



Plenary Session

Latest News - Office of Housing Counseling (OHC)

August 5, 2015

Facilitator & Panelists

- Facilitator: Sarah Gerecke, Deputy Assistant Secretary, Office of Housing
- Panelists:
 - Brian Siebenlist, Office Director, Office of Policy and Grant Administration
 - Jerrold “Jerry” Mayer, Office Director, Office of Outreach and Capacity Building
 - Phyllis Ford, Division Director, Office of Oversight & Accountability

Session Agenda

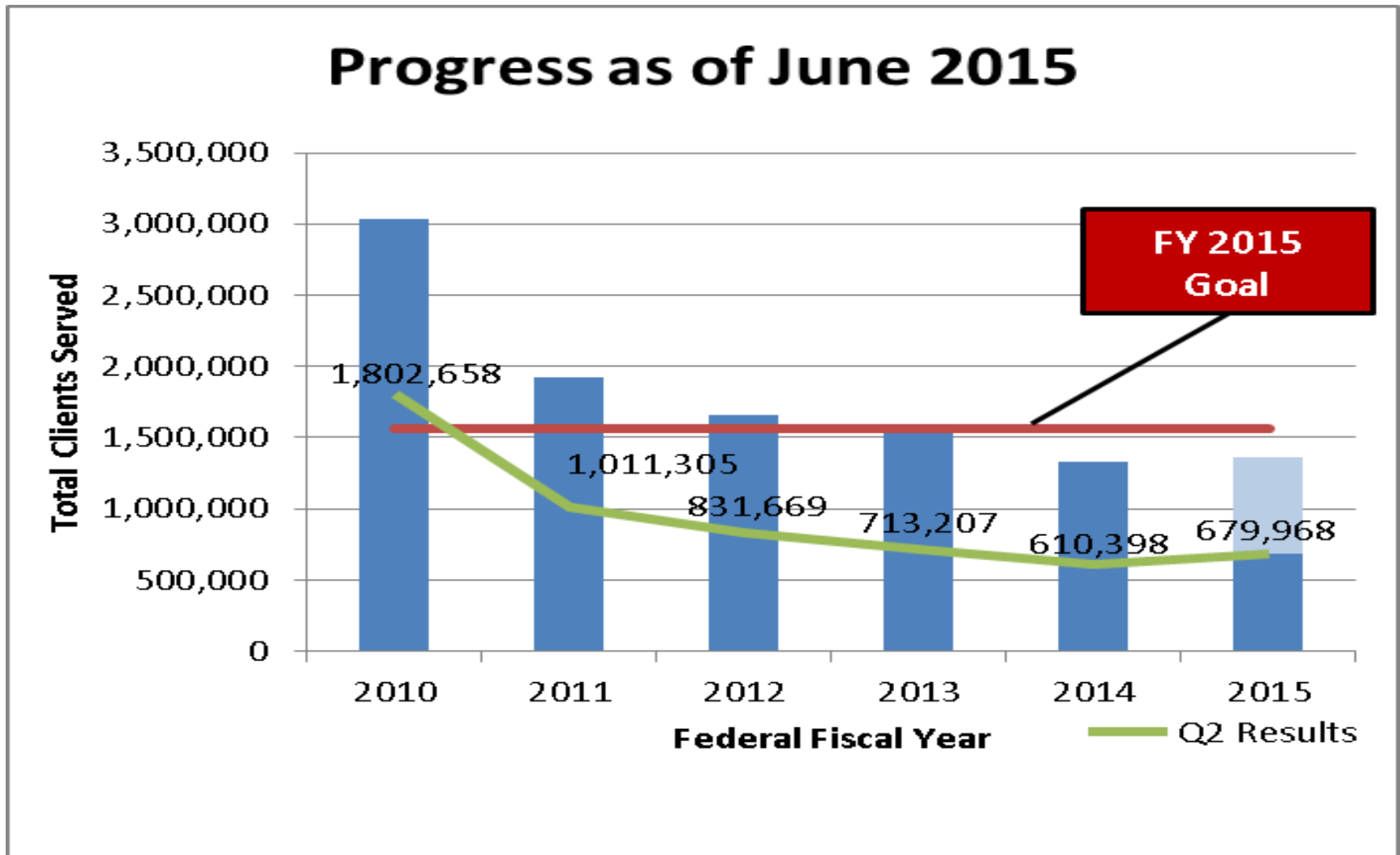
- Updates by Office: Goals, Accomplishments and Challenges
 - Office of Policy and Grant Administration
 - Office of Outreach and Capacity Building
 - Office of Oversight & Accountability
- Q and A



The Office of Policy and Grants Administration

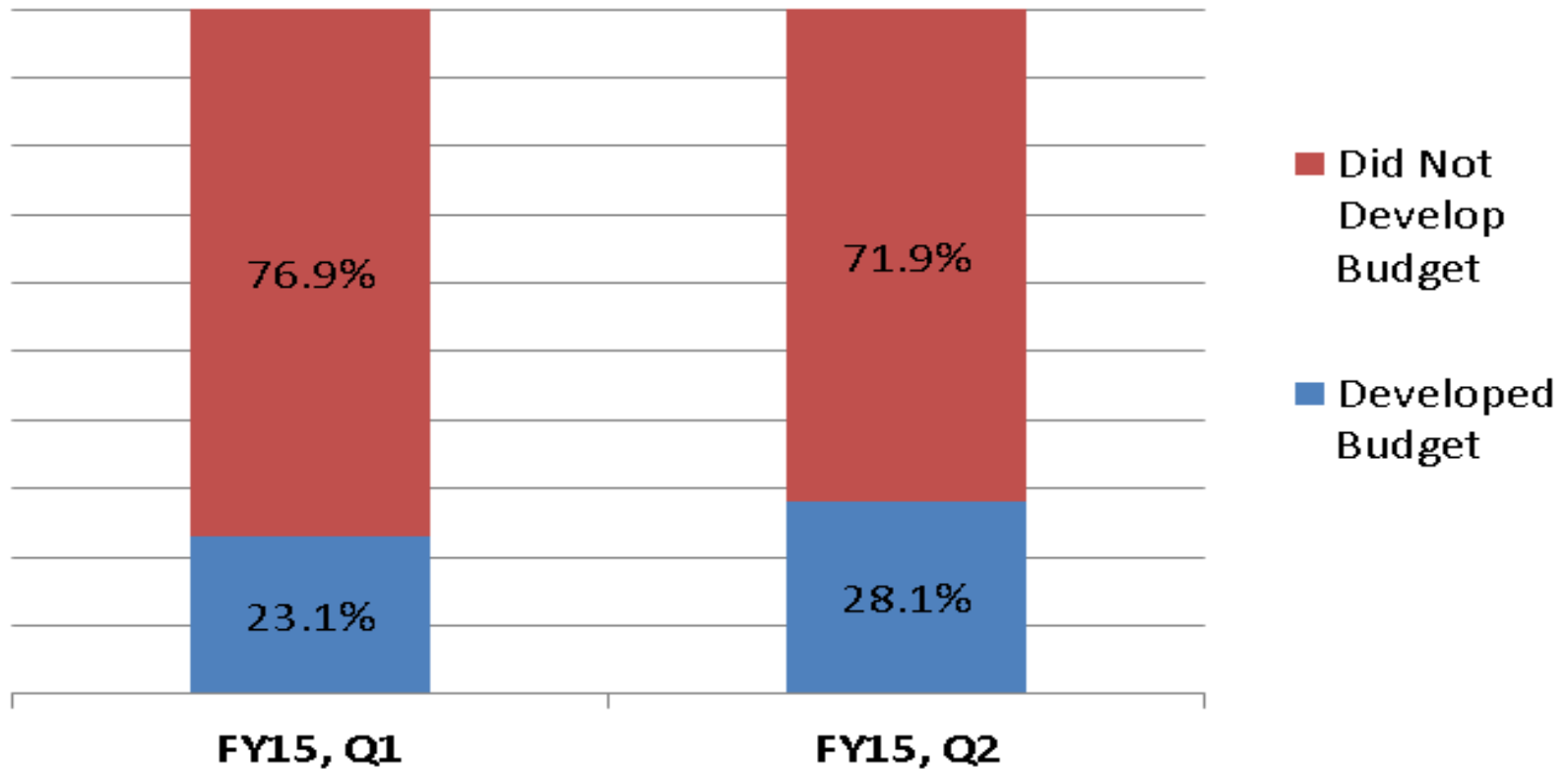
Brian Siebenlist
Director

Clients Served



Budget Outcomes

Progress as of June 2015



Goals

- Make Awards Faster
 - Pushing for November Publication
 - Funding Methodology
- Certification Rule - Publish and Implement
- Paying for Counseling – Exploring options to:
 - Expand who can pay for housing counseling, and
 - If costs can be financed as part of a mortgage
- Increase Households Served

Goals (cont.)

- HECM Program Changes
 - HECM Counseling Notices Issued
 - Loss Mitigation Guidance for HECMs in Default due to Unpaid Property Charges H 2015-05 issued 7.6.15
- HECM Counseling Notices in the Works
 - Taxes and Insurance (Submitted to DRT)
 - Due and Payable Requirements (Submitted to DRT)
 - Mortgagee Optional Election (Submitted to DRT)
 - Counselor to Lender Communication

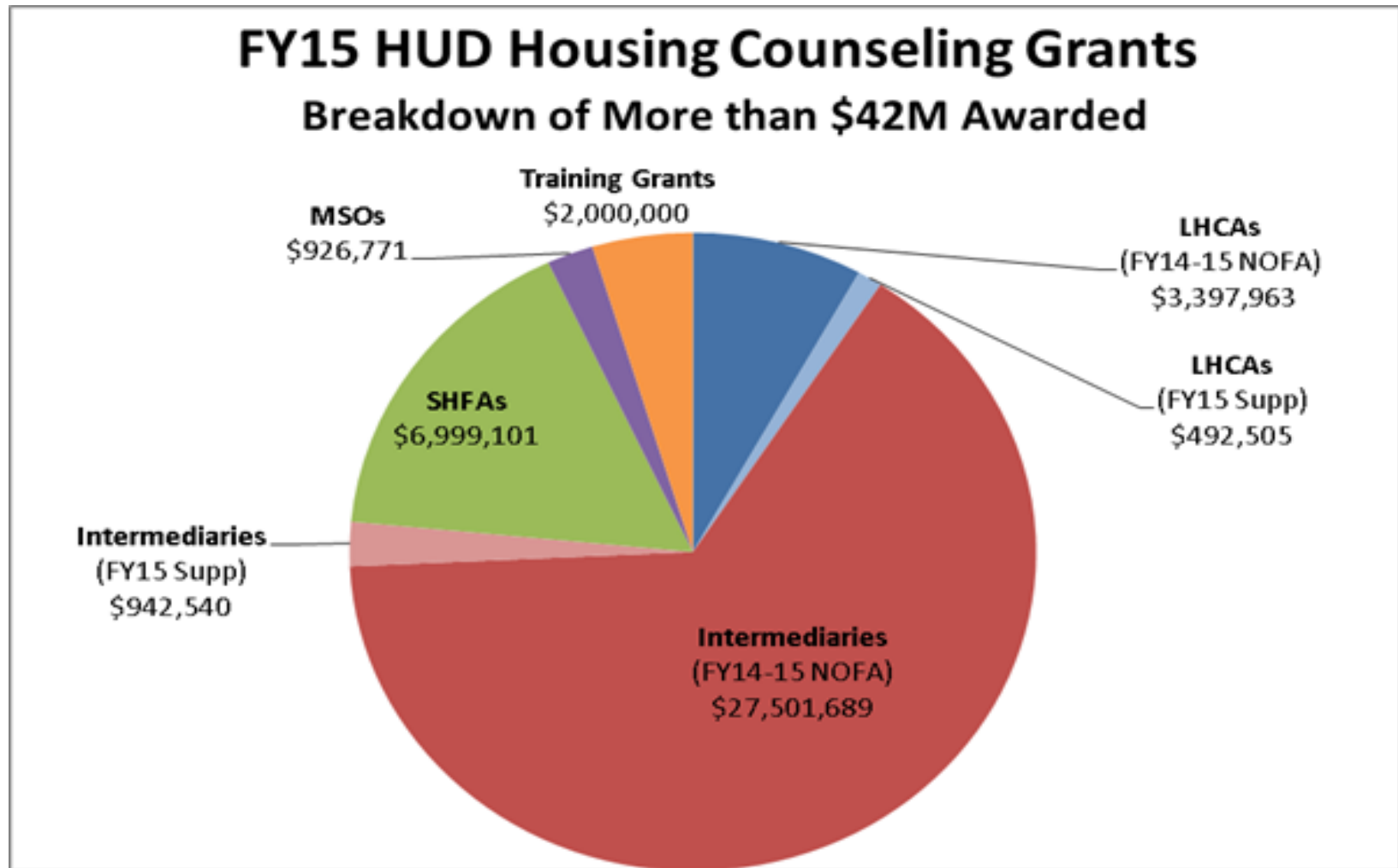
Goals (cont.)

- Handbook Revision
 - Conformity with certification rule
 - HECM counseling protocol revision
 - New rule making
- Improve Outcome Reporting

Accomplishments

- Certification Rule
 - Evaluating public comments
 - Program Design
- Implemented New form HUD-9902
- HECM Program Changes - recently published notice for counselors re fin assessment and non borrowing spouses
- Two Year NOFA
 - Great Majority of 15 grantees did not have to reapply
 - First HUD grant program to make awards in FY 15

Accomplishments: FY 15 Housing Counseling Grants



Challenges

- Embed housing counseling
 - Work to integrate housing counseling into more government and private mortgage and homeownership programs
- HUD Approval / Certification
 - Where counseling is required or incentivized, make HUD approval /certification the standard
 - Both outside and inside of HUD
- Systems: Client Management and Housing Counseling System



The Office of Outreach and Capacity Building

Jerry Mayer
Director

Goals

- Completion of Counselor Certification training and testing
- Federal Advisory Committee membership announcement
- Media campaigns for housing counseling
- Provide requested stakeholder training
- Complete Debriefings

Accomplishments

- Launched counselor training for certification website
- Housing Counseling Federal Advisory Committee
- Media and outreach campaign
- Continuous updates of Counselor resources/training/toolkits including the Bridge newsletter
- Approved 14 agencies

Accomplishments: Counselor Certification

- OHC launched certification website June 4
 - www.hudhousingcounselors.com
- Free on-line training and downloadable study guide
- Training for examination not required but encouraged
- Currently no registration required to visit website

Accomplishments: Federal Advisory Committee

- Received approximately 200 applications
- Membership of the committee shall equally represent the mortgage and real estate industry, including consumers and housing counseling agencies certified by the Secretary
- Reviewing applications for membership now

Accomplishments: Outreach and Visibility

- The following Banner will be displayed on various commercial websites



- When clicked, it leads to the following video posted at HUD You Tube:
- Housing Counseling Works! Video

Counselor Resources

Main webpage for OHC Housing Counselors:

- www.hud.gov/housingcounseling
- Archived webinars - Scroll down “Important Links” About half way down is:
 - Training Webinar Archive
- Housing Counseling resources/toolkits
- *The Bridge* and email archives
- To subscribe to *The Bridge* send an email to thebridge@hud.gov

Counselor Resources (cont.)

- Stakeholder Meetings Webinars – 7 to date with over 550 attendees
 - Stakeholder Meeting Purpose
 - Provide the opportunity for communication and interaction
 - Evaluate stakeholder input on program policy and procedures
 - Share best practices and challenges
 - Provide advice to leadership of the department as it relates to housing legislation, regulation, policy development, budget, training, program evaluation and oversight
- Counseling Industry Webinar Trainings
 - 36 External Webinars to date this calendar year
 - Number of attendees: 5500

Targeted Technical Assistance

- TA work completed to date
 - Webinars
 - Gathering best practices to feature at this meeting/
future work
 - This meeting
- Upcoming TA work
 - Webinars
 - Toolkits
 - Online Training, first topic Network Monitoring
 - HUD Exchange

Challenges

- Finalizing Counselor Certification testing (dependent on publication of final rule)
- Selection of applicants for the Federal Advisory Committee due to strict guidance
- Providing meaningful training to stakeholders and staff



The Office of Accountability and Oversight

Phyllis Ford

Division Director

Goals

- OOA's Responsibilities: To ensure, through monitoring and certification of HUD approved housing counseling agencies that consumers receive quality and effective housing counseling services
 - Compliance and manage risk
 - Challenge: Accomplish the goals, with 67 staff, 2400 approved agencies and an average 400 performance reviews each year
 - How: Streamline, Educate/Technical Assistance, Systems

Accomplishments

- Streamlined Performance Review Process
 - HUD 9910 and Performance Review process rolled out July 2014
 - Reduced preparation and review time by 16 hours for both HUD and agencies
 - Intense staff training to ensure consistency across all performance reviews
- eLOCCS -Access to Secure Payment Systems

Accomplishments (cont.)

- Financial Audit, Training and Technical Assistance for Agencies
 - For newly HUD approved agencies – pre-audit and technical assistance to prepare for future grant management and compliance with HUD financial system and audit requirements
 - Financial audits of grantees every 2 -3 years or as needed

Accomplishments (cont.)

- Financial Audits
 - Action plans – developed in response to financial audits and designed to help agencies meet compliance requirements
 - Technical assistance upon request for specific financial issues
 - Various trainings on topics germane to financial management, grant management, OMB circular compliance, common audit findings

Accomplishments (cont.)

- Mentorship Program for OHC Staff: As new staff come on board, they are enrolled in a mentorship program covering OHC operations
- This program ensures that new staff have a consistent knowledge about the counseling program and processes

Challenges

- Performance Reviews for oversight agencies
 - Implementation uniform standards for OHC staff when conducting performance reviews of intermediaries and State Housing Finance Agencies
 - Developing a checklist much like 9910
 - Process is in the testing phase with 9 agencies having undergone performances reviews
 - Feedback is positive
 - ETA for implementation is beginning of FY2016

Challenges

- Reduce the number of findings through training and technical assistance
- Reduce errors in reporting on 9902
- Change perception that a review is an audit
- New 9910 Automation, More Streamlining
- More System Enhancements – improve HCS

Q and A