

## Office of Housing Counseling Virtual Intermediary Conference Plenary Session, 9/15/20

Shawna LaRue Moraille: I just wanted to say a quick hello again. This is Shawna LaRue Moraille from ICF. We're just giving a few more minutes for folks to join the call and for us to hear from you, about what topic you would like to have HUD covered today. So I opened up the menti.com which I know many of you are used to using with Office of Housing Counseling.

So just go into menti.com and please tell us what hot topic you want to have HUD cover today. And we'll get started in just a couple of minutes. Thanks so much.

Okay. Thanks everyone. Let's go ahead and open up today's conference. And if you are in menti.com, we've started with an ice breaker here about what hot topic do you want to have HUD cover?

So I'm going to go ahead and just switch over to the PowerPoints, so I can orient you to today's session. Again, I'm Shawna LaRue Moraille from ICF and this session is updates from the Office of Housing Counseling. And we've already done our first Mentimeter and we'll come back at the end also with the final Mentimeter. I think most of you know that all of you have been muted.

And we also recommend that only those of you that need to be on camera are on camera. That would ensure the best connection. If you have any technical issues, please chat with our host and you can find the chat box at the bottom of the screen. And then if you've any technical questions or any content that you're looking for to ask questions about, please let us know. We will be taking questions at the end of the session.

And then finally, some of you may want to ask a verbal question if we have time and if you do want to ask a verbal question, we will ask that you also let us know on the chat box at the end of the presentation. And then our team will find you in the queue and make sure that you're unmuted. But welcome everyone and we're excited to get started. So for today, we're going to hear first from Danberry Carmon. Danberry, please [inaudible].

Danberry Carmon: Thank you, Shawna, and good afternoon, everyone. We at the Office of Housing Counseling are glad and thankful that we can gather virtually today and continue to make progress on pressing housing counseling issues. I think all of us can agree that COVID-19 has certainly changed the landscape in which we work and we will spend some time over the next two weeks looking at this effect.

But before delving too much into what we have to cover and what we have accomplished this year and what is left to do, I want to take a moment, to introduce our keynote speaker, Ms. Dana Wade. This is Dana's second appearance at Office of Housing Counseling Virtual Intermediary Conference, last appearing in 2017, in which she talked about sustainability and housing counseling.

Dana was recently confirmed as a federal housing administration commissioner at the end of July. As many of you know, Dana has brought knowledge and experience in financial and housing policy issues, having served as the Office of Housing's general deputy assistant secretary, the deputy director of staff at the Senate Committee on Banking, Housing and Open Affairs and the Civic Committee on Appropriations. With her background, Dana's well-positioned to lead the work of housing.

She has a keen understanding of how banking and housing policy impact affordable housing, taxpayer commitments and by extension, our neighborhoods and communities. She's an avid supporter of the Office of Housing Counseling and values the work of our HUD – that our HUD intermediaries do, to oversee their network of housing counseling agencies. So without further ado, I see that Dana is ready. And so without further ado, here's Dana Wade.

Dana Wade: Hello. And Danberry, thank you for those remarks. I really appreciate it. A little embarrassing, but thank you. And honestly thank you for stepping up and doing this important role, during an especially important time. I really just wanted to get on today, because I want to thank you all for your hard work.

And just discuss with you a little bit about what a privilege it is for me to be in this role during this time. It's a time when a lot of families are experiencing COVID related hardships. When a lot of folks need access to independent unbiased advice from housing counselors. This has just been a very unpredictable and challenging year and I recognize that. And it's such a privilege for me to be in this role because I want to do everything I can to help people, to help homeowners, to help renters.

I know that's what you want to do as well. I want to say that, even though we've had to do a lot of things virtually and we certainly had some interruptions in how we do our day-to-day activities, you've continued to keep the trains running and to do the hard work and to talk to people who need your advice and need your help.

I'm looking at a number right now, which I'm very impressed with. Looks like to-date in fiscal year 2020, you've served 730,000 households, so you're on track to serve a million. That is certainly a very high number and it is on par with what you've done in years passed. I think that's truly, truly impressive. You should be commended.

Again, I think with folks, families, renters, homeowners facing so much uncertainty, to know that they can turn to a housing counselor, is such an important thing. And I just want to say, this is – I recognize that the issue of housing insecurity is absolutely devastating.

And I'm committed to doing everything I can to work with you all, to ensure that we prevent as many COVID related hardships and prevent evictions from happening over the next couple of months and throughout the rest of this year. This is a pandemic. It is something I don't think we ever would have predicted last year.

But we will get through this. This will be temporary and we're all there to help people get back on their feet again. So I look forward to working with you all. Just wanted to highlight some of

the things in these wonderful remarks I'm looking at, that my team is working on. Obviously, we are experiencing an FHA single family, a higher than historical usual number of defaults and delinquencies.

And as you all know the Cares Act provides up to a year of forbearance. So the question for us and the challenge for us is, what are we going to do when folks are exiting forbearance? And how are we going to be there to assist them in making their mortgage payments again? And we've been working on that every day at FHA in the Office of Housing. Want to make sure that we communicate everything we're doing to you as well.

I think everyone here knows we have extended multiple times the eviction and foreclosure moratorium for single family homeowners. And now it's extended through the end of the year, which I think is a really necessary thing right now. But we are also working on the toolkit for loss mitigation.

So that if you're a homeowner and you're experiencing a reduction in income, helping to get them folks back on their feet, so that they can begin making payments again when they exit forbearance is going to be key.

We recently put out guidance that talks about, what things borrowers can expect when they're coming out of these plans, in terms of how long do they want to wait, or other loss mitigation for refinances for loan modifications and whatnot. And I want to make sure that everyone here has access to that information and can really, really quickly disseminate that to borrowers who are seeking answers.

One of the things that was pointed out to me when I first started this job is that, there was a lot of miscommunication going on in the mortgage industry. And I honestly don't think any of it was intentional. I think it's just we've all had to ramp up to some pretty big challenges over a short period of time.

One of the things that homeowners were really concerned with was, am I going to have to make a lump sum payment after I exit forbearance? Rest assured that it's certainly not happening. We worked really hard to get the message out there that we now have a standalone option for homeowners through the partial payment of claim, which is the second loan, it sits on top of the FHA mortgage that is not due until you refinance or pay off your mortgage.

So I think that provided a lot of comfort to homeowners who were wondering what is next? And I know that you all worked really, really hard to get that message out there that no one was going to be left in [inaudible]. That we're there to help. We're there to get you back and to get you going again. And I'm hoping that every day it's going to get easier, get better. Again I know this has just been a tremendous set of circumstances for all of us to go through.

But I wanted to talk to you all today to say thanks and know we want to work with you. We really, really appreciate everything that you are doing. It is honestly one of the most important things. And I think I also want to touch on the important work that I think is to come in preventing evictions for renters.

I know a lot of folks focus on pre-purchased counseling and home ownership counseling, but we really need your help right now, to try to get renters the right information, so that they can avoid undue evictions and displacement. This is a really critical priority right now for us. So I look forward to working with you on a rental assistance side.

I think everyone knows that the Cares Act provided a moratorium for renters. And most recently, the admin through the CDC and HHS issued an order that would protect certain renters from eviction and I believe this is an absolutely necessary thing right now. Again it's an unprecedented action, for, I think, an unprecedented circumstance, but as part of this, I think it is not HUD's role and it's not your role to implement this, but there are going to be a lot of renters with questions.

We're working on FAQs. We want to work with you on Q&As and the steps that renters have to take. Making sure they get the right information as well as making sure that they're pointed in the right direction when it comes to getting rental assistance. This is all going to be tremendously important.

So I mean honestly, it is my top priority helping homeowners, helping renters and the work I think is just starting, just beginning. And I'm really happy to have your partnership as we all move along and we get through this and help millions and millions of people who need it. And I actually had wonderful remarks that were written to me and I'm sure I left out a lot of things.

In fact, I know Danberry is looking at me and he is trying to send me the signals, to tell me that I have to say something about certifications. And yes, you are right. I do. So first of all, to all the counselors that have worked and all the intermediaries who worked really hard to get folks certified, thank you.

There was a mammoth undertaking during the last couple of months and we have to do a lot of this virtually. So this has brought with it some difficulties and I know folks have worked really hard. And I can tell you at HUD, we also had to work hard, probably harder than we thought, to extend that deadline.

And the reason why it was a little more difficult than you may expect is because, it is a statutory deadline. And to the extent that you all can cross that finish line and get all your counselors certified, I think that's going to be a really good thing because, I don't know if we can extend the deadline again.

And I don't want your federal funding or housing counseling to be at risk. So let's all keep working together, keep getting folks certified, reach out to us with any questions, we will do our utmost to get you the most accurate information possible. And again, keep up the good work. Thank you all for everything. Always feel free to reach out to me as well. My virtual door is open. Thank you.

Danberry Carmon: Thank you, Dana so much for sharing not only your priorities but your insight in housing counseling and ways in which we can come together as an industry to support

those priorities and make those priorities a reality. So thank you again for taking the time out of your busy schedule.

So as we go through the agenda, I'd like to just touch on just a few items, three of our main policy areas, certification, NOFA and supplemental funding and the 9902 data display. So as Dana mentioned about certification, it was an unbelievable challenge to me personally, as well as – and I can't speak for the staff in terms of how they viewed it personally, but it was a tremendous challenge.

And as Dana mentioned virtually, working with so many different entities, but trying to make a statutory change. And we're not quite finished, but we're close. As you know, the 30-day comment – public comment period closed and we're just going through those review – comment reviews, so that we can publish a final rule. So be on the lookout for that.

And I'm sure that Jerrold Mayer, our esteemed director of outreach and capacity building, will certainly post on listserv when the final rule becomes law. But it was a tremendous challenge and in fact, this very meeting today was a result of us having to postpone the previously scheduled meeting in order, so that we can concentrate and make sure that we were able to get this done.

But I do want to emphasize what Dana said is that, we're not sure that if August 1 2021 comes, that we'll be able to get an extension and we'll certainly place that risk appropriations for housing counseling. So please keep up the effort and working with everyone in the industry to get our remaining counselors certified.

As of today, we have 2,951 counselors who passed examination and are certified and FHA connection. So please, please if your counselors have passed the examination, please have your FHA coordinators go into FHA connection and certify your counselors who have passed the examination.

And again, I want to just say thank you for all the agencies whose counselors – who you work with, your counselors to become certified, even before the August 1st 2020 date. So I applaud you and I thank you very much for your efforts. And just remind everyone that we're in this together and so, although you may have your counselors certified, the question becomes clear to all of us is, what can we do to help the remaining counselors cross that threshold?

The next item I want to touch on lightly and all of our directors will go into more detail on these topics, but I just do want to talk about them from a much higher level – the NOFA and supplemental grant funding. I just want to talk about that for a minute. Again, we at Office of Housing Counseling, it is our job to see that the resources that the administration and Congress make available, number one, get out to you in a timely manner.

And it's also designated in the statutes, the deadlines that we have to meet. We also have a job of making sure that the taxpayer dollars are properly expended. And that's not to mean that we unduly burden you, or restrict your use of the funds. We have to administer the funds in accordance with the statutes and what the law requires.

But we make every effort, as you well know, to work with you in expending those funds. I would like to applaud our – all of our staff. We met statutory deadline this year for [inaudible] awards and so with the onset of COVID-19, I'd like to just give a great shout-out to our staff for meeting the deadline.

Another item that I'd like to just share with you briefly on – regarding appropriations and funding, is that please make every effort to use the funds that you are awarded. And I know that it's – some of our eligible grant expenditures aren't optimal, but they are – we're required to adhere to, but it's additional work.

Number one, we do not like recapturing funds and we certainly do not like to see agencies return funding to us, to HUD. So please make every effort to expend the funds that are awarded to you. And if you do have problems, or concerns about the expenditures, we certainly have support – points of contact, as well as support services to assist your agency, to make sure that number one you are expending the funds and to help you to make sure they're expended properly.

It's additional work on our staff, so much more to recapture and we certainly, it's hard to explain to anyone how we need more money, when we're not using the monies we were appropriated. And lastly, I'd just like to talk – to give you a shout-out. As I've always mentioned, to the agencies that I've worked closely with, I'm always astounded at the amazing work that you all do, that the commitment you have to helping people.

I started in – work with housing counseling agencies in 2005 I believe, 2006. And when I would go to agencies in Texas and Louisiana it just amazed me, the work that you did and citizens, people who you served have shared with me their experiences with you and how you helped them.

So this shout-out is to you, from me, that I'm amazed and you continue to amaze me every day. And so, without further ado and I know you're waiting to hear what our directors have to say. So I'd like to introduce Brian Siebenlist, who's the Director of our Policy and Grant Administration. And Brian I turn it over to you.

Brian Siebenlist: All right. Thank you, Dan. Good afternoon everyone. Good morning to some of you, I guess. It is great that we can have this meeting, even during the pandemic. We're fortunate to have this kind of technology and to be able to do this, so I'm really happy to be a part of it and happy you're a part of it.

This time last summer, I'd never really heard of Zoom, this technology that we're using to have this meeting. Now everyone's heard of it, everyone's using it, even my mom uses it. We're doing this meeting with it which is incredible and we do a lot of our business with it. In fact, I was just on a Zoom call with the housing counseling agency the other day and we were having a great meeting, covering a lot of topics.

And then all of a sudden, the call just ended automatically I guess, after 40 minutes and I was surprised. And it turns out it was because the organizer was on what I understand is a free tier. And I just thought, wow, that is the single greatest advanced meeting productivity and work

productivity that I have ever seen. I think that's a feature I would pay extra for, for sure. So anyway, just trying to start off with a little Zoom humor.

I don't think this meeting will cut off automatically after 40 minutes and that's thanks to ICF and Shawna who you met earlier and her team, who are doing a great job organizing this event. So thank you to them. Dan mentioned a little bit, the 9902 data displays. We work closely with ICF and Shawna and her team as well on those 9902 data displays.

We're hoping that's been a good resource and everyone knows about that resource by now, that is a dynamic new interactive dashboard, that we think is going to help housing counseling agencies see better and be able to use that to demonstrate the impact of the housing counseling services. So we're hoping that that's going to be a good tool for housing counseling agencies.

We're proud of that tool, getting the word out, we're hoping you're plugged into that and utilizing that tool, so you can see trends, you can justify requests for funding from various sources. I think there's a lot of good things and good uses of that data and those dashboards. So please if you haven't plugged into that, learned about it, you can on our website on HUD Exchange. So that's just the 9902 data just being displayed in unique and innovative ways and interactive ways, so please check that out.

So the next topic I wanted to hopefully cover is, to talk about FY20 NOFA and the funding and the issue which was new this year of the funds cost related to the certification exam. This year in FY 20 are new to us. There were two budget line items and appropriation for FY20. And this was basically because Congress had placed the limits on HUD housing counseling certification exam fee funding. So as a result of that limit, we implemented this year's grant in a new way for us. So the grant – basically the grantees awards reflected two separate uses.

One, we call HC1, which is housing counseling services that's budget line item 9500. That's the traditional, what you're more used to seeing budget line item. This year there was a second budget line item that we referred to as HC3. And called counselor certification that budget line item is budget number 9520. So we're using that budget line item to reflect and to manage the limit on examination fee funding, that was written explicitly into our appropriations.

So let me elaborate a little bit on the differences and what that might mean to everybody. So under HC1, the traditional counseling services 9500. That's the budget line item that can be used to account for salaries, for French, for other benefits, training, marketing, cost of managing in that work, indirect cost, just the traditional eligible cost that you're accustomed to.

However, examination fees, the counselor examination fees, are not eligible in the FY20 grants, under that HC1 budget line item. Now it's the HC3, the new budget line item, the counselor certification 9520. That budget line item is only for the housing counseling certification exam fees and nothing else. And if this is new to you, or you have questions, a resource to you is the grant agreement.

We're getting questions from counseling agencies of course about this, so we're going to try to answer these questions and get guidance out as best we can in the form of FAQs and other

resources. So like for example of one question that we hear is, if an agency can't use all their HC3, their exam fee funding, can they move it over to HC1 and use it for some of the other traditional eligible expenses?

And the answer to that is that, those funds cannot be moved from HC3 to HC1 by us. They are stuck in their budget line items and can't be reprogrammed. So we understand that there are some counseling agencies that have already satisfied their examination certification requirements. They maybe don't need the HC3 funds that were granted to them. We understand that.

But unfortunately, we can't turn those monies into HC1 budget line item funds that they could use more flexibly. That's just not possible this year. That raises questions too from the agencies that have already asked and understood what I was just explaining there. They're wondering if that might – they can't use all their HC3 funds, if that might affect their scoring of future grant applications to the degree that, if we are evaluating if funds are fully spent, or not fully spent and if they were unable to fully spend HC3 funds.

So there's question there. I can't – I don't know what future NOFA is going to look like and I'm not supposed to really discuss what's going to be in future NOFA, but I would say that we don't anticipate that that would impact future NOFA, as in future scoring. We understand that situation and we're not looking to penalize. We don't anticipate penalizing organizations that can't completely spend their HC3 funding.

So hopefully that makes sense. Another thing to remember is to the degree that there are agencies that still have FY 19 grants open. Those FY 19 grants did not contain that same language limiting exam fee funding, so if there are still – you still have 19 grant funds remaining, that can be used for either the traditional eligible expenses salary, French and training marketing outreach, cost of managing network, indirect cost all that.

And in addition, it can be used, for examination fees. Now that's the FY 19 funding, which was different than the FY20. So you still have flexibility with that money, if you still have some of those funds available, because in other words there was no separate budget line item like in 20. There was not such separation of those in FY 19.

So a little more flexibility with those FY 19 grants, so hopefully that helps on that topic. The next thing I want to talk about is, a lot of housing counseling agencies are asking about the housing counseling handbook and our efforts to revise and improve that and provide opportunities for counseling agencies to have feedback on handbook changes.

So I wanted to update everyone on that front and talk a little bit about timeframe for what – where we're hoping to go with the handbook, so we are actively revising the handbook. A big focus has been to include changes related to the housing counseling certification requirements. So we're looking throughout the handbook and incorporating that topic where appropriate.

Another big focus for us has been to try to make the handbook consistent with our other Office of Housing Counseling resources, so whether that's toolkit FAQs, forms, other resources. We



want there to be consistency throughout our various products and guidance, so we're working on the – we're taking a close look at the handbook to make sure that consistency is occurring.

We're trying to provide hyperlinks in the handbook to easily access those other resources, to help them be accessible, so that's another focus of our handbook changes. We're updating definitions, program references that have changed since the handbook was last revised and that was a long time ago, so a lot has changed. We're updating it just to reflect updated business practices and program all season requirements so – and even changes that are occurring recently.

So for example, the use of remote counseling and the steps we've taken to facilitate that, versus counseling primarily being done face-to-face. Issues like that are changing of course with the pandemic and I'll talk in a minute about our efforts on policy and waiver funds to facilitate change in that area.

But stuff like that's occurring and we have – that's part of what the handbook's being revised for reflect those policy changes as well. So those are some of the main things we're trying to tackle. We're eager to complete our revision and our departmental clearance of it, so we can open it up to feedback from counseling agencies.

That's the critical next stage for us. So we still have a few internal clearances to satisfy, but we anticipate by the end of this fiscal year, that we'll try to have the handbook with our Office of General Counsel for their review and approval. And if all goes well, we're targeting the second quarter of FY21, to make then the handbook revisions available to counseling agencies to solicit feedback and evaluate feedback.

So we're going to use a tool – our plan right now is to use a tool called Drafting Table. It's a web based virtual comment board, where we'll post content, in this case handbook chapters or sections of it. And state counseling agencies and other stakeholders potentially can submit feedback through the Drafting Board, a form that's posted online.

So that's my understanding. We look forward to getting the handbook to that stage and hearing the comments and feedback from counseling agencies who'll play a critical role in finalizing that handbook revision. So that's my update on the handbook. I wanted to talk next about – try to highlight – talk a little bit about the unique remote housing counseling environment we're in right now because of the pandemic.

And highlight some policy changes that we've worked on, that we're hoping help housing counseling agencies operate in this – better in this new environment, or the counseling agencies that are seeking to change their modes and methods of service provision. So one thing I wanted to highlight is the issues of modes, face-to-face versus remote provision of counseling.

I think we've always had decent flexibility and been supportive of agencies that provide housing counseling and group education through remote modes. But there may be counseling agencies and there are certainly, who are new to the provision of remote counseling modes. They are traditionally were strictly face-to-face, but because of the pandemic, they've been forced to change. So we're trying to make it easier for them to do that.

In the past, if an agency had only been approved to provide one on one, face-to-face counseling, but they wanted to change to provide phone counseling, or other remote modes of counseling, what they would do is, they would revise – the process was they would revise their work plan. They'd submit it to their POC, their point of contact in the Office of Housing Counseling and that point of contact would review and approve the change of mode and make the change in ACS and the counseling agency could then provide counseling in the new mode.

Well, one recent change to this is we implemented a temporary one-year waiver, so that the counseling agency doesn't have to wait for the HUD point of contact, the OHC point of contact to approve the change. They simply update the work plan and submit it to HUD and they can begin then providing remote counseling in a different mode, without having to wait for their HUD point of contacts review and approval.

So we're hoping that's speeds up the process to help agencies remain flexible and make their services accessible during the pandemic. Just remember that waiver only applies to modes – remote forms of counseling. It doesn't apply to other major changes to the work plan. But we think that's helpful.

And the waiver can be found on our website. There's a COVID-19 emergency information for housing counselors, page or area on our website and this resource, this waiver and other resources are available there. We're also looking at other program requirements that are relevant to counseling agencies operating in a remote environment and one – and trying to make changes that we think are helpful given the times.

And one example, there's a requirement that – there was a requirement that all agencies participating in the program, that provide services, they must provide in-person counseling to clients that prefer that format. That was an existing policy of ours. In April, we published a one-year temporary waiver that of requirement, to eliminate that must provide in-person counseling to clients that prefer this format.

So that agencies could have the flexibility and weren't forced to meet clients if they were uncomfortable during – given the health concerns during the pandemic. So we hope that was a helpful change that helps facilitate remote counseling in a way that doesn't contradict HUD's requirements for the counseling program. So that's another example of how we adjusted requirements and issued waivers to try to help during this time.

So another change was to automatically extend the FY 19 grant period of performance by one year, so agencies didn't have to pro-actively work on getting that extension. It was just done automatically for all the agencies. All these waivers and the extension of the period of performance, it can all be found again on the – on our website, the COVID-19 emergency information for housing counselors, that section of our web page.

And before I finish, I want to just also draw everyone's attention to our FAQs. There's a COVID FAQ page on the HUD Exchange. The FAQs are addressing numerous issues that are relevant to counseling agencies during the pandemic and – agencies that are providing housing counseling

remotely and working from home and also all sorts of related issues. So we hope that's a resource to you.

We're also working really hard on FAQs in general. So those, keep your eye on our FAQ pages, because they keep growing as we get questions through [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and other sources. We keep updating those FAQs and try to make those better guidance, so it can be a resource for counseling agencies and for Office of Housing Counseling staff. So keep your eye on those. Okay.

Without – let me end there. Hopefully I haven't gone on too long. I have the pleasure of introducing the deputy director of the Office of Oversight and Accountability, my colleague and good friend, Phyllis Ford. So Phyllis, let me hand it over to you. Thank you counseling agencies for being here today and thank you for all your great work.

Phyllis Ford: And thank you Brian. It's certainly my pleasure to join everybody. I just want to say hi. It's a good thing for me to be able to join from OOA. I think this may be my sixth or seventh year coming to the intermediary meeting. I have to say I'm not so happy with the fact that we're actually forced for a virtual meeting. However, I'm hopeful that next meeting, next year we'll be bumping elbows in person.

As you know, the Office of Housing Counseling has the Office of Oversight and Accountability. And our responsibility is really to make sure that we're in compliance. We are double checking everything, to make sure that we are protecting the federal dollars that are invested in the program, which we're monitoring to make sure that our clients are getting the very best level of service that we can provide.

And we work with each one of you and your subgrantees, to make sure that you have the support that you need, in anything that you're trying to do, including trying to help you understand the many, many requirements, oversight requirements, federal requirements, fiscal requirements. We work with you in all of those ways.

And I have to admit, it's been a very challenging year for us, like it hasn't been a challenging year for you all, in the midst of COVID. We have an annual goal to get a certain number of performance reviews done. And those numbers of reviews are really predicated upon when an agency compliance – when an agency certification expires.

In the midst of COVID, some agencies have had to shut their doors, some had to move to phone and virtual counseling and some of them did not have access to files. And of course our performance review requires looking at agency files. So it was a very challenging activity for both of us. Many agencies in addition to that, were balancing new program delivery platforms and were trying to prepare for the counselor certification exam.

But I'm happy to report to you that, through working with you all, you gave the intermediary parents, working with the dedication of our organization, we have been able to meet our program performance review requirements, so we'll be able to march into the fiscal year and start all over again.

But in addition to having a focus on PRs, we continue to explore ways to reduce the work required for our PR prep, both the work that has to be done for – by the [inaudible] and by the work that has to be done for the agencies. We have been working for a couple of years on ways in which we can automate the process. And over the last three or four years, we've seen changes that we've made both in the 9910 and other related forms.

And I think that I will be very happy, Danberry will be very happy, to talk to you about maybe by the end of the year, a much more advanced automation that will make things a lot easier for you. Last year I think we indicated that in the coming year, we would be doing more on sight in-person – and in-person performance reviews. Of course that's our favorite. It's the best way to interact with our agencies.

It's the best way to see the environment in which the counseling is being delivered. But I'm not sure given our current environment, that we're going to be able to fulfil that process. We may be looking at another year of more remote reviews. So as Brian said and as Danberry said, we'll be making use of technology.

We have technology such as Teams and Zoom and in actuality, if there's anything you could say was a positive, maybe us being pushed to use more technology, may be a good thing. Because if we go to more Zoom meetings and more Teams activity, then we can actually have a greater participation by the intermediary representatives, who'll be able to join in those conversations, particularly during the entrance conferences and the exit conferences.

Often times, agencies, parent agencies wanted to be a part, but it meant that they'd have to have a budget that would allow for that kind of travel. So I'm thinking that you'll be able to have a greater opportunity to participate. I know that often intermediaries say, well, how can we help with our agencies? What can we do to help the agencies prepare for a performance review? And of course, you all are doing performance reviews.

A lot of you have your own process and have implemented ways in which you do check on your agencies' program compliance. Some of you use some of the same documents we do. But I would suggest to you that the best way to help your agencies prepare for our performance reviews, is to do practice reviews. You can sit down with them. You can go through the documents.

You could use the 10 – I mean you could use the 9910 forms. You can definitely regulate within your agency's validation and ours that have counseling system HDS. This is a very vital time to be reviewing agency work plans. And of course, as Brian mentioned, there's importance of the 9902 reporting.

So these are all areas in which you can really help your agencies be prepared. You know what has to be done and if you catch some level of noncompliance, if you catch some level that may need some assistance before we do, it never ends up on our piece of paper saying that awful, awful, messy word, finding. So I would suggest that you do that.

Of course as we look forward to FY21, what can you expect in terms of changes in performance reviews? Of course, there will be changes as a result of the COVID and as a result of even the certification, counselor certification, which I think – I know that you'll hear about shortly coming from Jerry.

But like I said, we will be making the use of technology to improve our remote, which became a remote on sight. We'll be using more of that. And it's great when you think about the fact that we have phone conferences, but I may have a piece of paper on my side and you may have a piece of paper on your side, but we can actually use the technology, so that we're looking at the same thing at the same time and then sharing the same information at the same time.

So I think that's going to be good, not just for the entrance and exit reviews, but for some of the document reviews. I think that you will find that we will have to do really some different things as it relates to procedures. We will of course continue to conduct internal analysis about common findings. We do that now. We'll do it going forward.

This is not something new, but doing the performance reviews, we'll be looking for areas where technical assistance can be helped and where financial auditing assistance can be a factor. Again, I always try to point out the fact that yes, we're looking at compliance and yes, we're monitoring. But we're all in this together and we're not looking to provide a problem.

We're looking to identify any possible issues where we need to make corrections. And we do support our agencies through technical assistance. Jerry's group does a tremendous amount of counseling. The Office of Oversight and Accountability, we do a lot of training. I'm sorry, Oversight and Accountability does a lot of training, as it relates to performance reviews and certainly from the fiscal compliance end.

One of the things that we've identified and we're really focusing in on is PII. We want to make sure that Personal Identifiable Information is to the greatest extent. We move from files and we want to definitely limit the possibility of sharing any information, that could lead to the detriment of our client. To that end, HUD will not be going into UC and their systems or any of the other systems.

But at some point, some of our [inaudible] did, so we will not be doing that. We will be asking you for information, but we'll keep our grabby little hands off of your system promises, promises. There's going to be some changes in procedures, as it relates to the effectiveness of the effective date of the certification compliance. We will in terms of – and we'll be getting back to you with this.

You don't have to worry about what I'm saying now, because we will be providing additional information. We'll be doing training on any of the new things that – or steps that we'll be taking in place. But we have to have a process to determine that, before we come out that, the agencies that we're going to be looking at will have certified housing counselors. Now the term that you kept hearing over and over is that you have to have at least one certified housing counselor.

But we will be looking to make sure that you have sufficient certified housing counselors to meet the work plan numbers that you've provided for us. So when you're looking at that as an intermediary, you're looking at your grantees' work plans, make sure that there is a coalition between the number of housing counselors that have been certified and the number of clients that they are expecting to serve.

Work plan compliance is also going to be necessary as a result of the regulation that came out in 2017, as it relates to compliance with home ownership counseling requirements. We have to cover a number of areas in home ownership counseling. We have to cover everything. Now, it's not just looking at whether or not the client can afford to pay the rent, or can the client afford to pay the mortgage.

So we will be looking for documentation within the work plan to make sure that that is the case. We're also going to have to look at some new procedures and we'll be sharing those with you. In case, agency does not have the certified housing counselor, doing those things that the certified housing counselor must do and if you have none, we don't have much of an alternative, but to talk about inactivating that particular agency.

And of course we'll have to put some procedures and some steps in place to quickly get you reactivated, so we'll be talking about all of those kinds of things. We'll be working very closely with Jerry's group to make sure that we're doing training, we're doing everything possible to make sure that there is no break in the services that we're trying to provide our clients.

But that they're being provided by – in compliance with whatever the regulations are, related to who can deliver the service. I did hear Dana say something that we haven't really talked about a lot. And that – and again I may be veering in to Jerry's lane, but there is a concern about whether or not we will be faced with a rental eviction crisis. And I know that that's on the top of Danberry's list as well, in terms of how we will address that.

And I'm certain that we will be encouraging agencies to, if they're not already providing rental assistance, that they would consider it. And if in fact that's something that an agency is not providing, but they want to provide, make sure that we will be available to help do whatever is necessary in terms of making the work plan adjustments, so that you can move forward.

So that's a commitment on our part. There will be, I'm sure, lots of questions. I really covered things quickly, but we will have questions and availability to respond at the end of the presentation.

So now, it is my pleasure to turn the meeting over to Jerry Mayer. Everybody knows Jerry, Director of the Office of Outreach and Capacity Building. Jerry?

Jerrold Mayer: Thank you, Phyllis and thank you, everyone for joining us today. I know just like Phyllis said next year, we hope to all meet together in Washington, DC for next year's meeting and to all resume our normal training at the various NTIs and place stage trainings that we have going on. But for now, we're going to do this virtually.

Next slide, Shawna. Well, the big news of course is the Interim Rule. And as well know the final compliance date is now August 1st of 2021.

And this was done in response to the COVID-19 national emergency and you can read the Interim Rule online of course. But the thing I want to really call out is the contribution made by housing counseling agencies, who wrote in to HUD with their emails and their letters of support for the extension. Each and every one of those emails and letters was read. We took them into account. They were important. They made a convincing case to do the extension. So those of you that wrote in, you should be very proud of the fact that it was your assistance that helped us get this done. So thank you for each and every one of those letters. We read them all.

Next slide please. So some statistics of where we are today, or as of yesterday morning. We're at about 74 percent of our housing counselor population.

We estimate there are about 4,064 counselors out there and about 2,986 of them have become certified. Now that is different from what you'll see on the HUD Exchange, where you'll see a number that says 67 percent, when you see that tracking progress link, which is here on this slide at the bottom. And what that 67 percent represents is housing counseling agency. The 74 percent number that you see here is the counselors.

So you see there are a little higher percentage of counselors, than there are agencies that are in compliance. And what that means is that there are multiple counselors, at individual agencies who have become certified. And that there are still some agencies out there with no certified housing counselors, that are not in compliance right now. And that is something that we're going to be addressing a little bit later in this presentation.

But I also want to call out the HECM counselors at 77 percent, a little bit ahead of normal housing counselors. But we still have some ways to go there with our HECM counselors, but we're very confident that they will also meet the final compliance state.

Next slide. So one of the things that we're going to start doing is, more intensive technical assistance to assist housing counseling agencies and the counselors in becoming certified.

But we're going to be doing something with ICF and that is we're going to reach out and touch every single agency out there that still needs to have their counselors come into compliance to be certified, to help you get over any technical assistance issues that might be impeding your progress. So we will be contacting intermediaries, affiliates, branches, any agency, local housing counseling agencies, anyone that is currently not in compliance.

And we're going to reach out and help you become compliant. And one of the things we'd like you to do is check your profiles in your CMS systems and in HCS, to make sure that your phone and email addresses and contact information are correct. I know a lot of folks are working remotely now from home. So make sure that the contact phone number is the one that's going to ring where you are and not at your agency where no one may be right now, because the agency may be closed because of COVID.

And make sure that email address is up to date as well. We're going to reach out and contact you one way or another and – so please help us facilitate this, so we can get you the technical assistance you need to succeed. Next slide please. Some changes to the certification exam, Brian talked to you earlier about monies made available in the FY20 housing counseling grant, to cover those exam fees. So that's \$60 that your counselors are charged to take the exam, can now be charged to the HUD housing counseling NOFA.

And that is a big change because it takes the burden off of our agencies and off our counselors. And so that's a change that we are really happy to have been able to bring and hopefully we'll be able to continue with. There's about \$500,000 out there collectively for agencies so that they can – and their counselors, so that they can take those exams.

And then also, on August 6th, we eliminated the use of the external web cam, which I know a lot of folks were very happy with. We checked with other federal agencies and with our contractor Bixal, to see if this was possible. And when we discovered that there were other federal agencies that had also eliminated web cam requirements on their exams, we followed suit.

So the camera that comes with whatever device you're using, whether it's a computer or a laptop, is now perfectly acceptable and no extra expense has to be incurred by the housing counselor in order to take the exam safely at home. When COVID-19 hit in early March, we pretty much lost our testing centers.

And some of them have come up and gone right back down. A lot of them are located in universities which are opening and closing in response to the COVID-19 emergency. So the best solution for housing counselors is to take the exam safely at home, on their own computer, in an environment that they can control. And this is what we are encouraging and hoping that every counselor tests safely and does it at home.

And also, we're reviewing the exam for improvements. We look at your feedback and we take that into account. We want to know how to improve this exam. If you encounter specific questions, or you think a question might have gone obsolete, because we know sometimes questions do go obsolete, we want to replace them with better questions, we want to know that.

So please, give us your feedback. And we're also looking at the Spanish language version of the exam, to improve it and make sure that users can understand it and it is relevant and is every bit as good as the English language version as well. And also a lot of counselors have asked us, will the exam continue to be available after August 1st of 2021? And yes, it will.

We expect the exam to be ongoing into the future and counselors will, as attrition in the industry takes place. You will be able to replace your certified counselors with newly certified counselors after August 1st of 2021 and ongoing into the future. Well, next slide please. Now one of the other questions that comes up frequently is reasonable accommodation requests.

And you should know that Bixal, the contractor that runs the exam, follows the ADA guidelines. But they need 30 days to review those reasonable accommodation requests and then schedule



that accommodation. So what we ask is that you please contact Bixal and take the 30-day timeline into account and do this before scheduling the exam date.

So that the accommodation could be ready and waiting for the counselor when they need to take their exam. That's very important that the horse be before the cart in this case, because if reasonable accommodation is needed and the exam is already scheduled, it is way harder to get that done.

So take that 30-day time period to accommodate reasonable accommodation request into account, before scheduling that exam. And those are done through the tech support site on the Bixal testing website. And once you send that tech support email on reasonable accommodation, they will contact you and sort it out for you and make sure that you are accommodated. Next slide please.

So for agency managers, some tips to help the certification process, complete that FHA connection registration. If you are the FHA connection coordinator, your agency, make sure that you get that done before your counselor takes the exam and make sure that your FHA connection registration is up to date, so when your counselor transfers over the test results to FHA connection, you are ready to go in and certify their employment.

This is very important. A number of counselors are sitting in FHA connection waiting for their agency managers to complete this process. This is one of those things that needs to be done early so that you are ready, when your counselor passes the exam and can certify their employment. And also, we ask that agency managers and executive directors be aware of the engagement level of your counselor in the certification process.

Make sure that they're doing this early and not waiting till the last minute. We saw in July, a run-up to the previous final compliance state, hundreds of housing counselors trying to certify at the very last minute. And make sure that your counselors are not in that position going forward to the new final compliance state.

It may become hard to obtain a testing slot in July. A counselor may not pass on their first try. And if they wind up being pushed past that August 1st 2021 date, it could endanger the status of the counseling agency and we don't want that to happen. So please certify early and if you have an appointment, or if your counselor has an appointment right now to take the exam, don't reschedule.

Keep that appointment and proceed with the certification process. We also ask that agency managers make time available for your counselors to study, to attend trainings and to take the exam and complete the process in FHA certification. But this has a timeline and it could be a couple of months for all of that to occur.

So take that into account and make sure that your counselors are doing this early, as opposed to later. And then the most important thing for an executive director of a housing counseling agency to understand is, how does this affect your agency? And what I'm talking about here is funding,

because that certified housing counselor, is going to be the lynchpin in a whole range of HUD funded programs.

And if your agency is receiving home funds, or is engaged in family self-sufficiency or emergency [inaudible], a solutions grant, your housing counselor being certified, may be the key to receiving those funds. You don't want to be in a position that you maybe you receive a grant agreement and suddenly you discover that there's language in it that says, this activity must be carried out by a HUD-certified housing counselor working at a HUD-approved agency and you don't have one of those.

And now you can't sign that grant agreement. And what if that's a grant agreement that you've been used to getting for like 20 years and it's like \$1 million? To endanger that kind of funding over an exam, doesn't seem to make a lot of sense. So please do the sensible thing and get your counselor certified early, so you don't fall into that situation. And of course on the HUD Exchange, we have lots of best practices for you to review and see the different lessons learned by different counseling agencies around the country, as they comply with the certification requirement.

Next slide please. So moving on from certification, a really important thing that we need to focus on is rental eviction. More and more and more stories are heard every day. And we hear about consumers who are worried about eviction and although there is forbearance, eventually these rental funds or the rent will have to be paid.

There are landlords who are facing problems themselves with lenders, because they have to pay mortgages and it's really, really important that HUD focused on rental eviction issues and that housing counseling agencies are in a position to help consumers with those rental eviction problems and also with default and foreclosure on home ownership as well.

And HUD is going to be working with ICF and hopefully some volunteer housing counseling agencies and we're looking for you all to volunteer, to help us address the rental eviction issue. And we want to better assist clients and we want to better assist all of our agencies. We want to identify best practices and the challenges that you're discovering in helping clients with rental eviction issues.

We want to improve HUD's policy guidance and we want to create technical assistance tools and products. And so if by working together with our housing counseling industry in partnership, we can modernize the guidance that we have out there right now, so that it's more responsive to COVID-19. And we're looking forward to working with all of you and working with ICF to help accomplish that. Next slide please.

Another really important and relevant thing going on right now is disaster housing counseling. COVID-19 is a natural disaster. We have fires that are ravaging the West Coast of the United States and we have a hurricane hitting Louisiana today. We have a very active hurricane season going on out in the Atlantic and we could see other states that are affected. Housing counseling plays a vital and important role in disaster mitigation and preparation of course.

And those funds for that come through the Community Development Block Grant Disaster Relief, or CDBGDR funds. But the critical and most important thing that you can do to tap those funds, to support the hard work that you're doing, in response to disasters, is to connect with your local communities, usually a local community development agency on a county, or city level and become part of the disaster mitigation plan for your community.

That will open the door to enable your agency to receive funding through CDBGDR. So it's very, very important to do this pro-actively, because you never know when the next disaster is going to come and they will continue. We live on a very active planet and it's certainly likes to drop a lot of water on the East Coast and the Gulf states and it looks like on the opposite, on the west these days, is fire.

But there are lots of disasters both manmade and natural and they affect almost every single state in the union. I believe last year something like 48 out of 50 states had disasters that occurred in them. And it is very important for housing counseling agencies to be ready and able to react, because housing counselors are very often the very first person, someone with a housing problem, who has experienced a disaster will turn to.

So please make sure that you are communicating with your local governments to become part of that disaster plan. And if you visit the HUD Exchange, we have a lot of resources to help you get started on that and make sure that you are successful.

Next slide please. All right. In terms of training, the training NOFA this year, Notice of Funding Availability, provided about \$2.5 million in funding to five grantees. Those were NeighborWorks, National Community Reinvestment Corporation, NCRC, Unidos U.S., Neighborhood Stabilization with their partner Housing Action Illinois and the Role of Community Assistance Corporation, RCAC. Now, we are all used to going to our place stage trainings and our national technical institutes.

I value each and every one of those meetings and miss them dearly, I assure you. We're hoping that we can make up for it with a lot more virtual training and scholarships for our housing counselors. But we all know that the real value in those place stage training, is the ability to get together and share experiences and network and take our training courses together. And we're looking forward to, hopefully next year, resuming that and enjoying being together. But for now, it's going to have to be virtual.

If you visit the HUD Exchange, you can find our training digest and that's where you get those links for the scholarships. Also across the LISTSERV and there'll be one coming out later today on training.

And there are many scholarships that are available for housing counselors and those are where you find it on the HUD Exchange and through the LISTSERV. Also, on the HUD Exchange, we have toolkits for you on a wide range of subjects. If you want us to do another toolkit on something that you don't see there, tell us and we will prank one out.

We really love doing these toolkits for you and your feedback is really important to make sure we get the right toolkits out that can help you counsel clients effectively. We also do some live webinars. We archive all of those, the ones done by HUD and those are available for later viewing and you'll find it on the HUD Exchange as well. We have some self-paced online learning courses on the HUD Exchange and counselors can take those at their leisure.

And then a wide range of pamphlets and brochures and posters and other things to help you market to your clients and outreach effectively to make sure that they understand how housing counseling works. We also have research papers and of course that new 9902 dashboard that Brian was talking about. We're really happy with that.

It lets you slice and dice data by state. We want to know your feedback on this particular dashboard. We would love to improve it. We would love to drill down even deeper on a granular level to get you more data and this is data that you can use in grant writing and for your reports, annual reports, things like that.

So we were really happy to be able to roll that out with ICF's help. And we want to improve it as well, so please give us your feedback and let us know how it's working for you and how we can make it better. And of course also, we have our Bridge Newsletter, which we are now publishing on a quarterly basis. We love highlighting your stories.

Being able to see your successes and call them out and point to them, so that your colleagues can read about them and hopefully emulate the best practices that we see there on the Bridge Newsletter. It's something that we really enjoy doing and want to continue doing, so please continue to send those stories in to us and so that we can include them in the Bridge Newsletter. Next slide please.

Just a little update finally on the Housing Counseling Federal Advisory Committee. You can visit the HUD Exchange, where we have a page on the Federal Advisory Committee for information on meetings, past meetings and reports that the Federal Advisory Committee has produced.

We are currently evaluating applications for new committee members. Some of the folks who have joined us here on this Zoom call have put in their applications, so we thank you for that. What we're looking to do is, fill six vacancies of the eight-member committee and we're looking for [inaudible] in the real estate industry and consumers and of course folks from housing counseling agencies.

Now that solicitation closed on the 29th of July and we're currently processing and hope to have an announcement soon on who the new committee members will be.

Next slide. Now with that, I think we are able to take some questions, Shawna.

Shawna LaRue Moraille: Okay. Great. Thank you. Let me just pull up the first question and it's actually for Brian. And the second one is for Phyllis. Okay. Brian, are you ready?

Brian Siebenlist: Ready.

Shawna LaRue Moraille: Okay. All right. So this attendee would like to know, "I would love some clarification, hopefully on writing, on the 2020 NOFA funds designated specifically for exam fees. When we awarded our 2020 grant, we asked our HUD POC if we could use the funds earmarked for exam fees or for other uses since we didn't have a need." So basically, can they use the funds for a non-exam fee expense?

Brian Siebenlist: [Inaudible] I mean I carried some of that in my remarks. The best source of information on that topic of course is going to be the grant agreement. So I encourage the questioner to look at their grant agreement. And it'll outline for them the two budget line items and the eligible expenses in each. And for the HC3, it's only the exam fees. The HC1 is more the general, traditional eligible housing counseling cost and the grant agreement will talk about that.

I believe too, we have some grant NOFA related FAQs on the HUD Exchange that help navigate some of the issues around that. And we'll take a look at that and provide more guidance. And we'll look at the questions that we get today about that and make sure that we're providing the strongest guidance we can, for counseling agencies to navigate this new funding and the two budget line items. So hopefully that helps.

Shawna LaRue Moraille: Okay. Great. Thanks, Brian. The next two are for Phyllis. So Phyllis, the first person wants you to recap what you mentioned about rental assistance in regard to housing counseling.

Phyllis Ford: Okay. What I would say in terms of rental assistance is that, agencies deciding their work plan, what services they want to provide. All agencies don't provide rental assistance. But we see a possible crisis coming forward with evictions because of COVID, because of folks not being able to pay rent and with the ending in a few months of the moratorium. So we expect that there will be a lot of people who need help.

And we're hoping that the agencies that don't provide rental assistance, may step up to the plate and say, yeah, I want to increase my program delivery to include rental assistance. And what I was making a commitment for was the fact that we will help do whatever is necessary to get your work plan updated and approved as quickly as possible, so that you don't have a delay in providing that assistance. But also, I think Jerry mentioned that we're going to be doing a lot of training, in the area of rental assistance for agencies. So that was my commitment to the folks at hand.

Shawna LaRue Moraille: Okay. Thanks, Phyllis. That's helpful. "What's the maximum number of clients that a single housing counselor should serve? How many is too many?"

Phyllis Ford: That's a great question. Well, I can't say how many is too many, because it depends on what they are actually – what service they are providing. I think I have to turn that question back around and say what does it take for your client to – I'm sorry. For your counselor to deliver an appropriate and satisfactory counseling service?

But I'll tell you when I talk about sufficient number of counselors, I can't see an agency saying that they have one certified housing counselor and a work plan saying they're going to provide services to 3,000 clients. I mean obviously, there's a breach there. So you have to make a determination as to what is a sufficient number of housing counselors to support your work plan.

And if one of our POC comes out and they challenge that, you want to be able to say, well this is how we determined that this is sufficient number. Though it is a challengeable point, but it's also determined by you and the level of service and the service that you provide. Hey, Shawna, we don't hear you.

Shawna LaRue Moraille: So Brian, I have two questions for you. Okay. The first one is, "Given COVID-19, have there been any changes to becoming a HUD-certified agency in terms of timeframe for approval?" Basically, is it still the same?

Brian Siebenlist: I think if I'm understanding the question, it might – I'm hearing about the approval and certification. So I think they might be asking for – about approval of a new housing counseling agency. It's hard for me to tell what the question is.

Shawna LaRue Moraille: That's right. I think that's right.

Brian Siebenlist: I would invite Jerry to weigh in on the timing of approving new housing counseling agencies. Now his team are involved in that.

Jerrold Mayer: Sure. Thanks Brian. The timeframes haven't been changed very much. We know that most housing counseling agencies are engaged in remote counseling and that's fine. It's generally a 60 to 90-day process, in order to become a HUD-approved housing counseling agency, as a Local Housing Counseling Agency, LHCA's, we call them. So that hasn't changed.

And pretty much the way the process starts is on the HUD Exchange on our page. How to become a HUD-approved housing counseling agency? There you'll find a self-evaluation tool that you can use. And then once you've gone through that self-evaluation, you'll know what your agency's readiness is, to become a HUD-approved housing counseling agency.

And from there, we will connect with an application advisor, who will help you pull together all of the documentation that you need, in order to be successful in navigating this process. And like I said, it's a 60 to 90-day process depending upon the completeness of the application.

Very often, we'll go through a review and discover that there's some missing documentation, some obsolete documentation and that slows down the process. So working with that application advisor, to make sure that your application is complete and ready for review, will shorten that timeframe. But to answer the question, this particular process is not really affected by COVID-19.

Shawna LaRue Moraille: Okay. And related to that, we'll stick with you Jerry and we'll get Brian's take on another question. But Jerry, this participant wants to know if you could shed

some light on contract staff, may obtain the certification through the HUD-approved agency they work with.

Jerrold Mayer: Well, contract staff is an interesting definition and thank you for the question. HUD is fairly agnostic when it comes to whether counselors are paid by a 1099, or a W2. However, the requirements for the certified housing counselor is that they'd be an employee of the housing counseling agency. And also, we do not allow housing counseling agencies to contract out to other entities, the function of housing counseling.

So what I would encourage the person who has asked the question, to send us an email with their specific concerns, because the variables are different with every agency and we want to make sure that we address your situation and help you with technical assistance to make the right choices.

Shawna LaRue Moraille: Okay. Great. Thanks, Jerry. Now, Brian, back to you. So I know you covered separately about the exam fees and the other funding, but one of the participants just wanted to revisit that. Why is it not combined, why does it have to be separate? Maybe if you could just underscore that piece so that folks understand?

Brian Siebenlist: It has to do with the way that Congress appropriated the funds and limited the amount that could be spent on that specific expense, examination fees and that's what forced us down the path of having the two separate budget line items whereas in the past we only had one and trying to make clear what exactly was eligible expense under each of the different ones. That – hopefully that answers the question is because of the nature of the appropriation and what the appropriators communicated in the appropriation language that forced us to implement it the way it's being implemented.

Shawna LaRue Moraille: Yeah, it does help, but folks are just saying like everything's [inaudible] everything is separate in HCS, but it sounds like when you have to track separately, you have to track separately, including HCS. So this was your mechanism for doing so. Okay.

Danberry Carmon: Brian, do you want me to weigh in on this?

Brian Siebenlist: Sure. On the HCS issue?

Danberry Carmon: Well, the HCS and also your communication regarding why it was done this way. The language as Brian mentioned, the appropriations language, stated that for FY20 that up to \$3 million to be used for counsel certification. And on advice of counsel and the chief financial officer and OMB, which is always a management of budget, it was determined that housing counseling and HUD cannot place itself in what's called the Anti-Deficiency Act violation situation.

Which means that if you exceed expenditure on a particular line item in this case the – the \$3 million, then it would trigger NAD requirements. So therefore, we had to separate the funds, so that we can – "we" meaning housing counseling, HUD and the CFO – could track the funds, so that we did not exceed that amount.

And so, after several meetings with attorneys and the financial people and OMB, it was decided that the best approach to avoid any type of violations would be to create specific line items, so that those funds could be tracked and then we cannot exceed and that we did not exceed that amount.

We know it's challenging. It was challenging for us to – and it took a number of months to work it all out to the satisfaction of every one [inaudible]. HUD did not create a violation of the appropriations law.

So again, we know it's not easy – excuse me, that is not – that it created some hardships for the agencies. But again, we had to create a mechanism so that all of us wouldn't be in safe harbor. And I hope that someone answers the question that was asked. I can't go back through two or three months of negotiations and meetings and things, but that's the gist of it. And we're trying to make the best of that situation.

Shawna LaRue Moraille: Absolutely. I think that does help, Danberry and other HUD programs also have certain rules where it's tied to the funding that it has to be capped at a certain amount, home comes to mind as well as the Community Development Block Grant Program has some statutory limitations – appropriation act limitations etc. So thanks for that.

Okay, so I believe the question for Jerry. So the question is for our counselors that took the exam online and had to purchase the external camera, can they get reimbursed for it?

Jerrold Mayer: I'm sorry, but at this point. No, that's an expenditure that occurred in the past, there's nothing that we can do about that. On the certification exam fee, going forward, that can be reimbursed, but we're not able to address things that occurred in the past. So sorry about that and I hope that counselors get good use of that connecting with family members and taking other training and things like that with the cameras that they purchase. And by the way I'm in the same situation I purchased a webcam, when COVID-19 started and I'm currently enjoying using it, but I'm sorry, we wouldn't be able to reimburse you for that.

Shawna LaRue Moraille: Okay. Thanks, Jerry. And then, "Is there any NOFA update this is specific to phase two of NOFA 2020?" And they joined late they just want to make sure that they got the update?

Brian Siebenlist: Yeah. I'll take that one. Thanks for that question. We are working to get out the next round of awards, here in FY20, so we had a supplemental NOFA for agencies that did not get an award through the two year FY 19 NOFA. So we've scored those and we're also preparing to make around two awards for those who already gotten a portion of their 20 award and those that express – submitted the expression of interest to get the grant in FY20 that had applied in FY 19.

So we're getting ready to make that round two. It should be happening shortly. We're going through a funds control process right now to prepare those awards to be announced. So we're eagerly awaiting that too, so you should be hearing from HUD soon about that.



Shawna LaRue Moraille: Okay, great, Brian. Another question that came in that is for you. You're the man of the hour. "So would HUD allow intermediaries to extend the HUD certification exam fees to local agencies, outside of their normal HUD network?" In other words, could they enter into an agreement with agencies outside their network solely for the intent to be reimbursed the cost of the exam?

Brian Siebenlist: I don't see that question written and I hesitate to say too much about it like Jerry was saying, the devil can be in the details in some of these questions and I would want to know a little bit more than I just heard Shawna say. So I think that's a question that would be better suited – send it to – in some detail to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and we can evaluate it carefully and respond and provide the response in a general format FAQ, or something else, so that all the counseling agencies can see the response. But I'm just not so sure that I know enough to answer that right, just hearing that question.

Shawna LaRue Moraille: That's no problem. And also, they said they would reach out to their HUD point of contact. Okay, so I'm not seeing any other questions in the queue. So I'm not seeing any other questions in the queue. So please go ahead and write in and let us know.

Phyllis would love to answer some questions or maybe you have some more for maybe Jerry. I do know that when I looked at the hot topics that we collected earlier, there might've been one or two questions in there that I can go back to as well, HUD folks.

But most of the people wanted to hear about certification, remote housing counseling, some of the other topics that y'all hit on. Okay. So while I pause, I'm going to go back. So one question that came in through Menti was, "What is housing counseling doing to prepare for the expected surge and foreclosure counseling demand due to COVID-19?"

Jerrold Mayer: Shawna, would you like me to take that one?

Shawna LaRue Moraille: Absolutely.

Jerrold Mayer: Well, as I said earlier, we have an initiative that we're starting with ICF to address rental eviction counseling. And we have a very long track record of working on foreclosure counseling, default counseling. One of the things we're doing at the Office of Housing Counseling is we're hiring a specialist who will be coming on board in October to work on COVID-19 and CARES Act issues with our industry and with other parts of government.

This is the thing that keeps us all up at night how we can help our housing counseling industry respond to their clients and help them with the very latest counseling techniques and information on various programs that are out there and we are working to bring that to you. And also, we want your participation in drafting guidance and rolling out the courses in response to your needs and the needs of your clients. So this is a, again, a very important issue to our industry and very important issue to HUD.

Shawna LaRue Moraille: Okay, great. Thanks, Jerry. And we have another question for you that's come in. So some of you are sending privately. It's totally fine. Some of you are also sending it to everyone. So this one came in privately, so you may not see it, Jerry. So this is about remote housing – sorry. No, this – okay.

This is about remote housing counseling. "So class participation as you know has been a challenge because clients are not sending back signed documents. Can we use an online platform to collect intake documents, such as SurveyMonkey or DocuSign?"

Jerrold Mayer: Well, any platform that you use of course has to be secure. It has to protect that PII and make sure that nobody else besides the counselor and the client can see that information. There are a lot of platforms out there that allow you to upload documents and then pull them down and then sign them electronically and get them back.

If you have a specific situation that you're having trouble with, reach out to us for technical assistance and we'll help you through that. But we're all adapting to this virtual and remote environment and we're doing it together. So let us know what's going on at your agency and how we can help you get through this situation.

Shawna LaRue Moraille: Okay. Great, Jerry. Okay. "Is there an acceptable way to capture signatures for sign-in sheets for virtual classes?" Suggestions for these folks?

Jerrold Mayer: Yeah. You know electronic signatures are perfectly fine. There are a lot of ways to get an electronic signature. I know here at HUD, there's like three or four different ways to sign documents electronically. And we're looking at what is reasonable and customary and standard practice in industry for electronic signatures. And I'm sure those would be fine if you conform to those industry standards. And Brian, maybe you have any – something further on electronic signatures beyond what I have.

Brian Siebenlist: No. I think that's pretty good. I would just add that we have in the FAQs we've talked about and specifically the COVID-related FAQs that deal with this issue. There's a few, I think, or multiple that deal with this issue in different formats. So I think that can be a resource to those that are – have questions in this area. So I think Jerry covered it and look at those FAQs kids to just get a little more detail on that, I think.

Shawna LaRue Moraille: Okay, great. Brian, I will post that again in the chat box. I have been providing links as you folks have been talking, so I think some people are saying that. Okay. Let me just make sure – at least one person mentioned that they use Formstack besides DocuSign and eSign are other options for signatures, so thanks for that.

And please, if you would like to ask a question, we still have about 10 minutes remaining. We'd love to hear from you. Okay. The –

Phyllis Ford: Shawna, this is Phyllis.

Shawna LaRue Moraille: Yeah.

Phyllis Ford: Yeah. I'm just wondering if we can share with our audience ways in which they can get to us with any questions that pop up, after our time is up. Sometimes when you're rethinking about what was said, you may have a few questions. So I'm wondering if people would be sending any additional questions for housing that counseling HUD, or if there's another mechanism that they could use.

Shawna LaRue Moraille: Sure, Phyllis. So folks can send an email back about this session to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov). And if you have any questions or anything like that, I also went ahead and opened up Mentimeter as well. I'll show that screen. We really want your feedback on this session.

I know a couple of you received the link a little bit later and we are going to make sure that for the rest of the sessions that you get the link far in advance. So please excuse that, but we really do want to know your feedback about this session. This is about overall the session and is it effective for you. And why don't we just pause and Jerry, why don't you cover the remaining conference sessions and then we'll grab anybody else who has a question in the box? So Jerry.

Jerrold Mayer: Sure. This is just the first of three sessions, three more sessions that we're going to be doing. We're going to be doing a session on remote counseling and we're going to be doing a session – Shawna actually, do you have the agenda available so that we can have it for everyone? We're going to be doing a session on FLEC or financial literacy coming up and I believe there's one more that's [talking over each other].

Shawna LaRue Moraille: I'm so sorry. I was sharing and then it stopped. I'm so sorry Jerry.

Jerrold Mayer: Okay.

Shawna LaRue Moraille: Yeah. Thank you.

Jerrold Mayer: So you can see here on September 16th which is tomorrow, we're doing our Financial Literacy Education Commission or FLEC session and then we're going to be doing a session on the 23rd on COVID-19, lessons learned and beneficial resources.

And then on the 24th, one I'm really excited about, is connecting our envision centers which is a very important departmental initiative that our HUD secretary Carson is very involved with our housing counseling agencies and how the two can work together. And we're really excited about that one.

And also, I just want to give a little plug for something else coming up. I believe, Shawna it's on the 30th or the 29th where we're going to be doing something with faith-based communities and how faith-based organizations can participate in housing counseling. It's not technically part of our intermediary series, but it's something that I'd really like the folks that are on the call today to join with us and you'll see that on our LISTSERV as well.

Shawna LaRue Moraille: It is on the 30th of September.

Jerrold Mayer: Okay. Mark your calendars because on the 30th, that'll be a really great workshop to participate in.

Danberry Carmon: And Jerry and Shawna, if I may, I'd like to mention to the agencies on the Gulf Coast and in the path of Hurricane Sally to please stay safe and to let us know if you have any issues or desires and let us know how you're doing. Jerry I'm sure your disaster assistance team will be on alert and we'll be reaching out to those agencies, but everyone please stay safe.

Jerrold Mayer: Thank you, Dan. With the disaster assistance response team, the dark team is already on notice and they will be reaching out to agencies in the affected area as they have been doing with disasters that are ongoing around the country. So if you get a contact from HUD to ascertain the status of your agency, whether it's open and operational, or needs help, please respond to that, so that we can give you the technical assistance and other assistance that you need to help clients who are affected by disaster.

Shawna LaRue Moraille: Okay, great. Thanks, Danberry and thanks, Jerry. And we'll just look and see if we have any more questions in the queue and we will leave Mentimeter open so you can provide us with your feedback.

Okay, great. Rachel provided the training digest. Thank you so much, Rachel. I just noticed that and then I don't – no, I'm sorry. So one question and this is for Brian, maybe let's let this be the last question of the day, if that works for folks, do you think that we could go back to the federal fiscal year grant cycles, meaning having funding awarded and grants starting 10:00, 1:00 through 9:30. Brian.

Brian Siebenlist: Thank you for that question. That is something we're talking about ourselves just trying to – we got to this point where the grants come out so late in the fiscal year and the period of performance starts months before you even get the grants, or know about the grants.

We're interested in figuring out a way to solve that problem as well. We have a lot of issues and questions or need to think through it carefully because we certainly wouldn't – we would want to probably make whatever changes we make incrementally if we do move in that direction. We want to be sensitive to two groups that might have anticipated those funds being available in a particular period of time.

And if we're shifting to the period of performance starting closer to or after the announcement of the awards, that's going to have an effect on some agencies, especially if they're not on this call they're not hearing about it too. Long story short, we're preparing a feedback, a session where we're going to invite feedback on that really that broad topic of the grant period of performance and possibly moving it and other topics.

But we're going to specifically ask some targeted questions and try to get some responses that we can take back and discuss and trying to make policy and change potentially. I'm not promising change, but we're going to review feedback and look at what might work and make sense. So that's a good question. Again, we're thinking about that and we're going to – we're preparing a

feedback session to learn more from counseling agencies about that. So hopefully that answers your question.

Shawna LaRue Moraille: Yeah, that's perfect. I'm glad you remembered that. That should be held we think in October. Okay, great. She says thanks. Thanks for answering that question.

Brian Siebenlist: [Inaudible].

Shawna LaRue Moraille: You all have the best agencies, everyone's so thankful. All right. I think I'll hand it over to Danberry to say some closing remarks. Danberry? Okay. Jerry, would you like to say a couple of words in closing?

Jerrold Mayer: Absolutely. And thank you everyone for joining us today. We really hope that next year we can do this in-person. I know that we will be able to. Your participation in training and in industry events, this is critical to the success of HUDs Housing Counseling Program. Your feedback shapes our policy and our guidance.

And so we really, really appreciate everything that as an industry, you all do to help us help you provide a service to our clients. Thank you for joining us today and please join us for our upcoming series, the rest of the week and next week on the other topics. They're all very important topics and your participation is critical to the success of these programs.

So thank you again, everyone today. Please stay safe, stay safe and healthy and thank you again.

(END)