moderated Q&A. The chat icon can be found at the bottom middle of your screen and you can toggle between who you're chatting to, as the screenshot shows right here.

And today's panel will feature Mentimeter, our live polling software. So there will be a couple questions throughout in Mentimeter and when you see this icon, Time for Mentimeter, appear on the screen, that'll be your cue to either grab your phone or open a new web browser and type in Menti.com and enter the code that you see on the screen.

So we're going to get started with our first Mentimeter question right off the bat. We want to hear from you. How has COVID-19 impacted your housing counseling agencies? And this is an open-ended question, so you can go ahead and type your answer in and we'll see them start showing up on the screen.

You can see the code at the top of the screen there. It's 1161524. I'll type it into the chat box as well just so everyone has it, and go ahead and let us know how COVID-19 has impact your -- impacted your agencies over the past six months.

Okay. Someone wrote in rental counseling. So yes. We know that it's been definitely a challenging time for renters and a lot of agencies have reported an increase in rental accounts and demand. Other folks have said all online classes. Reporting has become more difficult. An increase in foreclosure prevention calls, and technical issues. I know as we're all switching to virtual technology, those tech issues can definitely arise.

Moving all counseling activities to digital, shift to the remote service delivery including virtual workshops, no in-person counseling. Someone said greatly. We're working remotely. An uptick in some services. Total falloff of in-person counseling, ensuring the privacy of PII.

Volumes of all counseling have skyrocketed, an increase in online homebuyer classes, rural service delivery challenges, quickly transitioning to virtual counseling, figuring out financial resources for technology. So these are great.

So I see about 20 folks have responded so far. Hopefully, the panelists will address a lot of these issues and common experiences you've all had over the past six months today, or we can talk about more of them during the Q&A session.

So thanks for sharing with us and please continue to enter those in. I'm going to go back to the slide deck now, but you can definitely keep entering your impacts from COVID-19 over the past six months into Mentimeter and we'll capture those. All right, and now I'm going to turn it over to Jerry Mayer from the Office of Outreach and Capacity Building; Jerry?

Jerry Mayer: Well, thank you Rachael and I think we can move over to our next slide. Welcome everybody to today's program on COVID-19 lessons learned and beneficial resources. This is such an unprecedented time for us all. It's so important that we learn from each other and learn to leverage our resources to deliver the best possible services to consumers.

Today's program will bring together representatives from the federal government and from our housing counseling agencies to discuss programs and best practices so that we can all learn together.

Now, today, you're going to hear from some very important panelists. Jessica Russell is a mortgage data asset program manager and she will be joined by Sophie Sahaf who is the deputy assistant director from the Consumer Financial Protection Bureau. Karen Hoskins is the vice president of National Homeownership Programs and Lending at NeighborWorks America.

Maureen Anderson is the Director of Compliance and Oversight at GreenPath and both NeighborWorks and GreenPath are HUD-approved intermediary housing counseling agencies, and then finally, one program note, due to technical issues, Amanda Ward from HUD's National Servicing Center could not join us today. So I'll do my very best to cover her presentation.

But before we begin, I would like to take -- I would like you to take note of the next two slides, and if we could show that on Slide 7, we've just launched at HUD a new COVID-19 frauds and scams guide for housing counselors, which will help housing counselors recognize some of the most common scams and frauds that we've seen out there and really give you the tools to help clients identify frauds and scams and figure out the best course of action for them, and you could find this right now. It's just been posted on the HUD exchange and we just had a [inaudible] this morning that will direct you to it.

And on the next slide, I want to show that we have a joint website, an interagency government website that has been launched over at Consumer Financial Protection Bureau, and this is a

really, really important site to visit for housing counselors because it's sort of a one-stop shop for counseling agencies to visit to learn information about forbearances, counselor and client resources, the various moratoriums on mortgages and rental, and all the different protections and more ways to avoid scams from the experts over at CFPB. So this is a really important site to visit and you're going to hear a lot more about it during the CFPB portion of today's presentation.

So without any further ado, I'm going to stand in for Amanda like I said and what I'd like the audience to do is if you do have questions about any portion of this part of the presentation that you send those questions to housing.counseling@hud.gov, and then we will get you a written response to your written question. I want to make sure that we put your questions in front of the experts so that you get the right answer to your question. I'm not going to shoot from the hip on servicing issues.

So let's talk about the NSC, and the National Servicing Center is in Oklahoma City. We call it the NSC at HUD, and it's an integral part of FHA, and they're responsible for all of HUD's servicing policies and for helping FHA borrowers avoid foreclosure by encouraging them to work with their lender and housing counselors.

The NSC also offers training to lenders and housing counselors to better equip them with all the tools they need to help homeowners in trouble with their FHA mortgages. The NSC also works very closely with the VA, Veterans Administration, USDA, Department of Agriculture, Ginnie Mae and the GSE's, Freddie and Fannie, to create loss mitigation options for single-family homeowners that are impacted by the pandemic.

And all of these agencies coordinate very closely. Typically when you see FHA, we'll launch a mortgagee letter or issue a press release with a policy guidance, these other agencies will also launch the same guidance usually within hours or days of FHA doing it so that all of the government's lending arms are working closely together and consistently.

The NSC also works closely with the mortgage services, the FHA mortgage services, and we're very, very careful to listen to their feedback. It's critical to FHA and helps us craft policy, and I think we can move into the next slide.

One thing that you should be aware of is where you can find these policies, and that's on -- if you go to HUD's webpage, or if you go to FHA.gov as well, you'll find links to mortgagee letters and waivers that have been published to help FHA borrowers that are affected by COVID-19, and since March 18th through current, there's been nine mortgagee letters and 11 waivers and you could see some of them here on this particular slide.

And all the mortgagee letters that you see here impact FHA single-family home servicing, and you should really look at the websites of VA and Farmers Home -- USDA used to be called Farmers Home. USDA and the GSEs, so see their policies in relation to their mortgages. Because the ones here affect FHA-insured mortgages, and so that's very important to review these for housing counselors so that you can be knowledgeable about what FHA is doing to help borrowers.

Now, one mortgagee letter that is very significant is Mortgagee Letter 22 which was just published on July 8th. That's ML2020-22 or Mortgagee Letter 22 of this year, and this introduces the latest COVID-19 home retention and disposition options for FHA single-family borrowers that are affected by COVID-19.

And the gist of it is and the thing that's really important is that -- understand is that borrowers must be due for their [inaudible] to be eligible for the provisions under ML-22. Borrowers impacted by COVID-19 who are due for a February 2020 -- sorry. A February 1st of 2020 or earlier as of March 1st '20 must be reviewed for existing FHA standard loss mitigation options according to the requirements that's published in the FHA handbook, the 4000.1 on default servicing.

And those include what we'll see on the next slide. The stand -- really, the standard loss mitigation options that we have been using since the foreclosure crisis, and you can see that those are like partial claims and loan modifications and HAMP and pre-foreclosure sales and deed in lieu.

And these are -- some of these are applicable to owner occupants and some for non-occupant borrowers as well. But housing counselors are very familiar with these different options, but it's important to read Mortgagee Letter 22 to know when they are applicable and to which clients they will be applicable to. So that is the -- I think the last slide for the loss mitigation portion of today's program, and now I believe I am turning the presentation over to Jessica.

Jessica Russell: Great. Thank you so much. Thank you Jerry. My name is Jessica Russell. Hopefully people can hear me. I'm a program manager at the CFPB's Office of Mortgage Markets, and today I'm going to talk to you briefly about some of the trends that we're watching and touch on some of the resources available to you and to your clients, and then I'll turn it over to my colleague Sophie who will do a deeper dive into some of these resources.

So just to start out, thought we would look at some of the trends, and as you can see on the next slide, there's about 6 million borrowers who have ever gotten a mortgage forbearance related to COVID-19, so essentially since March. That's the blue line, and there are about 3.9 million of those that are still in active forbearance as of August 25th, so that's the green line.

And we can see that this -- the number of loans in forbearance has been declining after its initial peak. So generally that's good news and also probably news that many of you are familiar with. I am told that my video isn't showing. I am not sure why that is. I apologize for that, folks. I do not see an obvious option, so maybe I'll just be the disembodied voice and you won't appreciate the fact that I put on a jacket specifically for this.

So the -- as I was saying, there's -- as you can see, there's a gap between the two lines and that represents the 2.1 million borrowers who have exited forbearance. Most of those are performing. So that means that they either repaid the missed payments, they actually kept making payments during forbearance, or that they've gotten a workout option, such as a deferral, and they're back to current.

So that's about 1.5 million consumers. There's about another 275,000 borrowers who have paid off their loans, meaning -- especially with the low interest rates probably that they refinanced, and then there's about just under 250,000 borrowers who have exited forbearance but are delinquent, and that's definitely a group that we, and I'm sure you, are also watching closely and will want to keep an eye on, and again, that data is from Black Knight as well.

It's also worth noting that we're about to hit the six-month mark, so many forbearance plans are scheduled to expire soon. Estimates say that a wave of about 2 million forbearances were scheduled to expire between August 25th and October 1st. So many of those borrowers will be making decisions about things like whether to extend, whether to go with the workout option such as a deferral, and obviously many of them will be coming and talking with you and your partners if they haven't already.

So next, let's talk about resources. As the COVID-19 crisis began to spread in the US, it quickly became apparent that we were not only facing an emerging health crisis but also an emerging economic crisis, and the bureau ramped up quickly with its efforts to publish and promote resources to better meet consumers where they are and to address this growing need.

The most obvious resource for this group is the interagency housing hub website which is available at consumerfinance.gov/housing, which Jerry mentioned, and you get to see a screenshot of again here, and this has information about things like mortgage forbearance and how to work with servicers, protections for renters and more. So I thought I'd just talk a little bit about what's on the website, but definitely please do check it out.

So first, in terms of mortgage relief options, the website first helps borrowers by explaining both the foreclosure moratorium and the right to request and obtain forbearance available under the CARES Act. We also have step-by-step guide that walks borrowers through how to figure out who their mortgage servicer is, how to figure out if their loan is eligible for CARES Act protections.

If it isn't, we also give them guidance about how to contact their servicer to find out what options are available, and then we also have information about how to actually request forbearance and some questions to keep in mind as they -- as borrowers think about that.

And then also importantly what to do after borrowers have received forbearance with specific focus or specific information particularly about lump sum payments because we know that's been a source of a bit of [inaudible] and the fact that they are not required for federally-backed mortgages. We also have videos explaining the CARES Act forbearance and other topics as well and we've also had organizations both linked to the videos and in some cases even embed them in their websites.

For renters, we provide information about the CARES Act, and this is all still on the Housing Hub website. We provide information about the CARES Act protections from evictions and late fees due to nonpayment of rent. For most tenants who are in federally-subsidized or federally-backed housing, and so that's kind of confusing, so we help renters figure out if the CARES Act protections apply to them.

We've also recently added information about the CDC's new temporary eviction moratorium that just became effective on September 1st -- or sorry. September 4th, and we also linked directly to the CDC form which renters can download, sign, and provide to their landlords. Where possible and where we've been able to, we -- based on time, we have translated our materials into seven languages to better address a variety of populations.

So definitely, definitely please check out these materials. If you've already checked them out, feel free to check them out again and refer them. We do update the content often, as you can see, so please keep an eye on that, and also just want to send a huge shoutout to our other agency partners for working so hard with us on this. As I think folks know, interagency government projects are not particularly known for their speed, but this has come together quite quickly and would not have been the case if all the agencies hadn't worked so closely together.

Now, let's move onto other resources because of course consumers whose housing has been affected by the pandemic may also have been affected in other areas of their finances. So I also want to point you to resources available at consumerfinance.gov/coronavirus which is a gateway to a whole set of other COVID-19 related information, and just a couple screenshots we've got here.

So since March, we have produced more than 50 blogs, guides and videos on a wide range of consumer financial topics implicated by the pandemic such as dealing with debt, protecting your credit, avoiding scams. We have a suite of educational resources explaining important components of the law and how consumers can get help.

In addition to the mortgage forbearance and housing assistance, which is the interagency page, we also have topics on things like student loan payment suspension, the paycheck protection program and the economic impact payments which Sophie is going to discuss in more detail. We also have specific resources for specific audiences, such as service members and veterans, older adults and their families, small businesses and parents and kids.

And then as always, we also have our consumer complaint tool where consumers can air their grievances with us. Until last month, each month since March we have received more complaints per month than any month before and so we have set record after record with those complaints. August shows a bit of a levelling off at more than 48,500 complaints which is roughly the same volume of complaints as July.

But to put those volumes in context, consider that in 2019, we averaged 29,000 complaints per month. So 29,000 per month versus 48,000 in a month. So lots of available resources to you. That's just an overview of some of them. But, again, the two main pages to go to are the consumerfinance.gov/coronavirus and the consumerfinance.gov/housing, and the coronavirus page does link to the housing one so you can find all of it there.

So that's just sort of a high-level overview of some of our resources, and with that, I will turn it over to my colleague Sophie, who is the Deputy Assistant Director in our Office of Community Affairs.

Sophie Sahaf: Thanks, Jessica. Hello everyone. I'm excited to get a chance to talk with all of you. You guys all do very important work supporting housing clients -- coaching them, counseling them, and it's very important work, especially in these days right now, helping keep folks housed and thriving.

And it's actually -- a lot of the work you do and the people you work with are very relevant in what I'm about to speak to which is our campaign to help our most vulnerable consumers access their economic impact payments, their stimulus funds.

There are a lot of families and individuals who have not yet gotten them and that's what I want to talk with you a bit about today along with -- in addition, the background, a little bit about how we're approaching the campaign, what we've created and how we'd like to engage you and your networks in this effort.

So first I just want to start with a very basic fact which is that there are millions of individuals and families who haven't -- who are leaving their stimulus checks on the table, and they have until October 15th to take the few steps they need to take to get their stimulus checks, and just stepping back for a second, I want to make sure we all know what we're talking about when we talk about the stimulus checks or the economic impact payments.

These are a key provision of the CARES Act legislation that Congress passed to help reduce the financial burden of COVID-19 on individuals and families, and you probably have heard them referred to as stimulus checks or stimulus payments but their formal term is economic impact payment, and millions have actually gotten them. 169 million plus people have gotten those funds. They got them mailed to them, they were direct deposited, they had prepaid cards mailed to them. That kind of thing.

But today I want to talk about those millions that haven't yet gotten them, and the estimates actually range from 9 million to 12 million to even higher, the number of people that have not yet gotten them.

So if we go to the next slide, I want to tell you a little bit about, who are these folks that have not yet filed to get -- or claimed, rather, their economic impact payment? And this is really important to understand who it is we're talking about, who we're trying to target, and you can think about who your clients are, who the people you work with might have connections to and if they fit this profile.

These are not mutually exclusive categories what you see on the slide here. So first, we know that these are people that tend to have very low income. So \$12,200 and below, which is why they're not required to file taxes and the IRS doesn't have their contact info to get them the EIP. They tend to be people receiving benefits like Medicaid, food stamps, TANF or welfare.

They often are struggling with homelessness, street homelessness but also housing insecurity, and we know that they often also tend to be disconnected from the Internet or from financial institutions, and given what I'm sharing with you, as you can tell, these are some of our most

vulnerable fellow Americans and they could perhaps disproportionately benefit from these funds, whether it's to pay their bills, to buy food, to pay rent.

So moving onto the next slide, I want to share a little bit about our understanding about why they have not yet gotten their economic impact payment. So there are a few reasons and of course this is important to help you understand the campaign we've undertaken and why we've gone that way and -- as you think about ways that you could potentially lend a hand in this effort if you aren't already doing it.

So one is that a lot of folks just don't know the funds are out there, that the stimulus check is something that they could be eligible for. A second issue is they might have heard about it but they think it's a pretty cumbersome, red tape heavy, convoluted process. A lot of information required and just confusing and too complicated. It isn't actually. It's quite simple. Requires very little information. I'll share a little more about that later.

But the last thing is that they might need some assistance entering the information into the IRS site so that they can claim their funds. That can range from needing a computer to needing help setting up an e-mail address that they can use when -- because that's one of the things you need to enter in and share when they try to claim their funds. It might be that they come up on an error message and they're just not sure how to deal with it. Things like that.

So moving onto our next slide, I'm going to start talking a little bit about what our campaign content is, like, what we've actually created to try to help address these obstacles or barriers and help people access these funds. So we've really focused our energy on creating materials and content that frontline staff in organizations like yours can use to directly assist your clients, whether it's sharing information or providing that support to help them go through the steps they need to to figure out what they need to do to get their EIP.

And you may know, but the bureau is generally doing a lot of information, creation of content that is consumer-facing. It's really targeted at the individuals who want to take action or want to be better informed about X, Y or Z. Here, we really went towards organizations that have presence in the community like yours, local state agencies and the likes.

The people that are intercepting with this target population because we know that they tend to be our harder to serve folks that aren't going to be looking at our traditional outreach channels, whether that's our blog or social media or e-mail. Things like that.

So what we created for organizations is, one, a step-by-step practical guide and it includes things like, what information do you need to have when you -- if your client is trying to claim their EIP, what info do they actually need? Where do they go to make sure they haven't already gotten it? Some people, if you ask them if they got their EIP yet, they might look at you with a blank stare, and so first thing's first, you've got to know where to go to check and see if you even got it yet.

And also information about where to submit the information, what happens if an error message pops up. Those types of common things or common questions that might arise in just sort of a

practical set of screenshots to walk you through what it would look like if you're supporting your client with doing it.

There's also guidance on how to help spread the word and do outreach, whether it's to your clients or to other organizations in your communities, and the other content we created that goes along with the guide is a webinar that's prerecorded that walks through the guide, and this is just in the vein that different learners like to take information in different ways.

So there's the guide. There's a webinar that's also essentially a walkthrough of the guide, and then there's also a flyer that we've created which is really about getting information out to folks, and I'm going to show you a screenshot of it in a second. This is something that can be texted, e-mailed, hung up, passed out in person, which is happening less of course. So all those other vehicles might be -- or other channels might be better ways.

And finally, we also are doing these weekly office hours to help answer questions as people come up against some bumps in the road if they're helping their clients. So we have that also as an offering, and I just want to note, if you have any questions, if there's any information you need, whether of -- to access any of the things I just ran through, please use the e-mail on here, the CFPB_taxtime@cfpb.gov and happy to make sure you guys get that information.

And I want to remind you guys that October 15th is when folks really need to file their information so that they can get their funds this year. Otherwise, they've got to wait until next year for the normal tax filing season which we know is going to be sort of a steeper hill since these are folks that don't typically file.

Moving in the next slide, and you can actually go to the next slide again. One more. Yep. This is just a screenshot of the guide. Here's the website again where you can find the actual guide, and the next screenshot will show you the flyer, and the only reason I want to bring this up for you guys is just a reminder that the first thing is just asking folks if they got their funds or not, and this is a link to the flyer.

And if you go to the next slide, you'll see the back of the flyer. This is fully customizable. You can get it in PowerPoint and so you can put in your own information about your organization -- phone number, name. You can take out some things if you think it's a little too busy, and like I said, this is the kind of thing you can just text or e-mail or pass out or hang up.

And let me just -- so I think that's about everything I wanted to share on the economic impact payment campaign. But before I pass it back over to Rachael to do a little Q&A, I wanted to share a couple of other resources that I think might be helpful that the bureau has created and might be particularly helpful in this -- in these moments right now.

So Jerry was sharing a little earlier about some of the fraud prevention work that -- and resources out there and in the same vein, we do a lot in our Office of Older Americans to help our seniors and the elders avoid and prevent fraud and we've put a lot of energy into creating a lot of different tools.

And we have found one of the things that's been really popular and really well-utilized is placemats that really give good information on fraud prevention tips and so that is one thing I just wanted to elevate for you guys. We also have other resources like handouts and activity sheets.

All of these things are in English and Spanish and they're free to download, to order in bulk, and these are -- these were originally made for meal delivery programs that were found to be so effective and used by people unlike guides that sometimes get taken but not necessarily read or they get lost. That kind of thing. These have been really practical, so just wanted to highlight that, and as you guys know, fraud's always an issue in -- during these crises. There are of course fraudsters that really come out of the woodworks to take advantage of people.

The next slide, I just wanted to share a little bit also about reverse mortgage resources, the same office has done, as you guys I'm sure are really well aware, these are -- reverse mortgages are really for the folks that are 62 and older in these times with the financial strain folks are facing.

We've been elevating the informational contact to help demystify what these reverse mortgages are all about, both for consumers and for counselors or caseworkers or frontline staff that are working with clients and want to share more information with them. So we have a video that can be used with your -- with those you serve.

We have a discussion guide that's intended for conversations between counselors or case workers and their clients, and so I just wanted to elevate that. Both the websites are listed here. I see I put the wrong website here. The Placemat -- I think the Placemat might not be the right one. Apologies for that. But the e-mail is definitely the right one, and if you have any more information, any challenges getting to either the reverse mortgage or the placemats information, the fraud prevention info, just please send an e-mail and those guys can help out.

And with that, I just want to thank you so much for your attention, remind you that October 15th is the deadline for the non-filers or for the folks that haven't gotten their EIP to try to claim it this year, and I'll pass it back to Rachael to take -- to start the Q&A.

Rachael Laurilliard: Thanks, so much Sophie and thanks Jessica for your presentation. Those were great resources and yeah. I caught that link. Placemats, not Placements. So just so everyone knows the slides are already available on the conference web page and I'll just make sure that's updated so that you have that link when you go to the sites.

So yeah. We have a Mentimeter question before we continue on with the rest of the presentation and then we will do the Q&A at the end. But first let's ask this Mentimeter question. So we would love to know what skill you have learned over the past few months in your house and counseling work during COVID-19.

So maybe you've learned how to deliver services and training remotely, maybe you've perfected your on-camera appearance, maybe you've learned how to update and share files online. Maybe something different. If it has been something different, you can feel free to chat that into the group chat.

But yeah. Just looking to see what you all have learned over the last few months since I know there's been ton of shifting services and shifting ways that folks are working with their clients as we heard in that first Mentimeter question when everyone shared some of their impacts. I'm seeing seven responders but we know there's almost 100 of you on the call so we'll wait for more results to come in here.

So far we're getting a lot of people saying they've learned how to deliver services remotely as well as update and share files online. So that's great. We've highlighted some of this in the Bridge as well that's focused on COVID-19. I think it was our Q2 issue focused entirely on COVID-19. So if you haven't checked out the Bridge, which is HUD's quarterly newsletter, you should definitely check that out.

But we heard that a lot from folks, that sharing files online and using e-signatures is really helpful. So I see at least one person has perfected their on-camera appearance. That's great. Maybe if you have any tips, you can share those in the chat. I know that's something that we struggle with, getting all the lighting correct and making sure we're not backlit.

Yeah. I'd love to hear some more folks' responses come in. I'll leave this open so that you can go to menti.com and enter your answers as we continue on with the presentation. But as you're opening that up, I will go back to our slide deck, and I did chat the code for Menti earlier. But just so everyone has it again verbally, it's 1161524.

And I see about 15 folks have responded, and so far most folks are saying that they have perfected delivering services and training remotely. So that's great and we will hear a little bit more about that in our slides. All right. So now I'm going to turn it over to Karen Hoskins from NeighborWorks America; Karen? You're on mute but I see your video.

Karen Hoskins: Can you hear me okay now?

Rachael Laurilliard: Yes. Perfect.

Karen Hoskins: Okay. Great. I just wanted to check. So hello everyone. You know, I've always appreciated these intermediary meetings where we can all come together to engage and share our mutually shared perspectives on this work. So thank you HUD for inviting me.

So I think we can all agree that 2020 has become the year of the pivot. Every other day, I'm hearing that word, pivot. Businesses are having to adjust their business models to meet the changing environmental needs and their involving needs of their customers, and the same is true for housing counseling agencies.

It was interesting, your responses to the earlier Mentimeter question as well as this one. Shows that all of us are experiencing and observing a lot of this. So today I just wanted to share what NeighborWorks is observing with our network organizations.

So one thing that's notable is that the impact is different across the country. You know, some agencies have experienced significant disruptions while others are saying there has been disruption but it's manageable and then others report that there's been minimal disruptions.

Organizations are adjusting their business models to meet the needs of the community, and in some cases, the relief funds that they're getting are being used to address everything from technology requirements to emergency food and shelter needs to COVID testing and PPE costs. But it's clear across the board that there have been unanticipated costs.

But it's interesting. Some organizations have actually seen an increase in their homebuyer education classes. You know, people are at home and they appreciate the accessibility that virtual classes are providing. Low interest rates are also driving some of that demand, and we heard from one of our agencies in upstate New York who said that their homebuyer education is actually booming and that virtual platforms like eHome and others are also helping organizations reach customers.

Conversely, there's also agencies who have seen big drops in attendance for those sessions, and again, the impacts are different across the country and are consistent with the impact COVID is having in different areas of the country.

And the organizations with previous disaster experience are showing tremendous resilience right now. The muscle that these organizations developed from previous disasters has really helped them weather this pandemic. The hurricanes Harvey, Maria and Sandy are just a few examples of what prepared them for COVID-19.

They already had a disaster plan in place, they knew what strategies to activate in order to stay engaged with their customers and the community. Previous disasters have also helped them recognize the need for an organization to be nimble so that they can quickly pivot if needed, and it -- and that can be a challenge within an organization, including our own, to be nimble, to not be so rigid in policies and approaches that it makes it challenging to react when there's a need or there's a crisis.

And the reality is there are likely to be other disasters and counseling agencies are certainly part of first responder efforts, and what we as an industry learn and take away from this pandemic is sure to have an impact on the way organizations consider their business models as we move forward.

Technology, I think you all would certainly also agree, is adding to operating costs. Some agencies have recognized that their computers and the software were outdated and they could not adequately support some of the virtual platforms like Zoom and others, and that's been particularly difficult for organizations that did not previously offer virtual service delivery options to their customers.

The learning curve for those groups has been very steep, and in some cases, agencies didn't even think virtual counseling was an option for HUD-approved agencies and certainly we've since provided clarity about that issue. But that was a perception, and all of this has demonstrated that

technology and effective use of it has to be integrated into the long-term plans of counseling agencies going forward.

So in addition, we're also observing that since July, we've noticed about a 40 percent increase in foreclosure prevention counseling activities. People are calling because they're concerned about delinquency. They're not necessarily already delinquent but perhaps they've been laid off or been furloughed so they have concerns about delinquency.

Some may have heard about the CARES Act and the provisions, the mortgage provisions that are a part of it. But they don't really understand what it means for them. So those are some of the types of calls agencies are receiving. There's also -- some of the uptick in calls is also generated by the organization because groups are being proactive about reaching out to their customers to check on their financial status, just to make sure they're okay even before they reach out to the organization.

We're also hearing that organizations are taking a cautious approach and ramping up for another foreclosure crisis. If we experience another 2008, most would need to hire additional staff to address demand and certainly that would require additional resources in order to be able to do that.

NeighborWorks is also planning to offer more foreclosure training to address the expected increase in demand there, and in housing counseling, researchers are accurate in their projections. We will know more about the impact of foreclosures as we move into the first quarter of 2021 is what researchers are saying.

So this also goes back to the -- this refers back to the first Mentimeter question about, I noticed that a number of organizations indicated that rental counseling and rental assistance -- demand for rental assistance is up. There's been a definite increase in the need for rental counseling and we've noticed over 80 percent in fact. Financial capability services are up as well as much as 40 percent.

Counseling agencies are incorporating rental counseling into their suite of counseling services like never before, so they're also trying to understand rental counseling service delivery and how to put that in place within their organization which also creates a need for rental counseling training, and NeighborWorks is being as responsive to the need for rental counseling training as it can be as well.

And this crisis has demonstrated why housing counselors also need to be able to provide comprehensive counseling to renters and as we've never seen it before. Prior to the pandemic, we were working with some of our multifamily groups on addiction prevention strategies. So it's been particularly beneficial to those groups at this time to have those programs in place, and we do have plans to continue and expand that work and identify best practices from that that are scalable.

As mentioned earlier, one of the lessons to be learned from this crisis is the need for organizations to be as nimble as possible so they can seamlessly shift their service delivery

models if the need arises. The needs of the community are the first priority and those needs may not always be consistent with the agency's standard offerings. So just being nimble, to be able to offer what the community needs.

And a great thing about nonprofit counseling agencies though is that this is part of our mission. Responding to the needs of the community is what we do. The pandemic is making that clearer than ever and NeighborWorks has been trying to provide as much financial support and other resources as we can but of course more is needed. More is always needed.

So today I also wanted to make you aware of NeighborWorks National Scam Alert campaign which we plan to launch in November, and for those of you who were around in 2008-2009, you may remember that NeighborWorks launched a similar campaign to address the foreclosure crisis at that time and the scams that were resulting from the foreclosure crisis.

There were a lot of lessons learned from that experience and how it created the perfect environment for scammers, and the same is true for COVID-19. There's no difference really. There are some new scams that have emerged but scamming is becoming more and more rampant. So we saw the need to reignite our National Scam Alert campaign. So that's one of the things that we're going to be doing.

So the goal here is to educate and inform consumers about housing-related scams, where to report them, where to go for trusted assistance. There'll be a website that is created that will be a resource of information that the industry really can tap into. We will also have on that same website additional information on where consumers can go for financial assistance, whether it be about student loans or where they can go for help in avoiding foreclosure. So that will be the new updated website that will support this campaign.

So some of the strategies we intend to incorporate as part of this campaign. There will certainly be consumer-facing collateral that organizations can disseminate digitally via the web or they can post this information within the community, at churches or other places where people are likely to see it.

There will also be support for local marketing and outreach efforts. Again, I mentioned about the website. The website will be home for a lot of these materials. We will also leverage social media in terms of getting the word out to people about scams and how to connect again with trusted advisors who can help them if they feel that they've been victims to a scam.

We will also seek partnerships and collaborations with other organizations, even other intermediaries and financial institutions if there is interest to collaborate with us. The more of us engaged in getting the word out about scams and fraud the better. I was very happy to see the announcement that HUD has also released its own guide related to scams and fraudulent activity. The more of us that can focus on this, the better it will be for consumers.

So there will be partnership opportunities and partnership with us on this effort will provide access to a marketing toolkit that includes a suite of resources that can be used in digital platforms. The information will be available in five languages -- English, Spanish, Chinese,

Korean and Vietnamese [inaudible] to campaign messages via the campaign website, and collaboration and dissemination of best practices will be also a part of this.

More information, again, to come. Just a reminder, we do intend to roll this out in November. But in the resource section of this presentation, we're making available 10 important tips to avoid foreclosure which is a tip sheet for consumers to guide them through what steps they need to take and if in the event they find themselves at risk of a default.

So that is available today but similar information like that will be available soon through the website. So again, thank you for your -- to HUD for inviting us and I hope that information is helpful, and with that, I will turn it over to Maureen Anderson from GreenPath.

Maureen Anderson: Thank you Karen. Yeah. Good afternoon everyone. Yes. I'm Maureen Anderson and I'm the Director of Compliance and Network Oversight at GreenPath and I'm on the panel today representing counseling agencies and wanted to talk to you about how COVID has impacted our world at GreenPath and how we've responded to it by providing resources to our clients and to our staff.

I'll definitely be touching on some of the topics that were brought up in the first Mentimeter question so that aligned really well. I'm going to jump first into stats to set the stage because we knew early on that data would help drive our decisions and our ability to tell our clients' story to our stakeholders.

So looking at this grid here, the different bubbles, we took a snapshot from March 30th to April 22nd. So in a -- in the first three weeks when we were able to capture data, we had about 1,621 new clients where we captured the financial impact that they are experiencing because of COVID-19. So if you're looking at the far left bubble, nine percent of our clients said that the impact was \$500 or less.

If you move to the largest bubble in the middle, 28 percent said \$1,001 to \$2,000 per month, and all the way over to the far right, greater than \$4,000 per month. 17 percent of our clients in that population indicated that they had a financial impact with the average median impact of \$2,000 per month.

Fast forward to the end of July and then at that point we had been able to track \$10,000 clients, and luckily the movement was going in the right direction. In that far right bubble where it's greater than \$4,000, that dipped down from 17 percent down to 14, and that delta of 3 percent moved all the way to the far left in the two bubbles on the left. So that's again going in the right direction.

We were also to track -- able to track the stated reasons for calling on the next slide. So again looking at that population, in that first three weeks we allowed people to give us more than one reason. So in this population, there was 2,677 reasons tracked, and if you start at the top of the circle and go clockwise, you can see that forbearance was the heavy reason at 40 percent. We also had a lot of people eat 27 percent concerned about credit card or debt concerns. There was a

miscellaneous bucket at 21 percent. We had people straight up looking for cash at 10 percent, and just how this was going to impact their credit at 2 percent.

Fast forward to the end of July, we had almost 21,500 stated reasons tracked and in that population as we moved through the pandemic, the foreclosure -- I'm sorry. The forbearance bucket dropped down to 27 percent, and that dip in 13 percent kind of spread across the other categories.

Cash assistance went up 5 percent, the credit card went up 4 percent, and the credit impact up 3 percent. So the cash assistance one going to 15 percent, note that one for later. I have a comment on that that you'll -- they'll refer back to, and the underlying reasons won't be really a surprise to anybody because they're predominantly job-related.

We had four main categories we tracked there where basically temporary job layoffs, 37 percent of the clients indicated that was the reason. 35 -- so almost the same -- indicated they had a permanent job loss while 20 percent said they had a reduction in hours, and 8 percent reported that they had income being delayed for some reason.

So I'm going to back up for a second and share a little bit about GreenPath specifically. I'm not going to spend a lot of time on here but real quick on the left-hand side, you'll see kind of what GreenPath consists of with GreenPath Incorporated being at the top as the parent organization with affiliates including Rural Dynamics, Homeownership Preservation Foundation, or HPF, and Clarifi along with Innovative Financial Solutions which is an LLC that rules up to HPF.

So we're a family of nonprofits with a mutual goal of financial wellness. GreenPath is a national organization. We have over 40 locations across the country and just under 500 employees. So I'm assuming or pretty sure that the stats I just shared probably relate to a lot of the agencies on the call today or the agencies that are helping people across the country. But I wanted to introduce GreenPath as an example with my intention to share our experience in case it's helpful to others.

On the right-hand side, you see a little snapshot of our proprietary system, our client management system called Janie, and by the end of March, we were able to update the system to be able to capture a myriad of COVID data, again, so that we were able to provide data and statistics to anybody who is looking at our population and wondering how it's going for our clients.

So [inaudible] to our clients specifically. Again, relating that to some of the data I shared, we had a big volume spike because of the pandemic. But then it dipped off and then it flattened out and we had a lot of flipping in different programs. Going into 2020 and in January, February, we were heavy credit counseling and overnight it switched to foreclosure prevention and general housing counseling.

The initial call to the completed counseling session conversion, that initial call was negatively impacted though because of that category I was mentioning where people were looking for cash, and that's not something specifically that GreenPath can offer versus our counseling sessions.

On the flip side, some of our programs that have like multistage, very formalized model where we have like three, six, nine months scheduled counseling sessions, those later-stage conversions actually increased a good 10 percent at every stage, and I think that was because there was so much changing, so much communication out there and the clients really valued having a counselor at their fingertips as a resource.

When I was talking to one of the senior counseling managers, he also mentioned that there was a stat that I found really interesting which was the national bankruptcy filings for January through June of 2020, so this year, was down 23 percent compared to the same time last year, and typically filings for bankruptcy stay flat looking at the last couple of years.

So I think our data, the bankruptcy filing stat, I think just again shows that people who are in these extreme situations and needing help, they're delaying resolving their financial problems because of the uncertainty in the economy.

So I think the CARES Act helped a lot though. You know, initially we saw a lot of misinformation, client confusion. They were confused about debt forgiveness versus delaying in payments. The first couple weeks, we had a lot of trouble getting through to servicers to help figure out what to do. But then post CARES Act, we saw a lot of improvements being made around those areas.

The servicer education for clients improved. We saw a lot of easy assistance options coming through in their technology. Maybe it was their IBR was updated, their websites were updated, client portals. They weren't requiring RMA. A lot of those things made a positive impact when we were talking to our clients later on in the process here.

And of course, the foreclosure and the rental moratoriums greatly reduced the stress level of our clients, so that was very helpful. So far, the three-month extensions seemed to have been pretty painless as well. But yet according to a recent Wall Street Journal article, there's over a million borrowers who are past due at least 30 days on their mortgage and there's still not enough programs.

And that was again in a Wall Street Journal article that they were quoting Black Knight. Of some of that, 680,000 have federally guaranteed mortgages and they qualify forbearance plan. So there's a lot more people out there that do need to understand how they can get help, and then there's plenty that don't have a federally guaranteed mortgage, although some lenders are offering that even though they're not required to. So that's good.

I saw Jerry's announcement this morning too about through the CARES Act, there was an exciting update about HUD awarding over \$500,000 to 15 states and from local fair housing organizations related to COVID activities. So that was really fun news this morning that I saw too.

So with all that, and again with the people that need more assistance, we wanted to create more awareness to help impacted clients, and so we did increase our social media presence. We're on Facebook and Twitter, Instagram, our website, LinkedIn and of course e-mails.

So in the first couple months of the pandemic, we created over 300 posts specifically geared towards COVID-19 and we saw about 10,000 hits as a result of that, and we're also looking at surveys. We're monitoring our survey results. We do survey clients electronically the day after counseling and four months after.

We're gathering all the verbatim comments they send in, whether they're good, bad, neutral. Whatever. We want to analyze those and look at the questions specifically around stress levels and around their confidence in dealing with their financial situation.

So beyond working with the counselor which we all know is a great tool, we also try to provide these extra social media types of resources. So in the next slide, you see a picture of the GreenPath coronavirus website resource page where clients can help themselves in addition to talking to a counselor.

Examples here are protecting your finances, job loss, the family's first coronavirus aid package and avoiding scams. So again, counselors are available and ready to help clients, but again we want them to be able to help themselves and encourage them to do that. Since I look -- since I took a screenshot of this, there are even new items out there. For example, we have a new guide to navigating uncertainty where it takes you through four conversations with different client profiles that have a journaling exercise with it.

So this slide has two different screenshots on our website. The right-hand upper corner there has tips and resources such as HUD, Fannie and Freddie. I definitely hear from Sophie's presentation that we need to add the Older Americans link. That sounded really good, from the CFPB, and then on the left-hand view in the corner there, you see a picture of the staff video talking about being here for our clients.

So just like our clients, our staff has their own concerns, whether they have kids in school or kids in daycare, spouses with alternative schedules, working from home in the next room, health and safety concerns, and this does add a lot of stress, so GreenPath's put a lot of effort into how we help our staff so they're able to help others.

So you see here a little comparison of staff needs to our solutions. So within two weeks of the pandemic, we were 100 percent remote. So we had quite a few people remote before that but the predominant staff was more administrative than the counseling staff. So it was a Herculean effort by our IT group to get computers and phones all set up for everybody. All of our counselors are on video cameras, again, to help protect privacy and make sure that they're working as instructed.

However, we did relax some space requirements. Normally, we would have people be required to have a separate office space, a door that they can close and whatnot, and with the COVID and having to move everybody so quickly, we did relax some of those restrictions.

Information overload, especially at the beginning, was challenging, and so we used GreenSpace which is our internal portal for communication. You see a little snapshot of that in the lower left-hand corner, and I'll share some additional pages in a moment on that as well. Information was

constantly changing, and so one of the best practices we found that with the myriad of e-mails flooding our inbox, the subscriptions we had, stuff on the Internet, stuff people were saying to us, we filtered all of that to one person.

He vetted those out. He posted them on GreenSpace and so it was a resource page, a one-stop shop for our counselors to be able to access for stuff related to COVID as the information was changing and being updated, and as I mentioned, individual unique situations and stress levels at home, we wanted to acknowledge that. So one of the solutions we found that was really popular was creating a leadership video, and that came out daily.

It came out from the head of our Disaster Recovery Business Continuity Plan Committee, and she presented that daily. It was really popular. People tuned into that and got the answers on a regular basis, again, as things was changing over time, and because it was so popular, we've continued to do that. We have moved it to weekly now and it has expanded to some other executive team members who are giving updates on a weekly basis.

Throughout all of that, we acknowledge that we did increase our risk compared to the old days, and so with these changes, we did poll the department heads to see where they felt there might be some risk areas because of the changes we've made due to COVID and going 100 percent remote. So we did do a target audit on areas like the mailroom process, timesheet tracking, background checks for new employees and overall security. I do think that's something that is going to be heavily focused on in future audits, so we wanted to get ahead of that.

Communication. It's always important of course but I think the need to be intentional more than ever, yeah, is prevalent now when we're 100 percent remote. So we implemented things like extra virtual lunches, even playing some online games instead of always talking about work, just to connect with our peers and with our teams.

If you haven't played JackBox.TV yet, check that out. It's a game you can play online for a nominal cost and it's fun. Note that there's a family-friendly version and a not family-friendly version, so pick the right one for your culture. But because you can't just swing by anybody's desk, I think it's really important that we reach out and have these extra opportunities.

We also did breakout sessions led sometimes by managers. Other times they were led by peers. Facilitating what's happening to them on the calls and how they fell for it definitely was a best practice for our team to hear from their peers and be able to like bounce ideas off of each other. We had also optional CEO town halls on a regular basis, and these were very heavily attended because people wanted to hear from our CEO of what was happening, what decisions were being made. It was a good time for a lot of Q&A. So it was open-ended, so the people had a chance to ask their questions.

Something as simple as 15-minute Monday morning huddles to kick off the week with our teams was really popular, and of course we had tools to help us with all that. So instant messaging, I can't live without that. We have a tool called Jabber and it is a way that we can communicate really quickly and easily across the country to our teammates. Of course, we have WebEx for more official meetings.

We also have a counselor help desk which is manned by our top performers in counseling and they rotate four hours a week to be able to help their peers. You know, if our counselors are on a call and they can't just mute themselves and ask the question, they need a resource to be able to quickly get an answer.

The volume roller coaster. So I mentioned that before, that we spiked and then we dipped and then we flattened off and whatnot. So that was a fun challenge for our workforce management team to get their arms around. The staffing model really had to be flexible. We had to juggle some things.

So for example, in the areas where we didn't have -- where the volume dipped, we offered three-week sabbaticals, and in the Midwest where a lot of us are -- I'm in Minnesota. Beautiful fall day today. We really like having some time off in the summer. So that was actually very popular. On the flip side, we needed more coverage in the evenings, and so we offered California office some overtime and so asked them to add to their hours.

We also did more cross training, again, where departments or individuals maybe had experience but hadn't been recently on that. We offered some training so that they could cover more of those areas that were heavy, and we had refresher trainings on things like rental counseling as has been mentioned a couple times today. That was part of our business that was small and definitely spiked since COVID. So we did some refresher training on rental counseling so people were comfortable touching that again.

And last but not least, empathy coaching which is a big deal at GreenPath and HPF specifically. It's a longstanding concept that we've really promoted. But one thing that we put some real energy around is having a person on staff that that is their sole job. They are an empathy coach for our staff.

The person that we have, her name's Maja [ph], and she is -- got an MBA. She's 15 years experienced in this world. She's trained in nonviolent communication and she's currently in a mentoring program for the Empathic Leadership Institute.

And when I connected with her on this just to see kind of how COVID has changed what her role is, she just really stressed the increased connections across the organization. She stressed self-care for our staff so that if they're in a good spot, they're calm, they're as stress-free as they can be, that they have to take self-care for themselves before they can care for our clients.

Her role, a lot of it is helping people with how to deal with stressful client situations. So no time like the present on that one. She has lots of tools and tips available, things like breathing techniques, movement -- reminders to move, especially when you're remote and you feel like you're stuck at your desk all day, and she herself has really increased her connections with the staff and triaging, trying to make sure everybody's okay. So that's been really helpful.

So I'm going to move on to a little bit about GreenSpace. I mentioned before that that's been our -- a main communication tool, so I just wanted to give you a snapshot of what that looked like.

So this is again an internal staff resource. This particular page is an example on reminders on scam or small business assistance.

The next page shows a page dedicated to the CARES Act information, so a lot of resources there for our counselors, again, trying to make sure that they have easy access to vetted information. That's on the right-hand side. On the left-hand beneath is just a snapshot of our FAQs, guides, different things they can access, again, for quick reference.

And finally, I'd add another valuable resource. I don't have a picture necessarily about this, but I think some of you are familiar with the vender SpringFour, and that's a vender that we use, valuable resource tool, and they focus on providing other nonprofits vetted resources that help from anywhere from finances, food, legal, health, a myriad, and we vet constantly throughout the day.

SpringFour definitely updated their guide with tips and resources in response to the COVID-19 and their information is both local and national, and really just provides unique support for partners during this challenging time. So I'd recommend if you haven't checked them out, check them out as well.

So today we tried hard to show you how we've captured data of what was happening to our clients, how we've armed our staff with resources in order to aid our clients, along with providing client-accessible resources directly. So I hope this has given you some food for thought and maybe an idea that you can take back with you. So thank you. Back to you Rachael.

Rachael Laurilliard: Great. Thank you so much Maureen for that presentation. So now just to round out today's discussion, I'm going to briefly cover some resources and then we're going to open it up to Q&A. So while I cover some resources here, if you want to start writing in your questions, we will be taking those down and then I'll be sort of triaging them to our speakers. So go ahead and start writing those in, any questions that you have, and again, we're taking those in the chat box so you can chat them out to everyone or you can chat them directly to me -- whichever you prefer.

So a couple of resources to highlight -- and again, this slide deck is posted on the HUD Exchange on the conference page and Jerry will also send out a lister once all the materials and recordings have been posted following the conference. But we do want to make sure that you check out that mortgage and housing assistance website, the interagency website between HUD, CFPB and some other federal partners. It had a lot of great resources. Jerry touched on that in the beginning and Sophie and Jessica also touched on that in their presentation.

And then please check out the Office of Housing Counseling's COVID-19 emergency information for housing counselors page. That has a lot of great resources from the Office of Housing Counseling, and they update that whenever they have new updates and just today or I think today Jerry announced it and we posted it yesterday is that cams and fraud guide that is now available.

And then finally, the 10 important tips to avoid foreclosure. Karen touched on this in her presentation. We have a link to that scam alert resource that she spoke about, so definitely check that out when you have time.

All right. So now I'm going to open it up to Q&A. If anyone has questions, please go ahead and chat them into the box. Like I said, that's how we're collecting our questions today. I did also want to open it up with one question for Jerry. So we did have one question come in. Does HUD have a toolkit in reference to setting up virtual housing counseling sessions or group education workshops?

Now, Jerry, I know we have that technology page on the HUD Exchange, but do we have anything else to share or do you have any sort of tips or toolkits that you're aware of?

Jerry Mayer: Well, in terms of a specific toolkit on that topic, I don't believe we have something right now, but that is a great suggestion and it's something that I think we can get to work on for you.

Rachael Laurilliard: Thanks, Jerry. While we wait for some more questions to come in through the chat, I did want to go back to the Mentimeter to see if any other responses rolled in on those questions.

So we can see here that it ended up that the last -- or the greatest response we got for the lessons learned in the past few months is for delivering services and training remotely but that people had also learned a great deal about updating and sharing files online and some people put other. So if anyone put other and wants to share some of their lessons learned with the chat, we'd love to hear those as well.

And then going back to that first question -- whoops. One slide too far. I want to see if any questions came in here or anyone else had a best practice to share. I think ensuring the privacy of PII is definitely crucial and agencies need to quickly transition to virtual counseling while seeking financial resources. A lot of people said they experienced high volumes of calls. So that's great, and signs about the coming foreclosure and rental crises. I think that's definitely top of everyone's mind right now.

And I did also want to plug the Remote Housing Counseling webinar that's coming up. It's on September 29th so we definitely encourage all of you to join that webinar if you'd like to hear more about remote housing counseling techniques and different ways people have pivoted their services from in-person to remote during COVID-19.

So people will highlight specific tools and resources that they have found valuable as well as just talk about their experiences and best practices for connecting with clients remotely. So again, that's on September 29th. I believe it starts at two p.m. Jerry has sent out several lister reminders about that and you can register for it either via his e-mail or on our training digest page.

Jerry Mayer: And Rachael, certainly the information we gather in that webinar will help us in designing a new toolkit. [Inaudible] answer the first question [inaudible]

Rachael Laurilliard: Yeah. Absolutely. All right. Well, I'm not seeing a ton more questions roll in from the audience but I do have just a general question for our panelists if anyone would like to respond to this one, maybe just to add a little bit more information to the great presentations you provided; "What advice would you have given yourself and/or your network in February 2020 that you wish you had prior to COVID-19?"

So if you could go back in time and sort of prepare, is there anything you would have done differently or any advice you would have given yourself? Any panelist is welcome to answer that, and I would love to hear from as many of you as wants to share.

Jerry Mayer: Well, I think just from a HUD perspective, just to lead off before some of our other panelists chime in, the one thing that I think has become an important factor is technology being prepared to deliver counseling remotely and serve clients. The HUD Office of Housing Counseling has been a virtual office since 2012, so we were in a pretty good position because we had spent many years [inaudible] our infrastructure and our systems.

And I really wish that, if I could go back in time, that we could have focused more on helping counseling agencies build infrastructure systems to make sure that they were ready for this. But I think we all agree that nobody saw this one coming, COVID-19, and since we don't have a time machine, we can't really go back and do it over again. But that's something that I wish we could have focused on more.

Rachael Laurilliard: Yeah. That makes sense. Thanks, Jerry. Maureen, I see you're on camera which [inaudible] to share.

Maureen Anderson: Yeah. I would say I thank Jerry for his comment because any assistance would have been great and would -- and still would be. If I had a crystal ball too, I was going to say something similar, that while we were already pretty heavily phone counseling and a lot of our staff was working remote or even a hybrid where they would work one day a week in the office and the rest of the time at home, kind of -- we still struggled with that equipment.

And while our IT guys did a lot -- and girls -- had a lot of success in getting it, I know they worked endless hours at that beginning. It was very stressful to get everybody equipped. The cameras were fast followers. That wasn't exactly 100 percent by the 30th but the cameras came later. That was a big struggle and of course funding for that. You know, when you're adding that much equipment that you didn't budget for, we wish we would have had a crystal ball for all of that.

Rachael Laurilliard: Thanks, Maureen; Karen?

Karen Hoskins: Sure. I would just add I certainly agree with what Maureen and Jerry said. But I would just also add that in previous disasters, I think in large degree we treated those as something of a one-time occurrence and then we were back to business. Because everybody is being impacted by COVID-19 and it just isn't as isolated geographically, I think going forward

we'll need to -- and I wish we had done this before -- recognize that disaster strategies need to be a part of our ongoing business model.

And kind of goes back to what I was saying earlier about being nimble. To have those policies in place so that when disaster does strike, we immediately know what next steps need to be taken, rather than our having to, as agencies, figure it out in the moment.

Rachael Laurilliard: Thanks, Karen, and disaster preparedness strategies, that really reminded me about that online toolkit that HUD has for disaster preparedness and the Continuity of Operations plan or the COOP. We did recently update the toolkit to link to a disease-specific COOP plan since we know that infectious disease is definitely a little bit different than the normal kinds of disasters that might be more physical like a hurricane, earthquake, wildfire, etc.

So it might require a little bit different preparation, but we definitely want folks to utilize that to prepare for this type of disaster or just disasters in general in the future, and we will be having a disaster recovery -- two disaster recovery webinars coming up at the end of October and the beginning of November that I think Jerry has announced via Listserv and will continue to be available for registration in the training digest. So encourage anyone looking to develop more disaster preparedness plans to join those webinars.

Jerry Mayer: You know, and I think Karen's point is extremely well-taken. Disasters are not a one and done situation. We live on a very active planet and it likes to have storms and earthquakes and fires and pandemics, and they're all part of the same continuity of disaster preparation and mitigation that housing counseling agencies play a really important role in.

So the resources that Rachael identified on the HUD Exchange are a great place to start with your disaster preparations, and we're always ready to provide technical assistance for our housing counseling agencies so that they can be prepared to assist their clients and consumers when disaster does strike your community.

Rachael Laurilliard: Thanks, Jerry, and we did get another question from the Q&A box, so this is for all panelists so anyone who would like to answer can jump in. For the clients that your agencies serve, what barriers have clients experienced in understanding and accessing the mortgage forbearance option?

Maureen Anderson: This is Maureen. I'll chime in one point, and I think while it's gotten a lot better, I think that there are some people who are either thinking or wishing that forbearance equals forgiveness. So that I think is something we're trying hard to make sure people are educated on.

And I do wonder -- I think it was Jessica that mentioned at the beginning that there's -- in October, we're going to start to see that six-month end of the period and so we'll -- it'll be interesting to see what happens then, to see if people are on board with understanding what they have signed up for and can get extensions at that point. So we are anxiously awaiting that October timeframe to see what will happen then. But to me, I think that was one of the biggest things.

Karen Hoskins: You know, and I would just also add I agree that there's been a real lack of understanding. Some customers thought that they didn't necessarily have to take action and that the forbearance options that were available would just automatically be applied whether they had the mortgages that were -- the types of mortgages that were covered under CARES Act or not.

You know, there's assumption that it applies for everyone that had a mortgage. So just a lack of understanding has been problematic, quite frankly, and it also places the need on counseling agencies to bring that clarity for consumers. I agree with Maureen that trying to get through to servicers is a bit more -- is easier than when the forbearance options were announced, but it's still problematic.

And we find that some of the service -- what we're hearing is that some of the servicers, they have people on staff that work from scripts that aren't necessarily able to do deep-dives into what individual situations are and what additional options there may be which also underscores the need for housing counseling agencies to bring that clarity and explain fully what the consumer's options are.

Rachael Laurilliard: Thanks, Maureen. Thanks, Karen. Jessica, did you have anything to add to that?

Jessica Russell: I can add one thing on the data side. There's also been some analysis of sort of that question of like, who and how many people maybe need forbearance and are not getting it? And so it can be difficult to know exactly who needs it.

But one way to look at that is to look at people who have gone delinquent on their mortgage. Yeah. They were current before the pandemic, they've gone delinquent, but they are not in forbearance, and so there are some estimates around that. Around like 400,000 borrowers fall into that category.

And so then of course one of the questions is, well, would they have qualified? Are they in the type of loans that would be covered? And again, the data suggests that many if not most of them would be although certainly not all of them. So that's just to put some numbers on it. I think as other said, especially early on, I know there was just a lot of information, a lot of -- as everyone was kind of figuring out how to go forward.

And so as people were getting trained up on what the roles are, what the messaging was, I think there was certainly some confusion there. I'm hopeful and would be curious if people feel like that messaging has gotten better as we've kind of caught our breath and been able to work through the backlogs and been able to serve people's needs. But yeah. I think there was a lot of information and it does seem like there's still a population to be reached.

Rachael Laurilliard: Thanks, Jessica. Great point, and I think that question at the end, I'd be interested to hear from our panelists to see if they have any thoughts on that. So if the messaging has gotten clearer, if it's been easier to distill all the information coming in. I definitely think

that's a struggle during the beginning of the pandemic, just having so many resources and so many -- so much influx of information. It's hard for folks to sort through.

So Karen or Maureen, do either of you have thoughts on that? About whether or not the -- you feel like the information influx has calmed down a bit, if it's easier to get your message out to clients now than it was earlier.

Maureen Anderson: Yeah. I mean, absolutely easier compared to March, April timeframe. That's -- it's definitely easier.

Karen Hoskins: Yeah. I would agree. I think it's easier. I also think though that it's an ongoing process for sure, and the more we can make information available to customers, the more we should. So -- but to the fact that it's easier, yes. I agree.

Rachael Laurilliard: All right. Any other questions from the audience? Oh. We had one that just came in. So, "What is the last date that a borrower with an FHA loan can request a forbearance?"

Jerry Mayer: That's one I'd like you to put in an e-mail to housing.counseling@hud.gov so that we can check with our National Servicing Center and then share that answer with everybody at a later date. I want to make sure you get the exact right answer.

Rachael Laurilliard: Okay. Thanks, for that question. I do think it's helpful that that was written in the chat box so we know what types of questions we have about that portion of the presentation, and I'm sure other folks in the call had a similar question; anyone else with questions for the panelists? I'll give everyone just another moment to write in their questions if they haven't been able to already.

Let me see if anyone else came in on that open-ended Mentimeter question we had, and we're pulling steady with our responses there. All right. Well, seeing no more questions come in, I'm going to hand it to Jerry for closing remarks and while Jerry provides his remarks, I'm just going to bring up our last feedback question for the webinar in Mentimeter so you can go ahead and respond to this before you sign off of our session, and Jerry, I'll leave it to you.

Jerry Mayer: Great. Well, thanks everyone who joined us today and especially our panelists Jessica, Sophie, Karen and Maureen and also special thanks to Rachael and all the good folks at ICF for facilitating today's presentation.

The information we learned will help us all in our COVID-19 responses. HUD will continue to work with housing counseling agencies and consumers as well as other federal agencies, and we want to work together with you all and mitigate the effects of COVID-19 on housing.

I just have one more programming note. We have another session in our virtual intermediary meeting coming up tomorrow on connecting HUDs envision centers and housing counseling agencies, and this session will focus on the envision centers and the partnerships that they're building in their communities across the nation and how housing counselors can work with

envision centers to better serve consumers, and with that, Rachael, I think we can close out today's session.

Rachael Laurilliard: All right. Thanks, Jerry and thanks, everyone for joining. We'll see you tomorrow for that last session.

(END)