

Office of Housing Counseling

**Financial Literacy and Housing Counseling for the Military
Community**

Thursday, April 28, 2022

Medora Benson: Hello everyone and welcome to the "Financial Literacy and Housing Counseling for the Military Community" webinar. My name is Medora Benson with ICF. And I am going to run through a few logistics before we begin today's session.

Participants are currently in listen only mode. If you do experience any technical issues during today's session, please submit your questions to the chat box and send them directly to the host and our host John will work with you.

We encourage you to submit any content related questions through the Q&A box. We will have Johanna answering questions throughout the webinar and we will also have time for open Q&A at the end of the session. We will do our best to answer all questions.

The slides for today's session have been posted and the link to the training page will be put into the chat in a second. The webinar materials, so the transcript and the recording, will be posted to the HUD exchange in about 7 to 14 days.

The Housing Counseling webinar's archive is where you will be able to find those materials once they have been posted and you will be able to find all housing counseling webinars on this page and you can search by topic and by date.

A new feature for this year for Housing Counseling webinars is you can download and print a webinar certificate. The instructions for printing those certificates will be added to the training page in the coming days.

As many of you are familiar with, we have the Housing Counseling training digest. This is where you can find all Housing Counseling trainings. It is a training hub that is updated weekly and you can find upcoming trainings , past trainings, and self-paced trainings.

And right now you can also register for the upcoming Serving Communities through Housing Counsel virtual conference. This is a conference that will be sponsored by the Office of Housing Counseling, the Office of Community Planning and Development and the Office of Field Policy and Management. It will be held from May 10th to May 11th, so if you have not registered and you are interested in attending, please do so as soon as possible.

All right. So to begin today's session, we are going to do a quick polling session for anyone who has attended past Housing Counseling webinars. We use menti.com and for anyone who is new, please go ahead and use the link that I am about to put into the chat and you are going to go ahead and let me know that you have reached menti.com by selecting the heart in the bottom right corner. This will let me know that you have arrived and we will begin polling in just a couple seconds.

And we ask these questions to just determine who is in the audience. It helps us inform future webinars and develop future resources. So as those numbers are going up, we will get started with our first question.

So we want to know right now, are you serving the military community? And this webinar is intended for all three of these answers: We want to know if you are serving them right now, no but you have in the past, or you would like to start supporting them soon. And all of the sources and tips and tools that you'll learn about in this session will be relevant regardless of where you are in terms of serving the military community. And this is great it looks like we have a nice mix crowd for today.

All right and now on to our second question. We want to know, are you a HUD participating Housing Counseling agency? And this again, it helps us inform our future webinars. It helps us develop resources and it helps us also know who is serving the military community right now. All right, we've got some great participation, so thank you to everyone.

We have just a couple more questions and then we'll get started. So we want to know which military community financial education tools and resources are you familiar with. We know there's a lot out there and we want to know what have you seen before, or what are you interested in seeing in the future, and we've got SFPB, we have HUD resources, military one source, so that's the Department of Defense, state resources or other. And keep an eye on the other, our next question will pertain to that.

All right this is great. Thank you everyone. We'll just hold this open for a couple more seconds and then move on.

All right. So for those of you who said other, can you please elaborate a little bit on what those resources are? So we want to know other resources that are out there that we did not list, what have you used and this is open ended. So just let us know either the -- okay perfect-- let us know if there's perhaps a different resource. So we see Freddie Mac, VA, perfect, thank you.

All right. Okay. And we will have one more Mentimeter question at the end of the session but right now -- and we will leave this open so you can continue to go ahead and respond to this question. We will now move over and I will pass it over to Stephanie Williams, the deputy director of the Office of Outreach and Capacity Building within the Office of Housing Counseling. Stephanie.

Stephanie Williams: Yes. Thank you Medora and good afternoon everyone. And once again welcome to today's webinar. Today is going to be a really solid review of financial education resources and tools, and other relevant information that will be helpful to you with housing counselors and Housing Counseling agencies working with military, the military community, military families and individuals. Next slide.

So the purpose of today's webinar, I just said, is this is a specialized targeted community and has some unique needs that we will address and cover with two speakers. Next slide.

So today I'm very pleased to work with ICF, our technical assistance providers, Sid Alvarado and Johanna Barrero and Medora Benson are with ICF. And together with them, we've developed a number of new resources, provided webinars and then recently launched a new page on HUD

exchange that you'll see later on. And we're also joined today by Wen Liu who is the senior policy analyst in CFPB's office at Office of Service Member Affairs.

When you look at this agenda there are only a few bullet items. It's short and sweet but chocked full a lot of information. We're going to have an introduction to just frame the subject matter and the content for you and then we're going to go into a little bit more detail about Housing Counseling services for the military community.

Of course, as always, we'll have some financial education tools and resources that you can walk away with and add to your toolbox and use for those military community members who come to your offices.

And then lastly Q&A and we invite you and encourage you to take full advantage of the Q&A and have all your questions answered on this important topic.

So Sid Alvarado is the first person that we're going to hear from today and Sid the floor is yours.

Sid Alvarado: Thank you so much, Stephanie. Welcome fellow housing counselors. We are always happy to be before you to provide you with information where you can be of support to our military servicemembers. Next slide.

So what are we going to be talking today? We're going to be talking about what are some of those special needs when it comes to our military members? And when we're talking about those special needs, what I want us as community of housing counselors to keep in mind is that much of the work that we do as housing counselors is targeted to low to moderate income households.

And with us keeping that in mind, we may encounter families, military families, who are coming to us with some unique circumstances as well as some financial challenges. And when we're working with those military members, we are here as a community of housing counselors to help them with their housing, as well as their financial goals, just like we would help any other family that is within the general public.

However, what we're going to be talking about today is that added layer of protection that we need to be aware of as housing counselors within the industry that may assist those military families. And that can include things or the population or special population within the military as those who are newly enlisted. Depending on their rank, they could fall into that moderate income category and they may find themselves in need of some resources. And we are here to point them in the right direction so that they can get the support that they need.

I just remember myself and my own personal story being a former military spouse moving into a new area. It was those resources and those who were within the community that weren't always on base that really assisted me in getting that foundation and getting acclimated into the area in which I was new in. So this is where we, as housing counseling agencies and counselors, can kind of fill that information gap for those who are in the military community.

So when we're talking about those who are in the military community, it's very possible that they may live on base or they may live off base. That is an option that is available to them. So on base housing we also could refer to that as like military installations, that's the more formal name or they could live off base. Generally, active duty military members, those are the populations that are going to have access to living on base. Okay.

So when we're talking about on base, in a moment we're going to be talking that, privatize military housing that's managed by private companies on base. However, those in the military community also have the option of living off base and if they're living off base they may receive what is called BAH, or basic allowance for housing. And that is purposed to help to offset the cost of housing because that particular family has decided to live off base.

Now, when we're talking about BAH, that basic allowance for housing, that is really going to be based on the amount that an individual or family receives, that is going to be based on location. It's also going to be based on their pay grade as well as whether or not they have dependents. So there are some factors there that would have to be considered in order to determine what their BAH amount is if they decide that they want to live off base. Okay.

So now let's talk about some protections, that extra layer that I mentioned a little bit earlier that military members have access to. The first one I want to talk about is the Servicemembers Civil Relief Act, which you may have heard of and we do refer to it as SCRA.

So when serving military members why is it important for housing counselors to know the basics about SCRA? The reason why it's important is because it gives military members a wide range of legal protections that are not available to the general public and that's something that we want to know, right, if we are serving the military community.

For example, there are some housing protections that fall under SCRA. If we are considering a family, for example, that are renters, SCRA has some protections there. This is where members of the military, as well as their families, their dependents, they cannot be evicted for nonpayment of rent, right, so this is something that is above and beyond when we're working with the general public and that's because of SCRA.

And that is regardless of if there is some language within their lease agreement or local laws. There is some extra protections that they have. There's an additional time on the timeline if they are facing eviction, for example. So members of the military they cannot be evicted for non-payment of rent without a court order. And as I said, that's regardless of language within their rental agreement.

So this is especially true if their ability to pay rent is affected by the military service, okay. So there is an additional 90 days that they are granted and sometimes longer if it is justified in that eviction proceedings or eviction process, so therefore there needs to be an adjustment within that timeline that we may be used to if we're dealing with a military member or their family.

There are also some protections when it comes to foreclosure. Once again, if they are a military member, there are some additional protections that they have with that foreclosure timeline

despite of what state guidelines may say. So those are just some things to keep in mind if we are engaging with military members and they're having some housing issues, whether it's related to them being a renter and they're staying off base or if they are a homeowner and they are facing foreclosure.

Some additional protections that fall under SCRA are the financial management piece of things. So this is where military members have a cap, there must be a cap on interest rates during their military service and that cap is 6 percent. So if they have credit cards, if they have installment contracts, automobile leases or mortgages, there must be a cap placed on that. And that cap can be no more than 6 percent interest if they are a military member.

So now let's talk about the Military Housing Privatization Initiative or MHPI. So I talked just a moment ago the difference between on base housing and off base housing. So MHPI refers to those military members who are living on base housing. Okay. So they're living on their military installation.

So basically what this is a tenant bill of rights that was created under the 2020 National Defense Authorization Act. And what it does is it insures that servicemembers who are living on base in that privatized housing, they're receiving quality housing as well as fair treatment while they're living there on that housing.

So this privatized housing is for active duty residents who live on base and this housing is actually managed by private companies. And they are managing the day-to-day operations including maintenance needs, as well as repairs that military members may have while they're staying on that housing. And what has happened under MHPI is that there are 18 bill of rights that tenants have while they're staying on housing. And we actually have provided additional information, and you'll see in just a moment, when we talk about some resources these 18 bill of rights actually are laid out. And this came into effect August 1st, 2021.

Now, in addition to those bills of right, the tenants who are staying within that housing, those military members, they also have responsibilities. So there's five responsibilities that are laid out under MHPI as well, that way both parties it makes it very clear and transparent what their rights are as well as what those responsibilities are between those tenants.

So next let's talk about the Military Lending Act, MLA. MLA is the Military Lending Act and the purpose of the Military Lending Act is to protect servicemembers from high costs that are associated with certain types of consumer credit. Essentially, it's basically to help military members against predatory lending.

Now, I spoke just a moment ago about SCRA. How you can differentiate between SCRA and MLA is that basically, SCRA protects military members with those debts before active duty. So they acquire accounts before they went into service, now they're in service, now they need to alert the account holders that they are now military members so that there can be a cap at that 6 percent.

However, MLA basically covers transactions that were entered while in active service. So this means that they are currently a member of the military, they decide that they want to open an account whether it is a credit card or something like that but they did it while they actually were a member of the military. So that's the difference between SCRA and MLA is that there is that differentiating factor then.

Now, I want to say that MLA does not cover certain things that SCRA does cover. So LA does not cover assets that are secured by real estate or by the asset in itself. So basically that means that it does not cover residential mortgages, like SCRA does. It does not cover cars, boats, things of that nature. So those are things to think about.

Now, we do actually have a resource that's available, which we're going to mention a little bit later in the slides, that actually align SCRA, MHPI and MLA so that you can see who qualifies, who does not and what it covers. Makes it a little bit easier for it to be on that one page that we have available to you.

So now I want to move on to veterans. So the things that I mentioned, SCRA, MLA, MHPI does not cover veterans. Generally it is going to cover those active duty military members. However, we want to make sure that we're not forgetting our veterans.

We want to talk about what we can think about or what we can do as housing counselors to make sure that our veterans are remembered. And how we can remember our veterans is thinking about the disabled veterans that basically fall under the Fair Housing Act.

Now, there is not a federal housing law that bans discrimination on our military members that have that veteran status. However, there are some states; so you may be in a state that does include that as a ban from a local standpoint, from a state and a local government standpoint.

So just some of those states to think about are Massachusetts, Virginia, Connecticut, New Jersey, New York, Ohio and Rhode Island are some states that actually has a local fair housing law that bans discrimination against veterans. So when we are servicing veterans from a housing standpoint, we just want to keep that in mind, making sure that you check within your state and your locality to see if that is a ban that is upheld in your state or locality. Next slide.

So what do we do with all this information? How do we as housing counselors start with outreach? I know that I saw some of you said, hey, I'm not serving military members yet but that is a direction that I want to go in. That is a direction in which our agency wants to go in.

So what are some of the things you can think about or you can think of as you're maybe starting some of these partnerships. Maybe start with partnering with a larger entity. There are some models out there where there is some state housing finance agencies that have partnered with local installations where they are and partnering in that way could position you as a housing counselor or housing counseling agency to work with military bases.

So some of the things that you can partner in is maybe there's a gap there on the base where there is a population with military members that want to learn about purchasing a home. Your agency

could be in a position where maybe you are offering that first time home ownership class, right, for the military members and you're not only including the general information but you're also including things that pertain to that military community. So that's just one way to think about it.

Another opportunity, when we're thinking about where we are in this climate with our renters, there are military members who are renting off base. So there could be an opportunity for your organization once again to partner with the entities on installation to provide some information on them knowing what their rental rights are as they are renting off base. So those are just a few ideas, some outreach opportunities and strategies in which your agency can think about as they're moving forward and partnering with the military community. Next slide.

So these are the three things you as a housing counselor can think about. When we are working and engaging with the military families, we want to think about informing them. What are we informing them of? We as housing counselors are staying abreast of the information that's going on.

If there are any changes within the military housing, we want to know about those things. So we want to stay abreast so that we can inform the families in the households in which we're working with. And there's an opportunity once again to develop relationship with military base staff. So that's how we can inform.

The next thing that we can think about and do is we advocate. How can we advocate? If we are presented with a military member and they're having some issues, some housing issues, the military tenant advocate office through housing management is one office that we can kind of start with if we're looking to partner in that capacity.

Another office that we can partner with or have a conversation with is the Military Legal Assistance attorneys that are there on base. And the next thing that we can do is we can counsel them. As I said, when I think about my own personal story being a former military spouse, when I first moved into the area which I was moving into, a lot of the help in which I received was actually off base. So it may be a situation where you as a housing counselor may have to provide housing counseling to a family that may have some short term housing needs before they are able to maybe move on base.

Another thing is you always have deployments. We have military members who have deployments and I remember just being a spouse being left behind when my spouse was deployed and needing help and reaching out. So you may have to basically stand in that gap where you are offering assistance to a spouse or a dependent who was left behind by a staff who was employed.

So those are just things for us to think about. But as I said, inform, advocate, and counsel are just three ways in which we as housing counselors can assist and can support the military community.

So next I am going to hand it over to Wen who is going to provide you with some financial education tools and resources.

Wen Liu: Great, thank you, Sid, I appreciate that. So good afternoon everyone and thank you Sid. So first, I just want to say on behalf of the CFPB and the Office of Service Members Affairs, thank you for inviting us. You know we really appreciate that you let us speak about some of the topics and let's share some of the resources that we have that help the servicemember community.

Being a veteran myself, this is an area that's near and dear to my heart and just glad that you guys are definitely interested in using these resources to help out servicemembers, veterans, and their families. Next slide.

So before I begin, just a little bit of a disclaimer that I'm making this presentation on behalf of the bureau. It doesn't constitute any legal interpretation, guidance or advice to bureau and my views may not represent that of the CFPB. Next slide.

So I just want to give a quick rundown first of the Office of Service Member Affairs, or for short, OSA. So we were established under [inaudible] under the law because Congress thought there was a need when they started Bureau to have an Office of Service Member Affairs that our job is to help out servicemembers, help out veterans and help their families. Next slide.

So here a little bit of the specifics that we're indoctrinating that we were asked to do. So our core mission is to educate and empower, to monitor complaints that come into the bureau from servicemembers and veterans and coordinate efforts with federal and state partners to ensure that the wide range of financial products are used by servicemembers are fair, are transparent and they also comply with the additional protections that are afforded to servicemembers as well.

So we do, of course, as I mentioned earlier, coordinate with other federal agencies such as HUD, DOJ, the VA, DOD and we also partner with state level AGs as well. And we do a lot of outreach with military service organizations and veteran service organizations such as the American Legion, Veterans of Foreign Wars. We definitely talk to them and see what issues are brewing in their community because they have so big reach based off of their huge memberships. Next slide.

So the first education tool that I want to talk about is our flagship education tool here at the OOSA. The first thing any of you might be saying is, well, this doesn't usually look like a government thing. And that's the first thing I thought too. So this is a tool that we developed call Misadventures in Money Management or MiMM for short. You can go to the site, it's MiMM.gov.

And, so, what MiMM is, it's an interactive tool, choose your own story to teach servicemembers about the day to day things that they might have, such as saving money, buying a car, impulse purchases, teach them about the SCRA. All those topics that may come up in a servicemember's career.

So we've developed this tool to really target the audience of the young servicemember. People that are about to join, are a JRTC, ROTC that want a quick game that they can play on their

phones, a game that they can either use on an iPad, iPhone, because we went out to the community and we said, hey, what do you guys want. And the thing that they didn't want was, they don't want like long pdf's, they didn't want PowerPoint slides with a bunch of words to teach them about personal finance.

They wanted something that was interactive and somewhat fun. So we developed this great tool. I encourage everyone to not just share it but try it out for yourself too. And then once you complete the mission, you'll get this interactive bonus mission. You know we do spend a lot of time; we put voice in our characters; we hire actors and actresses to do like skits in them. So it's something that we're really proud of and a tool that we hope you share with the audience. Next slide.

So additionally, we developed a guide as well. So this is more for people that are already in the service or educators, like the people on this call; tools that you have at your disposal to answer questions if a servicemember or a veteran or their family member comes into your office.

So one of the things about the Your Money Your Goals guide is we want to kind of have like a roadmap of things that servicemembers face in their career, such as when they first join the military. Again, like I mentioned, buying a car, renting a home, getting VA home loans, saving money. And servicemembers, the ones that decided to stay in, what to do during your permanent change of station every two or three years. What to do before deployment, you know have a checklist what to do after you come home from deployment.

So we wanted to hit all of those points and put a guide out there for servicemembers as well as the educators so that they have all of the resources in one place that they can go to if they have someone come in say, hey, I'm about to move, I got orders overseas to Germany, to Japan that what are some of the things I should look out, some of the like scams to look out for. Some of the tips to look out for. So we put this guide together and it's one of our other resources as well. Next slide. Thank you.

So the next topic I want to talk about is housing. We have an entire dedicated page of resources that can help the servicemembers, the family or the veteran when it comes to housing. Like, for example, VA loans, we found out especially unfortunately during the COVID-19 pandemic, we saw in 2020, they were a big target for scammers.

So we wanted to warn those that utilizes great VA loan program about some of the things that they should look out for. So one of the things I can mention is when people were coming out of forbearance, VA loans under the CARES Act, they were getting a lot of calls, emails, text messages saying like, hey, during your forbearance this bank decided to sell your loan to us, we're the new loan servicer, we need to set up some things with you.

But it would be a scammer on the other line, like hoping the servicemember or the veteran would create a payment to them and then they wouldn't find out until they like the real servicer said hey, you haven't paid what's going on. So we just wanted to make sure that it's a resource that is there to make sure that servicemembers, veterans who use these products avoid scams. Next slide.

So again here, like I mentioned before, you'll see in the lower left when you click on site it says be aware of the mortgage scams. We also have tools as well, some things for servicemembers and veterans who use the VA loan program or any loan program to have resources, things to think about. Like for first time home buyers such as closing costs, other hidden costs that may come with buying a home that generally their real estate agent might not tell them.

We also just give good tips in general. You know, again, like I mentioned when buying a house we know this can be an extra challenging time for our military families when we reach out to them. Again, like I mentioned earlier, because they're asked to move every two or three years, sometimes to overseas, sometimes from overseas back to the states and we, at least recently hear a lot, that people that are expected to move, they're kind of moving in the midst of like a really hot housing market and they're finding difficult challenges to secure a rental property, to secure a home, to find an apartment, just things like that. We want to be there to help them, at least provide some of the resources that are available out there to help them find a house.

We also set up a page during the COVID-19 pandemic to provide resources as well such as some of the CAREs Act protections and if there's any additional protections that are afforded to servicemembers. And if they have any questions about this, this is a perfect place to come to.

Next is the CFPB's housing portal. So this is a page that was recently updated. So the housing portal was one of the top priorities in all of 2021 for the CFPB. Housing was a huge thing that our agency was working on. Our goal was to make sure that people stayed in their homes, that they were not improperly evicted and we set the housing portal to have resources, not just for servicemembers but for the entire country.

And during that discussion, certain topics came up in our office, hey, you know servicemembers have additional protections when it comes to housing. Like Sid mentioned earlier, the SCRA gives that servicemembers additional buffer of protection, because when Congress passed the law they understood that servicemembers, when they're asked to deploy at certain times, like hey, next week you're going to be deployed to this place for three months, six months, nine months and sometimes they kind of forget certain things. So there's certain laws that are passed just to make sure that they understand the unique needs as well as the unique challenges that servicemembers have. And they wanted to make sure that servicemembers got those protections.

So when we set up the housing portal it came up in our office and we decided, said hey, we need to have like a dedicated page for servicemembers, for vets, and as well as their families. So we have this page set up. When you click on it, it should have a section that is dedicated to that special community.

You know we talk about certain things, SCRA protected protections, VA loan programs, things that people might not know about the VA loans, it's a little bit more flexible sometimes than a conventional loan. And just all of the typical things that we hear when we talk to servicemember community as well as the MSOs and VSOs.

So we kind of use their information that they tell us, like hey, they say a lot of veterans are hearing these issues so then when it comes to housing. So we decided, okay, these issues are real important to the community and they want to find out more information about it so we kind of put that together and we put it in the housing portal.

And we also, of course, at OSA, I mentioned that the three primary communities that we serve is the servicemember which is the active duty population, their families, slash dependents, and the other part of our mission is for vets. So when we talk about vets, one of the offices we really work closely with is the Office of Older Americans because there's about 20 million vets in the United States currently and the age does skew a little older when you look at the breakdown. And we just work with our Office of Older Americans to see what are issues that older Americans are facing.

So again, then we try to see, we draw that chart and see which areas that overlap with the veteran community. Some things such as a company trying to poach their military benefits for the servicemember, for the veterans that are retired as well as reverse mortgages, we hear about that as well with our older vets.

And we just want to educate them, to make sure that before signing on the dotted line, before when the person calls or give you presentations about why you should do this because it's extra money in your pocket, you got money today versus waiting later, so they just understand all the ins, the outs, some of the pitfalls that may come with these kind of products.

Again, like I mentioned, we just want, before they make a financial decision for them, for their families, they can really truly understand what they're getting into before they're signing. We just want to make sure that it's fair, again, it's transparent, that they make sure this is the best product for them. You know also we encourage them to shop around too. Don't pick the first car off the lot that you drive.

And also we want to make sure that these companies follow the law; that's part of our core mission as well. One of the areas that the CFPB is looking at, if some of these companies, if you hear anything that they might be violating certain areas, they're walking like a thin line, we encourage servicemembers, veterans to file a complaint with the CFPB.

We have dedicated people that read these complaints and then we investigate these complaints. If we don't have jurisdiction, we work with our partners at either the state level or the DOJ to look at these complaints and make sure these companies are treating our servicemembers and our veterans fairly under the law.

And with those complaints also we bring it up to Capitol Hill and say, hey, this is what's going on. If we can do something, the CFPB will take enforcement action against it. We make our congressional leaders aware, this is going on in the marketplace. We have certain companies that can be bad actors unfortunately and we want change because it's our job in our office to protect our military community.

So at the Bureau we made it a point to put more than just English so we have resources available in seven different languages. So again, feel free to use the resources beyond the military community as well. So we provide our materials in Spanish, Chinese, Vietnamese, Korean, Tagala and Arabic. And we are also open for recommendations as well.

If you use some of these resources and you think there's areas that can be improved, feel free to reach out to me directly or you can email military@cfpb.gov and just say, hey, I have a lot of veterans or servicemembers that come in that's using MiMM, it's using Your Money Your Goals guide and they feel like it's missing something or if something can be improved, or this area is good and should be expanded, we want to hear that feedback, especially with our MiMM.

We've been updating it since this first iteration was like a comic book and then we hear, it's like, hey, one of the biggest issues that servicemembers deal with is they don't really understand the SCRA. So a few years after that we incorporated the SCRA into one of the chapters and MiMM. So it's definitely evolving.

And then we want to definitely keep it updated as much as we could to make sure that the resource we have provides useful information and current information. And then most of it is on our website. The easiest way to get to instead of giving the long URL, if you just Google us, CFPB OSA our site should be the first link that comes up.

And that'll be the end of my presentation. Thank you.

Medora Benson: All right, thank you so much, Wen. That was fantastic. And before we move on to our Q&A panel, I am just going to quickly review a few resources that we have on our recently launched page on the HUD exchange.

So like I said this page very recently launched within the last two months or so and we had a few different military community resources around the Housing Counseling lending pages but we wanted to create a home page for a variety of different resources through a bunch of different organizations.

So this HUD certified housing counselors serving the military community page has resources for HUD certified counselors that we have developed with the Office of Housing Counseling. A lot of those resources that Wen talked about from CFPB, Department of Defense resources, Federal Trade Commission resources and then we also have a lot of resources that can be provided to servicemembers.

So many of those CFPB resources again that Wen talked about, we have MiMM and then Commander and Navy Installations Command resource and those personal financial management videos as well. We also do link to the find a housing counselor page in case a servicemember does access this page too.

So we have hosted two additional military community webinars that I will talk about in just one second. When the materials for this webinar are posted, you can also access them through this box.

And the last item I want to touch upon for this page is we want to hear your military member's story. So if you are working with them a military member or military family, let us know. Email ohctechnicalassistance@hudexchange.info and that story could be featured in an upcoming issue of the Bridge newsletter.

So I will just run through the two military webinars. So Sid had hinted at this earlier, we hosted two webinars last year and the two documents that were created from those webinars are on that military page that now exists on the HUD exchange and so you can learn more about a lot of the protection and rental rights that Sid discussed.

The military tenant rental rights webinar discussed the rental rates available to active duty military members and their families. There was a chart that was developed from this webinar as well, again, accessible via that HUD exchange page.

And then we also hosted the Housing Protection For Servicemembers webinar and there we discussed protections for active duty military servicemembers and a check sheet was developed for that webinar. So both of those resources and both webinars are accessible through the HUD exchange page.

So at this time we are going to wrap up with some questions and answers. And before we jump into that, we are going to open up our final Mentimeter question. So we want to know what Housing Counseling topics would you like to review in future military community webinars. So I will put that link back in the chat one more time and we're going to leave this open. So this is an open ended question that you can insert throughout the rest of this webinar. Use that link that I submitted into the chat box and we want to know your feedback. So like I said, that will stay open as we go through our questions and answers now.

So Wen and Sid, I am going to begin asking you all a couple questions. So the first one is for Wen. Can you elaborate a little bit more? I know you went into detail about the housing portal. Can you talk a little bit more about how you can use it and who can use it, sort of what resources are available? So for instance, the find help, help for homeowners, renters and landlords. Just a little bit more detail.

Wen Liu: Yeah, sure. So the housing portal, like I mentioned, when it was created, it was for the entire country. So anyone can use it, it's a public website. We tried to make it as user friendly as possible by dividing into sections. Like you mentioned, we have sections for renters. So for example we'll have certain protections for renters.

We also want to add state protections for renters as well. If you are a homeowner, we give you homeowner protections. Certain protections you might have again at the state level. As a homeowner and then for my office as a homeowner or even as a renter as a servicemember or a veteran, there's some protections that may apply to you.

Here's some of the resources that you have that may apply to you. So we just kind of put it all in one place. It has in big bold letters of certain topics that may apply. I think the best way to use it

for me just go on the site and browse around and then it's pretty user friendly, we try to not to make it too complicated.

Medora Benson: Perfect. Thank you, Wen. All right. So this next question is for you, or I think this might be maybe a comment that you can elaborate on. So this is from Stephanie Woods. Most military bases have AFCPE certified counselors that already provide financial counseling. They will not normally allow others to counsel on the base. I did try that and was told I had to be an AFCPE certified, which I am pursuing now. So more of a comment.

Sid Alvarado: Yeah, that is true, there are a lot of bases that have gone to that model with using AFCPE and just like you, Stephanie, I myself actually did obtain the AFC certification or accreditation through AFCPE. However, I believe it does depend on the base. Not all bases require that. As I said it before, being able to use the partnerships of maybe larger entities like your state housing finance agency, they may also have some opportunities as well as some partnerships in place.

And then not every military member or servicemember goes to the base for resources. Sometimes if you have military, especially dependents who are kind of integrating into a community and they're working, a lot of times they're going to use the recommendations from coworkers and things like that if they find themselves in having housing issues or financial issues. So that also could be a way in which servicemembers kind of find themselves to your organization.

And your organization may also be the steward of down payment and closing costs assistance program. Those are also situations where that particular agency has requirements outside of the base. So once again, that family is going to find themselves in your office and you agency still needing help, especially if your office for the DPA example if they require a first time homeownership class or something like that, that's something that they're going to have to take at your agency. So there's still many ways in which families can find themselves in your office and still needing the help of a housing counselor.

Medora Benson: Thank you, Sid. So I have another, this is a comment from Barry Rothman and Barry is providing a partner opportunity that is mentioned to not be overlooked and that is the local chapter of Mission United which is a subset of United Way. Veterans are often in need of financial education as well as rental and mortgage counseling. So I just wanted to give that a mention.

And then, Sid, I've got another question for you. Does SCRA only cover credit card and loan accounts that were open during and after military service?

Sid Alvarado: That is a great question, Medora. And the answer is no. As I explained, SCRA it actually covers reducing the interest rate on any pre-service credit card. So that means that these are credit cards in which a person had prior to serving or coming into service with military. So it covers any pre-service credit cards as well as loans and places that cap at a maximum of 6 percent. So no, it doesn't only cover those who joined the military or after they joined the military, it can be pre-service as well.

Medora Benson. Okay. Thank you, Sid.

Sid Alvarado: Mm-hmm.

Medora Benson: And, Wen, I've got a question for you. This is from -- and excuse me if I am mispronouncing this -- this is from Pilar. How successful are tools such as MiMM? How successful have they been? Does CFPB track usage?

Wen Liu: Oh, great question. Thank you for asking.

So MiMM, I think it was by mid-way last year we reached our user of 50,000, so it's not a huge number but it's not a small number either. So unfortunately because of COVID pandemic and then the pause on travel, we actually used to go to military bases, we try to share this to recruiting stations and we definitely plan to kick that up to once travel is allowed again in our agency. But whenever we did go before we got great feedback from the troops. And, again, like I said we reached 50,000 so people do seem to like it and we encourage you to share as well.

And one thing I want to say, from one of the other questions, so one of the things our office learned about servicemembers and veterans is that it really helps to be proactive when you're reaching out to them with these tools. I think a lot of time we hear it's unfortunate that because servicemembers are so prideful people and they sometimes tell the counselors that they come when it's kind of late. Thinks are kind of like already -- they're facing foreclosure, they're facing deep financial trouble.

And then we ask them, why didn't you come early, they said, we just thought that there were other servicemembers and veterans that needed help more than I did, so I just didn't want to hog the resources. It's heartbreaking to really hear that. So one of the things that I always preach is, for our educational tools, again just try to get them early, be proactive and then if they use it, great. At least if they know it's there, if they pick up even like some of the information, as long as they know in the back of their head, they have tools that's there for them. They have resources right there for them. This is something that's good to know.

Medora Benson: Thanks so much, Wen. And before we jump into a couple more questions, I have a follow-up from Stephanie Woods. Stephanie said I am HUD certified as well and the two military bases that I inquired would not accept that particular certification. That's in the state of Indiana. I have two bases within one hour drive from my home.

Sid Alvarado: Yeah and thank you Stephanie for that comment.

And as I suggested, yeah, there are a lot of bases that are going to that. They are using ASCPE. So that's something that if -- I know you mentioned Stephanie that's a certification or accreditation in which you're pursuing, which is good. And just as I mentioned, a lot of times the interaction may not be where you're going on base, it could be a situation where a family just on their own kind of comes and seeks assistance.

And I'm here in Virginia and we have countless military bases and we've definitely been able to [inaudible] housing financial agency has been able to build a very strong partnership with basically all of the military bases here. And we provide the first time homebuyer classes and these things are done by housing counselors so I think just having that conversation is important.

And then also just overseeing down payment and closing assistance at some former agencies in which I worked, they still had to come off base to get those services and to get access to those types of products and things. So I think it definitely does depend on where you are and what the needs are of that particular community where you are.

Medora Benson: Thank you, Sid. Okay. I think we've got time for one more question for each of you so, Wen, I will start with you. How can a housing counselor help a servicemember to submit a complaint with the CPF?B?

Wen Liu: The best way is on our CPF we have a big link. At the homepage, just submit a complaint and then identify if they're a servicemember or veteran. We do keep of that. For example, if they're in a certain area, certain states, we do actually work with, again like I mentioned, people on Capitol Hill.

You know we have a meeting with a certain senator or congressperson, we say, hey, in this state we're getting complaints about housing, credit problems, just things like that that pop up. So on our website will be the easiest way to submit the complaint. And we encourage people to do so.

Medora Benson: Thanks so much, Wen. And thank you for all of your great resources and advice today.

And Sid, I will wrap up with you. Where would housing counselors go to find out how to partner or collaborate with the military community in housing matters? And I know you spoke a little bit to that earlier, so, if you could elaborate further and possibly speak to your own experiences.

Sid Alvarado: Sure. I think one of the places that housing counselors can go or agencies can go and begin to have those conversations as I said, it's definitely just starting with larger entities, just seeing what your state housing finance agency or other agencies like that, what type of partnerships because a lot of times they're already partnerships with certain things already in place and just kind of looking around and seeing who may already have some of these relationships.

Because all military members have to have that briefing, especially if they're going to be staying on base with the housing management office, that is also another place where you can start, another office on base where you can start because they have to have that briefing, especially if they're going to be living on base with the housing management office.

So just being able to have that conversation and seeing maybe it's not the financial piece of things or maybe it's just more so your office or our agency is looking at being able to do rental rights because there's going to be those members who want to live off base. And if they're going to live off base, they need to know about what their rights are.

So maybe they're just really specific topics in which your agency can offer, so those are just some of the things to think about but definitely the housing management office and also the military legal assistance office could be good places to start having some conversations to see what role your agency can play.

Medora Benson: Okay. Thank you so much, Sid. And thank you as well for all of your great resources and for another wonderful webinar.

Sid Alvarado: Thank you.

Medora Benson: So at this point, with no further questions, aside from all the great resources that we talked about today, you can also find more Housing Counseling resources at the HUD exchange Housing Counseling landing page. You can check out the Bridge for some more interesting newsletters for some Housing Counseling agency stories and you can also get in contact with the Office of Housing Counseling by emailing housing.counseling@hud.gov. And finally, you can also search for HUD approved Housing Counseling agencies by selecting this link.

So with that, thank you all for a wonderful webinar and we hope to see you at our next one.

(END)