



Final Transcript

**HUD-US DEPT. OF HOUSING & URBAN DEVELOPMENT:
Stakeholders Meeting on OHC's Goal & Priorities**

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SPEAKERS

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Dana Wade
Sarah Gerecke
Jane Charida
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Lorraine Griscavage-Frisbee

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Housing Counseling conference call. At this time, all participants are in a listen-only mode. Later we will conduct a question and answer session, and instructions will be given at that time. [Operator instructions]. As a reminder, this conference is being recorded.

I would now like to turn the conference over to your host, Virginia Holman. Please go ahead.

Virginia

Thank you very much. Welcome to today's update from the Office of Housing Counseling. We're very glad that you could join us for this very important call.

Before our speakers get started, I would like to go over some logistics with you. As the operator said, the audio is being recorded. We will be providing a playback number along with a PowerPoint and a transcript of today's session, and it's going to be available at HUD Exchange in the Archive section. I'll send out a LISTSERV that's going to let you know when it's been posted.

Also, as the operator said, all your lines are muted during the presentation. I did send out a handout earlier. It is also available in the handout section on the panel on the right-hand side of your screen, if you want to download it there.

We have other ways for you to ask questions. We will be opening the lines at the end for live questions, but we also will take your questions in

the question box in the panel on your right-hand side of your screen. Just write your question there, and we have people monitoring them. If we don't get to your questions today, we will have a record of them and we'll get back to you with the answers.

You can, after the Webinar is over and you think of a question tomorrow, next week, something like that, send your question to housing.counseling@hud.gov. Put the webinar topic in the subject line so we get it to the right person.

Today we have two speakers, Dana Wade, the General Deputy Assistant Secretary for Housing; and Sarah Gerecke, the Deputy Assistant Secretary for the Office of Housing Counseling.

At this point, I'd like to turn the call over to Dana Wade.

Dana

Hello, everyone. Thank you so much for joining us today. I just wanted to say we really appreciate everything that you do and all of your hard work and really value the partnership you have with us and everything you do to help homebuyers and those who are looking to purchase a home. So thank you for that. It's a really, really important thing. Right now

especially, we face a lot of challenges, and there is a huge need for what you do out there pertaining to first-time home ownership, which is a huge priority for this administration.

The HECM, or the reverse mortgage program, I know counseling is mandatory for that, and you do a lot of hard work to get seniors up to speed so they can take advantage of that really important program.

Also, I wanted to give you an extra special thanks to those of you who have gone above and beyond to respond to the natural disasters that we have had over the past couple months. The three hurricanes, Harvey, Irma, and Maria, as well as the California wildfires, you've done a lot to get out the message of all of the tools that not only HUD is providing but the tools that can help homeowners who are affected by these huge disasters and this difficult time. So thank you for that.

The services you provide are so important, and a lot of people take advantage of them. Just to give you a little bit of data, for the first three quarters of FY2017, HUD-approved housing counseling agencies served 880,246 households. That is a 7% increase over the same period last year, so congratulations. I think a lot of you are aware of this, but there is a lot

of research out there that shows that families who are counseled have more savings, fewer foreclosures, fewer mortgage defaults, and use credit better than similar families who are not counseled by HUD-approved agencies.

I just want to let all of you know from the perspective of this administration and Secretary Carson, the Secretary is committed to education and to helping families achieve sustainable homeownership, and HUD's Housing Counseling Program is a huge part of that goal. One of Secretary Carson's priorities, as you've probably heard, and I think a lot of you have participated in this process, is to transform the business of HUD by streamlining or eliminating unnecessary regulations and reducing your cost of business with HUD, which I think there are a lot of things we can do moving forward. We want to achieve this without increasing risk or compromising on the quality of services.

I have asked Sarah Gerecke, who is the Deputy Assistant Secretary for the Office of Housing Counseling, and her team to share with me your ideas for ways we can reduce the administrative burden associated with the program. Again, thank you so much for your hard work.

Right now, I'm going to turn it over to Sarah Gerecke, and I appreciate it.

Thank you.

Sarah

Thanks, Dana. I really appreciate those remarks and appreciate you being here today. You've been a great supporter of HUD's Housing Counseling Program, and I personally value your insights and your commitment to make the program as effective as possible.

I want to thank all of you for joining me today and many members of my staff. We wanted to share some of our accomplishments and challenges from the last fiscal year and how we're going to build on these for fiscal year '18.

On the board you have a long list of things we want to talk about today. They really boil down to just what we're up to. We don't want to keep it a secret from you. As a broad overview, I'd just say that our Office of Housing Counseling focus for fiscal '18 is Built to Last, Built for Change. Our partnerships with each of you and your feedback on the work we do here at HUD have really helped our office support you and your housing counselors to meet the changing needs of the people you serve so well. All of us at the Office of Housing Counseling and at HUD thank you for

your service to your communities and the support you've given to HUD's Housing Counseling Program.

Let's go ahead and dive in. The first topic on the next slide we're going to talk about is certification. As you're aware, we published the Final Rule for Certification almost a year ago and launched the Housing Counselor Examination in August of 2017. To date, we've had approximately 100 counselors take the certification examination.

Please, don't wait to get certified. There is significant advantages to agencies and to their clients to have certified counselors on staff sooner rather than later. Your clients will benefit from knowledgeable housing counselors who provide effective services because of certification.

They'll help avoid fraud, because we will get the word out that clients should choose certified counselors. We expect consumers will recognize that value, and your agencies will benefit from the greater visibility that certification will bring. We certainly believe certification will be valuable, both to the housing counselors and to the agencies that employ them.

Now that we have a little bit of a track record, we want to share with you some of the lessons we've learned. First, we recommend you take free

online training and download the study guide at hudhousingcounselors.com, or you can participate in an examination preparation course from one of our training partners. Counselors tell us it's important to study before taking the practice exam. Review the training before you take the exam to give yourself a chance to really see how you might do on the exam itself.

I also want to remind everyone that the downloadable study guide and practice exam and even the exam itself are available in both English and Spanish. We have frequently asked questions about the exam on our webpage.

We have received feedback about practice exam results. Several of you have asked why your results don't give you a score. The reason we don't provide this is because passing the practice exam doesn't guarantee you'll pass the actual certification exam. The purpose of the practice exam is to help you understand how the examination is structured, how the questions are formatted, and help you identify topic areas that you should study more thoroughly for before taking the exam itself.

Also, if you plan on taking the examination online, please test your equipment prior to scheduling the examination. Something as simple as a short camera cord can result in insufficient camera range and cause delays. Laptop cameras may not meet equipment requirements for proctoring. Our exam website at hudhousingcounselors.com addresses these questions about equipment and is part of the registration process.

You also want to keep an eye on your agency's firewall which might block access to the proctoring software. Again, you can test this before you take the examination. There are instructions for doing so at the hudhousingcounselors.com website.

The examination is available seven days a week except for a few Federal holidays and a couple of non-Federal holidays, like the day after Thanksgiving. So review your calendar for dates you know will work with your schedule and make sure the exam is available before you register to avoid any last minute cancellation fees.

By the way, speaking of fees, I want to make sure you know that the registration fee has been set at a low rate and is currently supplemented with HUD funds that will expire September 30, 2018. We don't know

what our budget will be going after that, and HUD may change the fees with a 60-day Federal Register Notice, so it's another reason to get certified sooner rather than later.

As you know, the testing requirement is one time only. There's no waiting period to reschedule if you fail the exam, and I hope you don't. You will have to pay another registration fee if you decide to retake it.

If you take the test now, you don't need to worry about learning new program information for the certification exam. The exam is always going to be based on the most current version of the online training. HUD anticipates the next update will occur in April of 2018, so at that time, the training, the study guide, the practice exam, and the certification exam will all be updated. Our plan is providing updates to the training and examination two times a year, and you might want to keep that in mind as you schedule your own exam.

The next step I want to highlight in certification involves a different system, HUD's FHA Connection. This is another lesson learned. As you know, there are two parts to certification, passing the exam is one, but then your employer has to certify that you work for a HUD-approved

agency and that process is through FHA Connection. We've seen some counselors who pass the exam but can't complete the application process, because the agency doesn't have an application coordinator or that coordinator's access has expired.

The agency needs to identify its FHA Connection application coordinators early and ensure those individuals are registered and familiar with the system so they're ready to certify the counselors before the staff go ahead and apply for certification. There's more information about how that works on our website, and we will be doing additional webinars on that process as well as archived webinars on the process of the FHA application coordinator.

After employment verification, a certified counselor will be added to HUD's database of HUD-certified counselors and can print a certificate associated with their employer. HECM roster counselors can use their FHA Connection IDs to access those certification screens. Once you're certified by HUD, you can proudly use the professional designation HUD Certified Housing Counselor. There's no expiration date to the certification as long as you continue to work at your designated agency.

Your clients, managers, and peers will know you've met the competency requirements set by HUD.

I do want to point out that we've seen instances where counselors have completed certification training from HUD partners and have erroneously used the designation HUD-Certified Housing Counselor or HUD-Approved Housing Counselor without going through this process. Please help us preserve the effectiveness of this new professional designation by only using it after you've been certified by HUD. You'll still get certification from those other agencies that are valuable, but they're not HUD certifications.

Finally, agencies that employ certified counselors will be identified on HUD's website as having a certified counselor. So we're going to let clients know to start looking for that. Get ready, put on your study hats, and go ahead and pass that examination. I know you can all do it. Go on to the next slide.

Dana mentioned disaster response, and we certainly faced challenges from the disasters that have occurred recently. In fact, 251 housing counseling agencies have offices in the impacted areas. Several of them lost their

offices, many of their staff and their clients lost their homes. Our thoughts are with them as they face their own severe housing challenges.

A group of housing counseling staff in my office created the Disaster Assistance Response Team, or DART, after Hurricane Sandy to provide assistance and support to housing counseling agencies in disaster areas. This team has also been tested the past few months. Team members reached out to each agency to assess operating capacity. The information we received was critical to HUD, and I shared it with our leadership to determine what assistance would be available to clients who live in disaster areas.

The team is working almost daily with HUD leadership to support services on the ground and emphasize the value that housing counseling agencies can provide during disasters. Our training grantees and other partners have stepped right up to provide training and materials for agencies to increase their capacity to serve this specialized area. I know those of you who have been through a disaster recovery situation that it's very specialized information indeed.

We continue to add resources on disaster response and recovery on our HUD Exchange webpage, including a toolkit, flyers, and a program guide.

I want to call out the HUD Housing Counseling Disaster Program Guide.

It offers information for funders on the value of investing in housing counseling agencies as part of a recovery. If you're in a disaster area, please make sure your local officials and funders know about the guide. It shows them why housing counseling is a good use of CDBG-DR funds that they might receive and allows them to plan to include housing counseling as part of the recovery.

The role of housing counseling in the rebuilding of communities can continue for months, and usually years after a disaster. Families need help with grants, rebuilding, loans, insurance, loss mitigation, community resources over the long term. HUD-approved counseling agencies are one of the consumer's best choices for advice on how to find reliable and trustworthy resources to help them recover.

A major takeaway that the DART team had in this process was the critical importance of agencies having an emergency preparedness plan for continuing operations. A lot of people call it COOP plan. In fiscal '18,

we'll be preparing guidance and training to help agencies prepare these continuing operations plan. We urge all agencies to take training on disaster preparedness and recovery. Don't wait until a super storm, hurricane, wildfire, or some other disaster hits you first. I want to thank the team and the counseling agencies again for stepping up when crisis strikes. Next slide, please.

Dana mentioned that we are focused on one of our major goals, to reduce administrative burden for you as well as our own HUD staff so we can all help consumers reach their goals instead of fighting with the paperwork and systems. In accordance with recent executive orders, HUD is reviewing its existing regulations and guidance to assess compliance costs and reduce anything that's unnecessary.

During much of fiscal '17, my office began considering feedback directly received from a variety of stakeholder sources, including webinars, training comments, intermediary and other industry meetings, and email messages that have been sent to us at our mailbox. Several teams continue to assess our regulations, handbooks, forms, processes, and the NOFA process with a focus on identifying opportunities to clarify, streamline, and reduce burden.

We've made some changes already. As you'll hear in a minute, we've made further strides in our efforts to streamline the grant application process, but more changes are in the works. We've identified a list of priorities under areas of program eligibility, technology, reporting, performance reviews, and grant administration requirements. We're going to bother you to help us in 2018 for continued suggestions and feedback on how we can streamline the program, reduce burden, and reduce your cost of doing business with us. Next slide.

I want to share next some of our policy efforts that are underway in partnership with housing counseling agencies, lenders, and other government partners. These efforts help consumers get the benefits of housing counseling by integrating it throughout the mortgage process. It takes a village to make any of these changes and many of you on the phone were very instrumental in initiating some of these changes and we're happy to support your efforts.

The first change I want to call out is the Uniform Residential Loan Application. You may not know that this is changing in 2018. The Office of Housing Counseling worked with Fannie Mae, Freddie Mac, the Federal Housing Administration, and other government entities to include

a new section in the loan application on HUD-approved homeownership education and counseling. The new section provides an opportunity to collect information on housing counseling and will increase borrower awareness of counseling just by having it there. The new form is going to rollout January 1st.

The Federal Housing Finance Agency also announced a couple weeks ago that borrowers will be asked on the form for their preferred language.

They'll be informed that the mortgage transaction would likely be conducted in English and refer borrowers to housing counseling agencies for information about translation and interpretive services. Again, we're pleased that housing counseling will be integrated in the loan application for every consumer beginning in 2018.

Another policy change involves data. The Office of Housing Counseling assisted Freddie Mac to map the data points that you report on the 9902 form to Mortgage Industry Standards Maintenance Organization Models, MISMO, you may know it. So that's going to facilitate reporting from counseling agencies directly to lenders and servicers. Freddie Mac and our office completed mapping all data fields on the 9902 in June. Final review of the document is underway and will be submitted for adoption by

the MISMO organization. This mapping project lays the groundwork towards a standardized data format and lenders will be able to track counseling data in their mortgage systems if they so choose. Now of course I have to add, we'll work with you to try to get that information from lenders once they get it, but at least they will have an easy way to integrate counseling in their system.

We're also working with several other Federal agencies as well as the Mortgage Bankers Association, other industry stakeholders, and housing counseling agencies to create a publication for borrowers to understand their loss mitigation options after the end of the Making Home Affordable HAMP Program. We expect to have the document available for counseling agencies and consumers before the end of the year.

Finally, I want to mention the important work of our Federal Advisory Committee. The committee met three times in fiscal 2017. They're focused on integrating housing counseling into the mortgage process pre-purchase, post purchase, reverse, and default increasing quality and increasing awareness and visibility of housing counseling. We're preparing a report on their first year activities now and firming up the

meeting schedule for next year. We're so grateful for the work of this committee. Next slide, please.

In addition to these efforts, we're also working to expand access and increasing awareness through a visibility effort. We are tired of having HUD Housing Counseling Program be a best kept secret. In fiscal 2017, our Awareness and Visibility team started working on tools to increase awareness, change perceptions of housing counseling, motivate behaviors to lead the consumer to housing counseling, and create partnerships with stakeholders to make housing counseling resources more readily accessible.

Some of you may have participated in focus groups and meetings where you saw the research this team has done. Based on the research and feedback, we've created some toolkits, videos, and great materials like this Beat the Odds poster. All of these are housed on our HUD Exchange website and can be used by any HUD-approved housing counseling agency at no charge. Stay tuned, we're planning to launch even more in the coming year.

I do want to mention that we received a letter from the National Housing Resource Center requesting that HUD consider changing the name Housing Counseling under the program. We're planning to give that a hard look this coming year. I am excited about what I expect will be a lively conversation. We'll of course provide ample opportunity for you to express your views on legal constraints, cost benefit analysis, and ideas for a preferred name before we make any decisions. Next slide, please.

We're very proud of our commitment to evidence-based policy. This is the geek in me and in a lot of people in the housing counseling team here. We recently published an updated research summary on housing counseling that's available on our HUD Exchange website. We use all research findings to improve the program, and we disseminate the results so that you can improve your programs as well.

One of the biggest randomized controlled experiments ever launched by HUD is the First-Time Homebuyer Demonstration. It involves 5,800 people at their first contact with a bank. They're divided randomly into a group receiving remote education counseling, another group with a choice of in-person or remote education and counseling, or a control group with no treatment. HUD published preliminary results in 2016 that showed

significant impact from housing counseling in three areas: improved mortgage literacy, greater appreciation for the value of communicating with lenders before missing a mortgage payment, and improved underwriting qualifications more likely to have a credit score higher than 620.

There was no evidence in the early insights of improved budgeting practices, which is interesting and a little puzzling. The baseline study published last January did a deeper dive into who took up counseling and who completed it. There are a lot of insights there about barriers that might prevent clients from engaging in and completing the program. The studies are on our website. We also have some PowerPoint decks and presentations that share some of the findings. We're looking forward to publishing additional information about take-up and completion rates, and the first year complete research findings in 2018.

Finally, to help support the financial sustainability of HUD-approved housing counseling programs, the Office of Housing Counseling engaged the services of a third party contractor to research and evaluate existing state and local housing counseling funding models. The contractor conducted interviews with 51 stakeholders and presented initial findings to

us that we're going to use to create a white paper, highlighting innovative and financially sustainable funding models. We expect to publish it this year, and we hope you'll find it helpful in your own efforts. Next slide, please.

Let's talk about money and the notice of funding availability. This was the second year of a two-year grant cycle, and this year 231 second-year grantees were funded in fiscal '17 funds under that NOFA. We also published a supplemental NOFA for eligible applicants who may have missed the opportunity to apply during the first year. We awarded supplemental funds to 21 local housing counseling agencies and 4 parent organizations. We're proud that we were the first HUD program to publish a NOFA in 2017.

We informed Congress of awards in late June and more than \$50 million in counseling DOT grants and training grants were announced to the public on July 6th. We're working to execute the grant packages, pay out grants for work completed, and hold debriefings this month. Next slide.

The NOFA team works really hard and creatively to reduce burden associated with the grant process. For those of you that didn't actually

have to fill out a full NOFA application this year, I wanted to share with you that in addition to having a timely publication and award, the NOFA team is very proud of its collaboration with colleagues at grants.gov to create a fillable PDF that replaces the old version of the HUD 9906 Excel sheet for local organizations. Not only was the old HUD 9906 prone to user-entry error, but it required hours of manual transcription and analysis by HUD staff during the scoring phase. The new HUD 9006 auto-completed most of the elements of the scoring tool and made it impossible to have an applicant fail the NOFA because they couldn't attach a critical scoring document.

As you know, I can't discuss the timing or the content of the next NOFA in 2018. We're still under a continuing resolution, so before we could distribute money we do need a full budget. In fiscal '18 though, I can tell you the team intends to expand this auto-populate feature to include all the charts. We hope to have a feature for intermediary applicants. We're going to continue working on ways to get the application process streamlined and hope to go digital at some point. Please provide feedback to us on the NOFA process. We really made these improvements because we hear them from you. Next slide.

I want to talk for a moment about oversight. In 2018, we're committed to provide training, technical assistance, and materials that help your agencies navigate the housing counseling system and the eLOCCS grant payment system. One of our goals is to reduce the amount of grant funds that are underspent or recaptured. We're planning early intervention strategies to help agencies create a plan to spend down their grant funds in a timely way and intervene long before they decide to withdraw from our program or need to be terminated because of non-compliance.

We are complying, as you all know, for the grantees with revised 2CFR Part 200, the Uniform Grant Guidance. We're developing a risk-based approach to grants management, applying uniform and consistent risk assessment procedures. We're continuing to engage the services of a financial audit contractor to help with financial compliance with grant agreements and program regulations. The goal is to protect the Federal investment in our counseling program while reducing the compliance burden placed on agencies.

We work closely with the coalition of HUD intermediaries to create toolkits and best practice examples to make compliance as efficient and effective as possible and we'll continue doing so. We post all webinars,

toolkits and FAQs on our website at HUD Exchange and urge you to check it to see if there are materials that will assist with your program questions or challenges.

We also recently launched some program updates for HUD's housing counseling system. It's going to link to the certification database so that we'll be able to provide that information to the public.

Performance reviews where we come visit you and check on compliance or do that by phone, they're a critical part of our oversight strategy. In 2017, HUD reviewed 339 agencies, and guess what? I did six reviews myself. I hope these agencies found the reviews added value to their program. We know they addressed compliance and risk issues successfully for nearly all the agencies we reviewed.

We're making significant progress in automating that process and you'll start to see that in the next year. We're also looking to keep risks low and integrating a risk metric into the process. We will be sharing this information with you before we launch it to get your feedback as well.

I want to talk on the next slide about improving customer service. We are working very hard to be able to provide consistent information, train the HUD staff on the rules and we're creating a platform just for HUD use right now called the Housing Counseling Agency Management System, or HCAMS. It's being tested right now and we do anticipate a launch in fiscal 2019.

It's going to allow us to do our work with more automation and more consistently, and reduce the time we need to spend on manual systems. Now, it's not going to replace HCS but it will provide a much friendlier and useful tool to access HCS and share information with HUD. Down the road we expect it to be addressable to you. For example, with the performance review or even the NOFA, you can upload directly into the system. Most of the information will be populated and checked automatically.

Keep an eye out for future updates. We will let you know when we're inviting people to help us test and we'll continue to share training opportunities on this when it's ready and prior to launch.

We're very proud of our customer service and yours, but we know that we always need to work together to stay at the top of our game. One of our goals is to keep our interpretations of HUD rules consistent and we continue to add to the FAQ section of our HUD Exchange website. Your feedback helps us and I would encourage you to use our FAQs or let us know if one is missing that you'd like us to add.

We're also going to continue our complaint resolution program. We have a Resolution Czar here, we nicknamed Phyllis Ford, who's going to continue her role to help resolve complaints in a discreet and appropriate and fair way. I'm pleased to say last year we received a total of 26 complaints both about customer service from housing counseling agencies and a couple about HUD service.

It's very impressive but sometimes the complaints are serious, and I need to let you know this because we can't take it for granted. Last year, two people who were allegedly acting as housing counselors in fact were arrested and in one case convicted for fraud or embezzlement. It's a rare occurrence, thank goodness, but it's a program risk we all need to monitor closely. We work very hard to maintain the strong reputation of the program. Next slide.

The reverse mortgage program was a big challenge in the last two months and I just want to share a couple of things about that. On August 29th HUD announced major changes to the HECM program that took effect October 2nd. Those changes helped reduce the risk associated with foreclosures and could increase the amount of equity that HECM borrowers retained in their homes as they age. Changes were absolutely needed to ensure the financial stability and long-term success of the HECM program.

The policy changes, though, resulted in a spike in demand for HECM counseling in the weeks before October 2nd. We worked closely with HECM counselors to ensure greatest availability of resources and we want to thank those counselors for working with us as well. Nevertheless, there were still borrowers who were unable to complete the counseling prior to the policy change but they were able to participate in the HECM program, many of them, although their HECMs were originated in accordance with the new policies.

As you know, counselors in the reverse side received very specific training and just can't be equipped to handle unusual spikes in demand. I want to thank them again for stepping up and for some of them just as the

hurricanes were hitting, it couldn't have been worse timing. We really appreciate your dedication. We hope to add more resources for reverse mortgage counselors to HUD Exchange and we welcome your input and suggestions. Next slide.

Fiscal 2017 was an exciting year for training. We delivered 40 live webinars directly from HUD. Our training grantees supplemented our efforts, to say the least. NeighborWorks, Unidos US, National Community Reinvestment Coalition and Rural Community Assistance Appropriation received \$3.5 million in grant funds and offered scholarships and classes that resulted in 287 classes for 6,950 housing counselors. Thank you.

Several other partners stepped up and provided many training opportunities including webinars on disaster recovery. We announced those opportunities on our LISTSERVs and on HUD Exchange and you can find most of them archived on the website.

We're planning more, especially a series on fundraising that you might find really helpful coming in the months ahead. Last fiscal year, we did a lot of outreach on certification. We still need help getting the word out,

especially to those who are running housing counseling programs with HUD programs that are not part of this program, so please help us ensure that everyone who needs to get certified is aware of that.

I covered a lot, and I definitely want to allow some time for questions, so before turning it over to the operator and to Virginia, let me just say that I do hope our resources help you. I hope that we are responsive to your needs and aligned with you on supporting the work of quality programs. We're very excited about our upcoming initiatives and very grateful for your partnership.

If you have any comments at all or any suggestions, any questions that come up later, please send them to our email box at Housing.Counseling@HUD.gov. We have time for a few questions today, but we can take your questions. We will answer your questions after the call as well.

Thanks again. I'm going to turn it over to Virginia Holman and then to the operator. Virginia, do you take it first or the operator?

Virginia We'll turn it over to the operator. But while people are logging in, Jane can go through some of the questions that have been sent in to the box.

Operator, if you would explain how they can call and ask their questions?

Moderator Thank you. [Operator instructions].

Jane Thank you very much. While we're waiting for people to [audio disruption], we do have several questions about the certification exam and FHA Connection. One question is "Where can I locate more information on FHA Connection, especially the application coordinator role and is training available?"

Sarah I know you can go ahead and answer that, Jane, but the website and information on FHA Connection and training can be found at www.HUDhousingcounselors.com, the website for all things certification. Our training is archived as well so you can search our training archives on HUD Exchange. I know we have two websites, maybe three if you count HUD.gov. That's just a blessing of being in the federal system. I don't know how else to explain that. But to answer the question, to understand FHA Connection, please go to www.HUDhousingcounselors.com.

Jane Operator, do we have any questions in the queue yet?

Moderator We do have some questions in the queue. We'll go to the line of Brenda Rodriguez. Please go ahead.

Brenda Hi. This is Brenda from Affordable Housing Clearinghouse in California. We have posters in English and just received the ones in Spanish. I was wondering if you have plans to develop one in Vietnamese or other languages; they're very helpful, they're appealing to the eye and when counselees come in, they're able to see some of those results.

Sarah Brenda, thanks for the feedback. I have a question for you, actually. The posters you're referring to are related to disaster recovery or to housing counseling in general?

Brenda It's the housing counseling ones that were in your presentation. I just received them and I'm going to have them laminated just so that they can last us a little bit longer. I think they're just a helpful visual for families that come in if they're waiting or if they're sitting one-on-one with one of our housing counselors.

Sarah I'm so glad to get the feedback, we're thrilled, and we call that the infographic. We will look into further translations. I believe the team is also looking into an update of the data on that poster, so I will certainly share this feedback with them. It's comments like that that actually really help us decide what we need to do and how you're using things, so thanks so much for giving us that feedback.

Brenda Sure, no problem.

Moderator Next, we'll go to the line of Henry Wade. Please go ahead.

Henry Good afternoon. This is Henry Wade at CPLC in Phoenix, Arizona. I was wondering if there was going to be any opportunities for collaboration on potential name changes, or is there going to be a recommendation that we become standardized across the systems?

Sarah Thanks for asking that, Henry. We're very early in this process and I think that we will want to get pretty broad feedback. In fact, I'm thinking that we will probably look to do something along the lines of publishing a federal register notice and asking for feedback so that we'd have a way to get a lot of comments at once.

There are a number of issues to that. Our name, of course, the Office of Housing Counseling is statutory. We don't mandate that you call yourselves housing counselors now so I don't know whether our recommendation would be a recommendation to industry or whether we would start to use a different name and expect adoption.

There are a lot of questions around how we would do this. It's arising from the findings of our contractor that housing counseling has a negative connotation for some people, but I know that some of you have made great awareness around housing counseling services, people know what it is and trust it, so it's a tough call.

I would say we'll start with broad comments and then we'll probably continue coming back to you before we make a decision.

Henry Great. Thank you, Sarah. I appreciate it.

Moderator Next, we'll go to the line of David Brower. Please go ahead.

David Hello. Yes, I'm in a very small grantee of CDBG funds that had a down payment assistance program and so it's our understanding that in order to

continue having our down payment assistance program, we'll need to become both housing counseling certified, someone here in our department and our agency will have to become a certified agency.

My question is just I know the timeframe that that can happen in is about 36 months from when the test came out, but will there be any specific help or guidance for smaller communities like us that have just never looked into doing this or are unfamiliar with the process?

Sarah

Thank you so much for that question, and I will say that it's a very big priority of ours to reach people in your situation and frankly, pretty hard for us to do. I would love it if you'd send us a little more information about how we can contact you directly because I'd love to talk to you offline about how you heard about it in the first place.

We have a lot of assistance for you and a lot of choices. You can partner with existing agencies, you can come in and become directly HUD approved, you can affiliate with an intermediary in meeting our standards, and we want to help work through with you what's best, so you can decide what's best for your situation and your program. You're absolutely correct. The compliance has to be completed by August of 2020 and I

think that it's a process of looking at where you are now and what the gaps are to get to the HUD approved level.

We do have a tool on the HUD Exchange website for new agencies that are seeking to become HUD approved and if you haven't, I would look at the new agency eligibility tool. It walks through what it takes to become a HUD approved counseling agency, and we can provide help for you with that as well.

David Okay. Thank you so much.

Moderator Next, we'll go to the line of Sandra Castino. Please go ahead.

Sandra Yes, hello. Can you hear me?

Sarah Yes.

Sandra Hi. This is Sandra from North Hudson Union City, New Jersey. Our question was in regards to the disaster assistance. We have a disaster assistance plan as a whole for the agency. We're just wondering, in particular, for the office with our HUD housing counseling services here,

do we have to have a particular information—emergency information we have to give out to the community or just the agency as a whole given that information. Is that enough?

Sarah See, right now, there isn't a specific requirement on operations although the requirement is that you have to notify us if you're unable to operate and you do have to make provisions for notifying your clients or service delivery to clients. We're suggesting here that it's an important practice to have a continuity of operations plan. If your agency has one, I think that is exactly what we're looking for.

I think that I'll take back to our team to be clearer on which elements of both dealing with the public and having just agency operations are important and we'll try to provide further guidance on that.

Sandra Okay. Thank you.

Sarah Thank you.

Moderator [Operator instructions].

Jane While we're waiting for more questions, we do have another written in question. "As a housing counselor, when will HUD require mandatory housing counseling for all FHA loan programs?" This is for HECM.

Sarah The policy issues around FHA and housing counseling are open and you may have noticed that right now there's no assistant secretary for housing over FHA. Brian Montgomery was nominated by the President and had a confirmation hearing but I don't believe there's been a vote yet.

The movement around policy in that area, it is likely to wait for leadership. Having said that, if agencies have a point of view on the FHA program and what should happen, please let your views be known.

There's history and arguments both ways on mandatory versus not but I think we would welcome to get input on that and if you want to do that through one of the counseling trade associations or just individually by your agency, we really welcome your views there and I'd be very happy to collect them in order to let an incoming assistant secretary know. Thank you.

Moderator We do have a question from the phone line. We'll go to the line of Aaron Olszewski. Please go ahead.

Aaron Hi. I'm calling from the Center for New York City Neighborhoods and we had submitted a request for a NOFA debrief for last year. We did receive a response but we haven't actually had like a date set up and I was just wondering if you could give any information on the timeline we could expect or if there's any action we should take on our end to schedule that debrief?

Sarah Thank you. I'm going to turn that question over to Jerry Mayer, our Director of Outreach and Capacity Building, who's helping to coordinate the debriefings. Jerry, can you answer that?

Jerry Oh, of course. We are working up our debriefing schedule right now. If you have sent in your request, you will be contacted soon. What I'd like you to do, though, is to reach out to me. I'm pretty sure you have my email address. If you don't, let me know and I'll make sure that you're on the schedule.

Aaron Okay. Thank you.

Jerry Sure.

Moderator [Operator instructions]. We'll go to the line of Rudy Rullan [ph]. Please go ahead.

Rudy Hi. This is Rudy Rullan. I just have a follow up question regarding the debriefing. What is the reason when you go through the debriefing that you are not given the score that you achieve on each section? We believe that it will be really helpful to learn more about the effect, the score that we got and what's the reason behind that?

Sarah I'm going to take a stab at that answer, but then ask either Jerry or Brian Stevenlift [ph] is also on the phone to take that. We actually do not get very specific about the scoring at that point in time, and have not, but let me ask Jerry Mayer if you want to answer that for me.

Jerry Oh sure, Sarah. There's a couple of really good reasons. The main one is that every year the NOFA will change a little bit and what we don't want to do is give you bad information. If we tell you specific scoring information and then you apply it to the following year's NOFA, literally we could be telling you the wrong thing for that following year. We try to keep our information general and give you an idea of where you need to

improve. But, remember, it applies only to the application you're being debriefed on because the following year could change.

Rudy

Okay.

Sarah

Thank you for the question. I should say that for all of us, our goal is to have everyone be funded. We don't want to see anyone kept out. You do need to achieve a minimum score to have funding and we want to work with you to make you as competitive as possible in that process. That's a policy decision we made, and as Jerry said, we do change the scoring formula every year. We change some of the questions in response to what we've seen with the program and what we think the clients need fundamentally.

Thank you for your question, it's a good one, and we'll continue to chew on that with the NOFA team.

Moderator

Next, we'll go to the line of Bonnie Curley [ph]. Please go ahead.

Bonnie Hi. My name is Bonnie Curley. I had a question for you. In order to continue to receive training that you have here, do I have to sign up for an email address or anything?

Sarah The training that we offer, there's a lot of training coming from different places and like this webinar, we mostly just let people know through the LISTSERV that Jerry Mayer sends out. We try to put all the trainings we're aware of on that LISTSERV and we do have a place on our website where training is listed as well. Other providers offer training and they have different lists that they use. Then, we also list some training in our monthly newsletter, *The Bridge*.

The best way to get news about the Housing Counseling Program is to sign up for the LISTSERV. You have to go into HUD Exchange and in the upper right it'll ask you if you want to join the LISTSERV, and you can also sign up for the newsletter there. That is the best way to find out about all the trainings available to you but you may have to sign up for other notices as well.

Bonnie Okay. One more question too. How could I become a housing counselor?

Sarah Are you working within an agency?

Bonnie I work for HUD housing. I work in Market Family Production.

Sarah The housing counselors work for HUD approved housing counseling agencies, either non-profits or state housing and city entities and they need to employ you. They post for jobs as housing counselors various ways and you can watch the want ads for that.

Bonnie Okay. Thank you.

Sarah Sure. I think I have time for one more question from the phone and then one more question from Jane. Do you want to go ahead, operator?

Moderator [Operator instructions]. We'll go to the line of Dottie Foster. Please go ahead.

Dottie Hi. This is Dottie Foster from Detroit. I'll just piggyback on the question about the housing counseling. A couple of questions. One, is the cost of being in the computer and the one that's going onsite, are they the same

performance review, for example, we will have a finding that they're not addressing the housing needs as part of their work.

If your financial coaches are trained on the housing side and meet the standards, what they're doing is providing what we would call housing counseling services, although you call it financial coaching, then they would have to be certified housing counselors.

It's optional, if you have housing counselors and then you have separate financial coaches, it's really a decision you can make. Their work should be reported to HUD if they're certified housing counselors and you will need to make sure that what they do meets the HUD standards around housing. It's a little bit of a programmatic question about whether they're meeting the clients' housing needs at the standards that HUD requires.

That's a tricky question and if any of you out there have questions like that, I would encourage you to talk to your point of contact at HUD as a starting point to get help or get referred to somebody who can help you decide which of your staff should be certified and must be certified.

Thanks for that question.

Jane, did you have one final question for us?

Jane Not at this time, Sarah.

Sarah Okay. Well, I want to thank all of you for taking time today to be with us. Again, if there are questions that we didn't answer or suggestions or things that you think we need to take a look at again, please let us know. We always do much better when we hear from you.

With that, I want to do a final special thank you to a number of folks that helped put this webinar together and many others: Virginia Holman, Lorraine Griscavage-Frisbee, Jane Charida, and Jerry Mayer, among others, Judy Ayers Britton for all of the help, Ben Yaneta—I knew I was going to forget people. It takes a village to put this together and I want to thank you all.

Have a wonderful rest of your day and thanks for your partnership and your good work. So long.

Moderator

Ladies and gentlemen, that does conclude your conference for today.

Thank you for your participation and for using AT&T Executive

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