



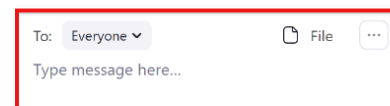
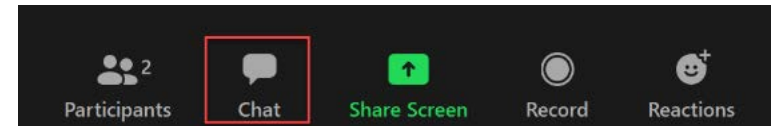
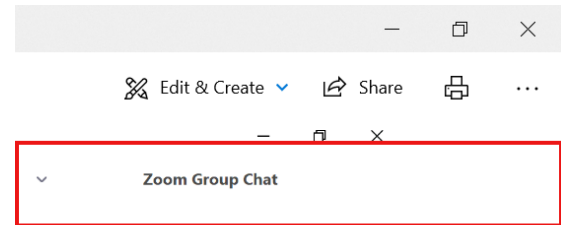
OFFICE OF
HOUSING COUNSELING

COVID-19 Lessons Learned and Beneficial Resources

September 23, 2020

Technical Issues? Questions?

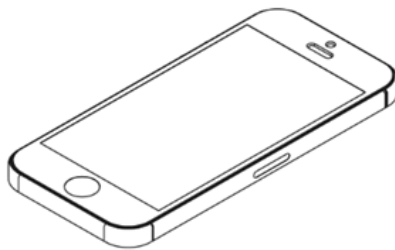
- All participants have been muted.
- Please do not use video camera to ensure best connection.
- Please chat with HOST for any technical questions via Zoom Chat Box.
- Please submit any content related questions via Zoom Chat Box.
- Chat icon can be found at the bottom middle of the screen.



Feedback and Polling

- There will be Questions Provided in Mentimeter throughout this presentation. When prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone.

Time for
Mentimeter!



1

Grab your phone

www.menti.com

2

Go to www.menti.com



3

Enter the code and vote!

How has COVID-19 impacted your housing counseling agencies?

Time for
Mentimeter!



Jerrold H. Mayer
Director, Office of Outreach and
Capacity Building

Session Agenda

- Introduction
 - Jerrold H. Mayer, Director, HUD's Office of Housing Counseling
- Panelist Session
 - Amanda Ward, Servicing Relationship Manager, HUD's National Servicing Center (NSC)
 - Jessica Russell, Mortgage Data Assets Program Manager, and Sophie Sahaf, Deputy Assistant Director, Consumer Financial Protection Bureau (CFPB)
 - Karen Hoskins, Vice President of National Homeownership Programs and Lending, NeighborWorks America
 - Maureen Anderson, Director of Compliance and Network Oversight, GreenPath, Inc.
- Resources & Q and A

COVID-19 Frauds and Scams Guide

HUD recently published the [COVID-19 Frauds and Scams Guide for Housing Counselors](#). Due to the COVID-19 national emergency, as well as other disasters and emergencies, scams and frauds are surfacing that target individuals in vulnerable situations. This new guide covers how to:

- Help clients cautiously navigate suspicious circumstances
- Identify red flags and keep information safe
- Report scams and access other important resources

Visit the [COVID-19 Emergency Information for Housing Counselors page](#) on the HUD Exchange for additional resources and program updates related to COVID-19.

Inter Agency Website on COVID-19

consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/



Search

Submit a Complaint

Consumer Tools

Practitioner Resources

Data & Research

Policy & Compliance

About Us

Mortgage and housing assistance during the coronavirus national emergency

If you're concerned about how to pay your mortgage or rent due to the coronavirus national emergency, read on for information on what to do now, and what your options are for mortgage and rent payment relief.



[Español](#) | [繁體中文](#) | [简体中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](#), and [U.S. Department of Housing and Urban Development \(HUD\)](#) are working together to help homeowners and renters during the coronavirus pandemic.

Learn more about:

- [Mortgage relief options and protections](#)
- [Protection for renters](#)
- [Avoiding scams and bad actors](#)

FEDERAL CORONAVIRUS RESOURCES

White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](#)

USAGov

**Amanda Ward, Servicing
Relationship Manager**

**HUD's National Servicing Center
(NSC)**

Agenda

HUD National Servicing Center

- Who we are and what we do
- What the FHA Office of Single Family Housing is doing to help borrowers impacted by COVID-19

COVID-19 FHA-Insured Mortgage Loan Servicing Policy Overview

- The CARES Act, HUD-issued Waivers and FHA Single Family COVID-19 policies published since March 1, 2020 that impact FHA-insured mortgage loan servicing industry and its partners

NEW! FHA's COVID-19 Loss Mitigation Options from ML2020-22

- Introducing FHA's suite of COVID-19 Loss Mitigation Options for Single Family Borrowers
- FHA posted a recording of the [*FHA's COVID-19 Loss Mitigation Options*](#) in accordance with Mortgagee Letter 2020-22

Resources

- How to contact the NSC for help
- Where to register for FHA Loss Mitigation Training

COVID-19 FHA Single Family Servicing Policy Overview

ML2020-04 - Foreclosure and Eviction Moratorium

ML2020-05 - Re-verification of Employment, Exterior-Only and Desktop-Only Appraisal

ML2020-06 - FHA's Loss Mitigation Options for Single Family Borrowers

ML2020-12 - Updated Guidance for HECM Claim Type 22 Assignment Claims

ML2020-13 - Extension of Foreclosure and Eviction Moratorium to July 31, 2020

ML2020-14 - Extension of the Effective Date of Mortgagee Letter 2020-05

ML2020-16 - Endorsement of Mortgages under Forbearance

ML2020-19 - Extension of Foreclosure and Eviction Moratorium to Aug. 31, 2020

ML2020-22 - FHA's COVID-19 Loss Mitigation Options

ML2020-27 - Extension of Foreclosure and Eviction Moratorium in Connection with the Presidentially-Declared COVID-19 National Emergency

11 COVID-19 Waivers have been issued by Single Family Housing (March 22-June 30, 2020)

ML2020-22: FHA's COVID-19 Loss Mitigation Options

- Published on July 8, 2020, this Mortgagee Letter (ML) introduces the full suite of COVID-19 Loss Mitigation Options available to FHA Single Family borrowers affected by the COVID-19 Presidentially-Declared National Emergency, where the mortgage was **current or less than 30 days past due as of March 1, 2020**. The Letter includes requirements for Home Retention and Disposition Options.
- Mortgagees must offer eligible borrowers the COVID-19 Loss Mitigation Options and procedures set forth in this ML no later than 90 days from the date of this Mortgagee Letter but may begin offering the new options immediately.

ML2020-22: COVID-19 Loss Mitigation Options Overview

By the end of the COVID-19 Forbearance...

Owner-Occupant Borrowers must be reviewed for:

- COVID-19 Standalone Partial Claim
- COVID-19 Owner-Occupant Loan Modification
- COVID-19 Combination Partial Claim and Loan Modification
- COVID-19 FHA-HAMP Combo Loan Mod and Partial Claim with Reduced Documentation
- COVID-19 Pre-Foreclosure Sale (PFS)
- COVID-19 Deed in Lieu of Foreclosure (DIL)

Non-Occupant Borrowers must be reviewed for:

- COVID-19 Non-Occupant Loan Modification
- COVID-19 PFS
- COVID-19 DIL

HUD National Servicing Center Contact Information

U.S. Department of Housing and Urban Development
FHA National Servicing Center
301 NW 6th Street
Oklahoma City, OK 73102

Where to Find Us

- Contact HUD's National Servicing Center:
(800) 225-5342
- View FHA Loss Mitigation Training schedule
and register:
https://www.hud.gov/program_offices/housing/sfh/nsc/training

**Jessica Russell, Mortgage Data Assets Program
Manager**

Sophie Sahaf, Deputy Assistant Director

Consumer Financial Protection Bureau (CFPB)

Mortgage Trends and Resources During COVID

September 2020

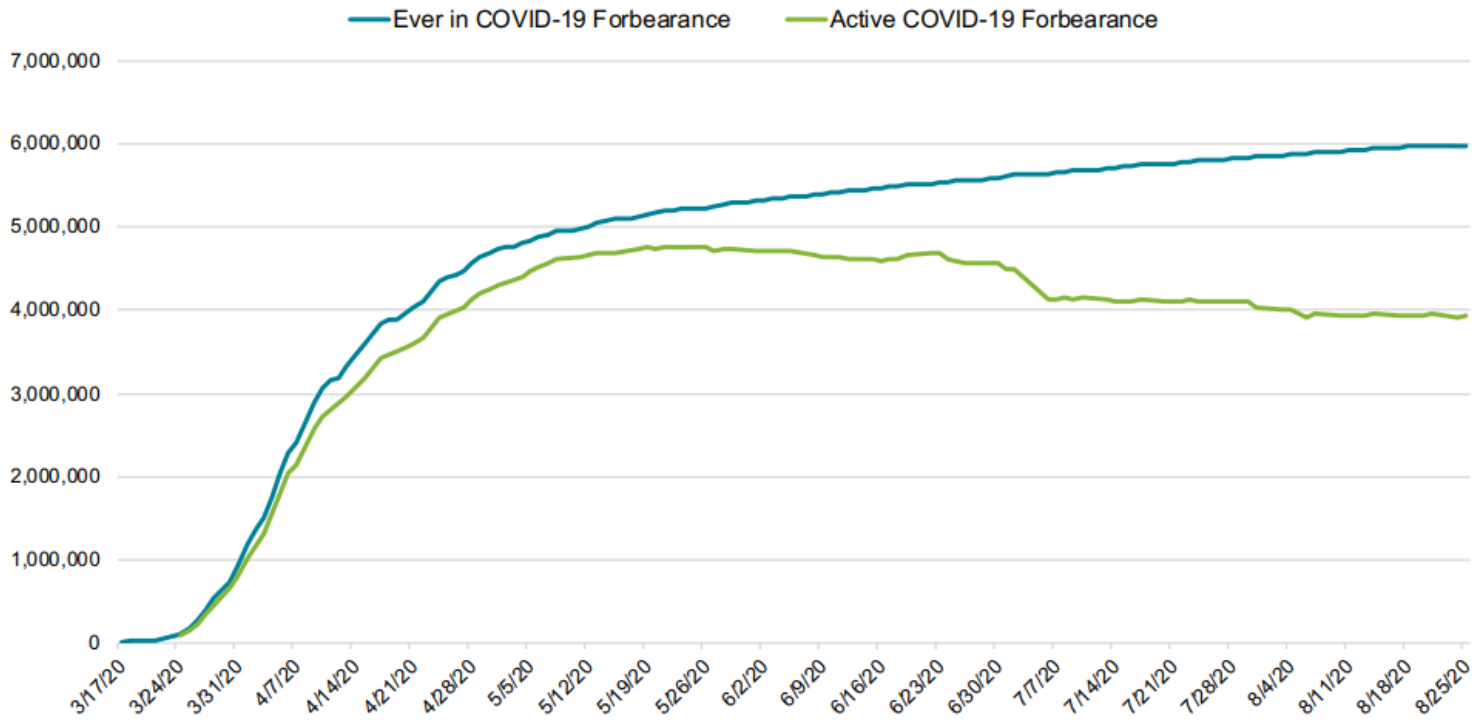


Consumer Financial
Protection Bureau

COVID-19 Forbearance Volume

- 7.4% of mortgages (**3.9 million**) were in active forbearance, as of August 25.

NUMBER OF FORBEARANCE PLANS OVER TIME



Source: McDash Flash



Housing Hub Website

consumerfinance.gov/housing

Mortgage and housing assistance during the coronavirus national emergency

If you're concerned about how to pay your mortgage or rent due to the coronavirus national emergency, read on for information on what to do now, and what your options are for mortgage and rent payment relief.



[Español](#) | [繁體中文](#) | [简体中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](#), [U.S. Department of Housing and Urban Development \(HUD\)](#), [U.S. Department of Veterans Affairs \(VA\)](#), and [U.S. Department of Agriculture \(USDA\)](#) are working together to help homeowners and renters during the coronavirus pandemic.

Learn more about:

- [Mortgage relief options and protections](#)
- [Protection for renters](#)
- [Avoiding scams and bad actors](#)

Need help with the basics?

Learn how to read your monthly mortgage statement or understand key mortgage terms, like mortgage forbearance.

[Get started with key terms and mortgage basics](#)

FEDERAL CORONAVIRUS RESOURCES

White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](#)

USAGov

Information on what the U.S. Government is doing in response to COVID-19.

[Visit usa.gov \(English\)](#)

[Visit usa.gov \(Spanish\)](#)

WHERE TO GET ADDITIONAL HELP

If you need help working with your servicer or

Other COVID-Related Resources

consumerfinance.gov/coronavirus

Protecting your finances during the coronavirus pandemic

The CFPB is committed to providing consumers with information and resources to protect and improve their financial health during this difficult time.

[Español](#) | [中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

Resources to help you make financial decisions

Mortgage and housing assistance

If you're concerned about how to pay your mortgage or rent, we have information on what to do now, and what your options are for mortgage and rental relief.

[Learn about mortgage and housing assistance](#)

Student loans

Student loan borrowers now have more benefits to consider when planning for the potential financial impact from coronavirus.

[Find resources for student loan borrowers](#)

Featured videos

Featured videos



CARES Act Mortgage Forbearance: What You Need to Know

[Watch video](#)



What non-tax filers need to know about economic impact payments

[Watch video](#)

Resources for specific audiences

Servicemembers & veterans

Some military personnel and their families are facing financial strain due to lost employment or changes in military orders. If you need financial assistance as a result of the pandemic, there is help.

[See servicemember resources](#)

Older adults & their families

Older adults may have unique financial concerns during the pandemic, including being targeted by scammers, experiencing separation from caregivers who help manage their money, or facing tough choices prior to and during retirement. We have resources to help.

[See resources for older adults and their families](#)

Small businesses

Information on coronavirus funding options, guidance for businesses and employers, business guidance and loan resources, local assistance and agency relief efforts.

[See small business guidance and loan resources from the Small Business Administration](#)

Parents & kids

While kids are home with you or other in-home caregivers, try our free activities to help them build the important skills they will need to manage money into adulthood.

[See learning activities for parents and kids](#)

FURTHER READING

Newsroom

[Consumer Financial Protection Bureau Report Examines Early Impact of Pandemic on Consumer Credit](#)
AUG 31, 2020

[New CFPB Guide for Intermediaries to Assist Non-Filers to Access their Economic Impact Payments](#)
AUG 27, 2020

[CFPB Releases Updated COVID-19 Consumer Complaint Data](#)
JUL 16, 2020

[CFPB Issues Interim Final Rule on Loss Mitigation Options for Homeowners Recovering from Pandemic-Related Financial Hardships](#)
JUN 23, 2020

[Consumer Financial Protection Bureau Takes Action to Help Consumers Receive Relief from Credit Card Issuers](#)
JUN 03, 2020

[CFPB Takes Action to Help Struggling Homeowners Seeking Mitigation Efforts; Consumers Seeking Small-Dollar Loans](#)
MAY 22, 2020

[View more](#)

EIP Campaign: Overview

Millions of individuals haven't yet accessed their \$1,200 stimulus payment and have until October 15th to claim them this year

EIP Campaign: Target Population

- Individuals and families with incomes under the \$12,200 income threshold for required tax filing
- Recipients of Medicaid, SNAP, TANF
- People struggling with homelessness
- People disconnected from the internet and financial institutions

EIP Campaign: Opportunity

- Lack of awareness
- Assumption that process is complex and cumbersome
- Need assistance entering their information

EIP Campaign: Content

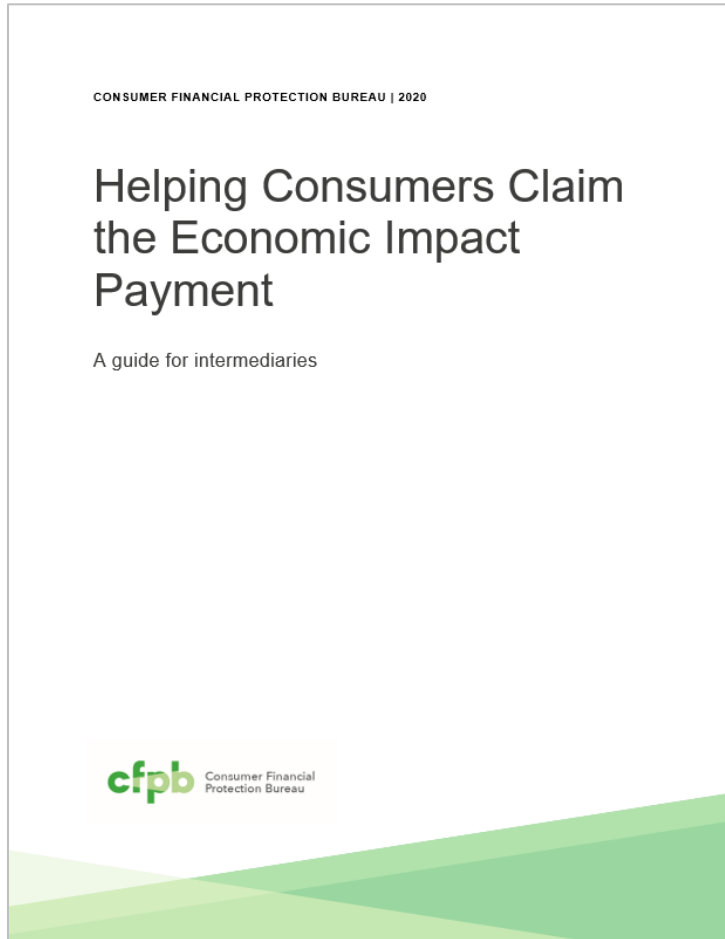
- **Guide and flyer:** Core content includes a practical, step-by-step guide for frontline workers on how to increase awareness and provide assistance to clients
- **Webinars:** Review of the guide and opportunity to answer questions for general public and more targeted to specific groups; email CFPB_taxtime@cfpb.gov for a pre-recorded webinar
- **Blog and emails:** Supporting content where the guide and flyer are shared

<https://www.consumerfinance.gov/about-us/blog/guide-helps-organizations-connect-people-to-stimulus-payment/>

EIP Campaign: Roll Out

- Focused dissemination to **intermediary organizations** intersecting with the target population and serving large volumes of consumers ranging including the public, private, and non-profit sectors
- Comprehensive distribution to **hundreds of organizations and thousands of individuals** via relationships with Consumer Education and External Affairs offices

EIP Campaign: CFPB Guide



<https://www.consumerfinance.gov/about-us/blog/guide-helps-organizations-connect-people-to-stimulus-payment>

EIP Campaign: Front of half-page flyer (customizable)

Just asking, did you get
your stimulus check?

It's not too late to get your
Economic Impact Payment
worth \$1,200 or more.

EIP Campaign: Back of half-page flyer (customizable)

Most people over 18 who make less than \$99,000, got an Economic Impact Payment.

If you haven't seen your money, go to IRS.gov now and click on "Get My Payment."

Getting your payment is easy. Simply file your tax return or use the *Non-Filer Tool* at IRS.gov.

- It's not taxable. You won't need to pay it back
- It won't impact your benefits, or immigration status.
- There is no late filing penalty if you don't owe taxes.

Help is available at 211, IRS.gov, or consumerfinance.gov.

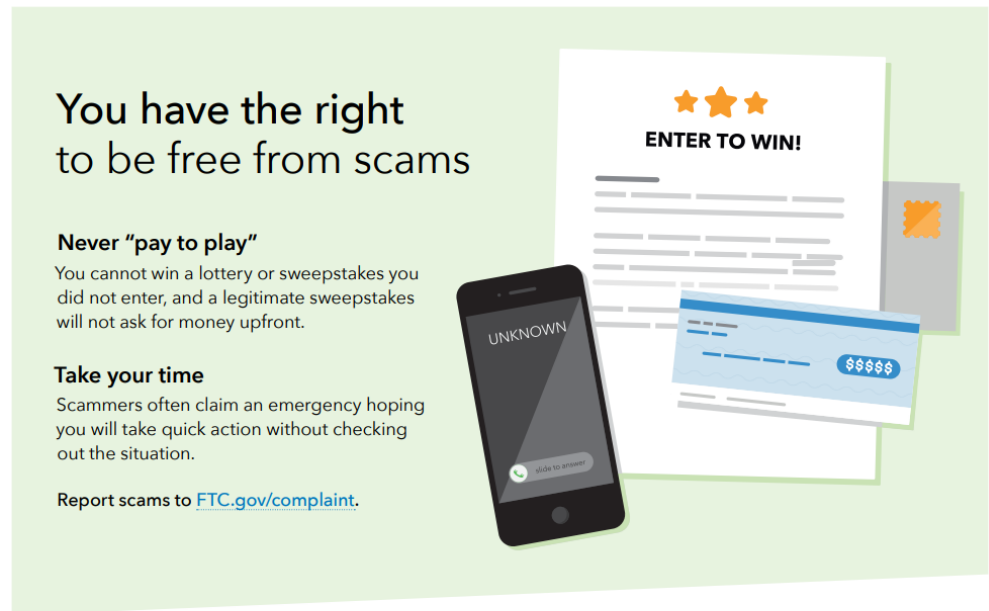
You can help too by spreading the word. Just ask people, "Did you get your stimulus payment?"

<https://www.consumerfinance.gov/about-us/blog/guide-helps-organizations-connect-people-to-stimulus-payment>

Elder Fraud Prevention: Placemats with key tips

Free fraud prevention placemats, handouts, and activity sheets on how to avoid common scams.

- Check out the companion resources with tips and information to reinforce the messages.
- Available for the public to download or order in bulk.
- Available in English and Spanish.



www.consumerfinance.gov/placemats

Reverse Mortgage: CFPB resources

- **Considering A Reverse Mortgage:** A high-level guide on reverse mortgages.
- **Know Before You Owe Reverse Mortgage Video:** A video that provides an overview of reverse mortgages for older consumers and their families.
- **Reverse Mortgage Discussion Guide:** A more in-depth guide for consumers considering a reverse mortgage.
- **Your Reverse Mortgage After a Natural Disaster:** A guide for reverse mortgage borrowers recovering from a natural disaster.

www.consumerfinance.gov/placemats

OlderAmericans@cfpb.gov

What new skill have you learned in the past few months for your housing counseling work?

Time for
Mentimeter!



**Karen Hoskins, Vice President of
National Homeownership Programs
and Lending**

NeighborWorks America

Impact of COVID 19

- (1) Different across the country
- (2) Organizations with previous disaster experience were able to adapt quicker
- (3) Agencies and technology
- (4) Cautious about the expected foreclosure crisis.
- (5) Rental assistance counseling is quickly becoming an additional line of business
- (6) Impact on service delivery



Working Together for Strong Communities

@NeighborWorks





AMERICA

Working Together for Strong Communities

National Scam Alert Campaign

Made possible with support from
the Wells Fargo Foundation

@NeighborWorks



Lessons Learned

Beginning in 2009, consumers were desperately looking for ways to save their homes. It created the perfect atmosphere for scammers to take money from unaware homeowners in exchange for empty promises.



Goal: To educate and inform consumers about housing related scams-where to report them; and where to go for trusted assistance.



Working Together for Strong Communities

@NeighborWorks





Strategies

- Consumer facing collateral
- Support for local marketing and outreach
- A resource driven website
- Leveraging social media
- Partnerships and collaborations





Partnership Opportunities

- Access to a marketing toolkit that includes a suite of resources for digital platforms
- Information in five languages: English, Spanish, Chinese, Korean, and Vietnamese
- Linkage to campaign messages at the campaign website
- Collaboration with other industry leaders on best practices

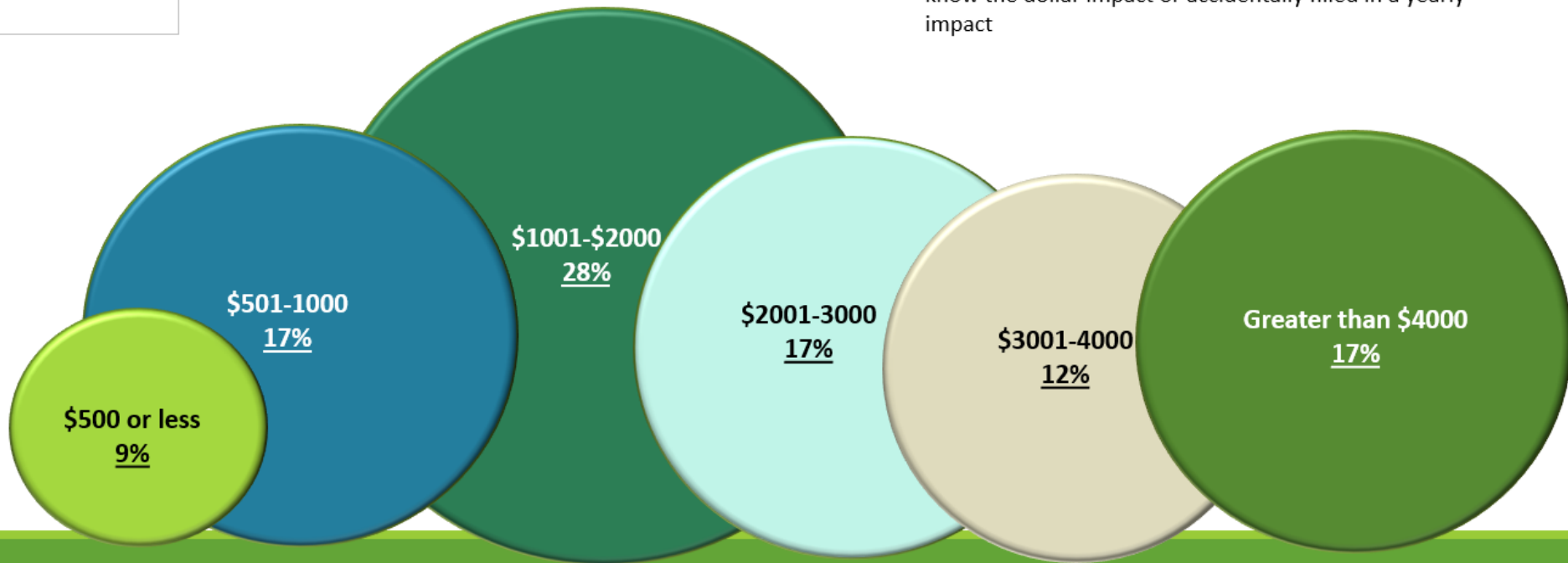
**Maureen Anderson, Director of
Compliance and Network Oversight
GreenPath, Inc.**

New Clients: Financial Impact of COVID 19

n=1,621
Dates: 3/30/20-
4/22/20

Median Impact*
\$2,000

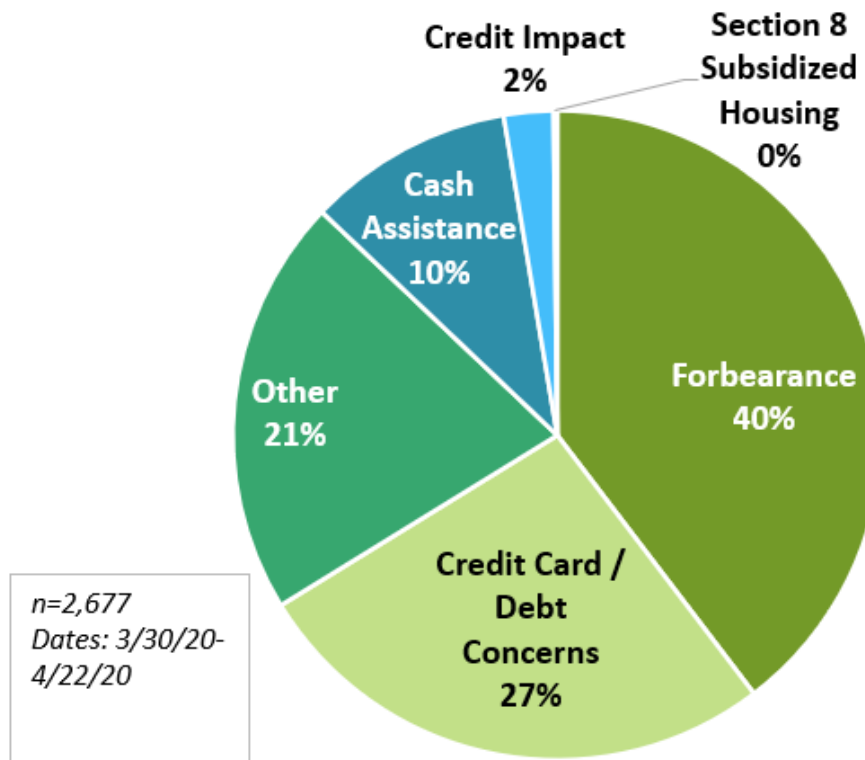
*Removed data that was less than \$10 and greater than \$10,000 per month since according to the notes most didn't know the dollar impact or accidentally filled in a yearly impact



Confidential: This information is prepared by GreenPath, Inc. and its affiliates for the exclusive use of GreenPath, Inc. Do not share or use this information, except with written approval from GreenPath, Inc.

CLIENT'S STATED REASON FOR CALLING

(FROM COVID 19 FORM)



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How GreenPath Works for Clients

GreenPath family of companies...



Customer Impact Survey

Date Hardship Initially Started
03 / 30 / 2020

Client's Stated Reason for Call

- Cash
- Credit Card / Debt Concerns
- Credit Impact
- Forbearance

Impact Reason of COVID 19 on Client

- Increased Expenses
- Job Loss – Job Loss/lay off due to COVID-19 p

Financial Impact of COVID 19

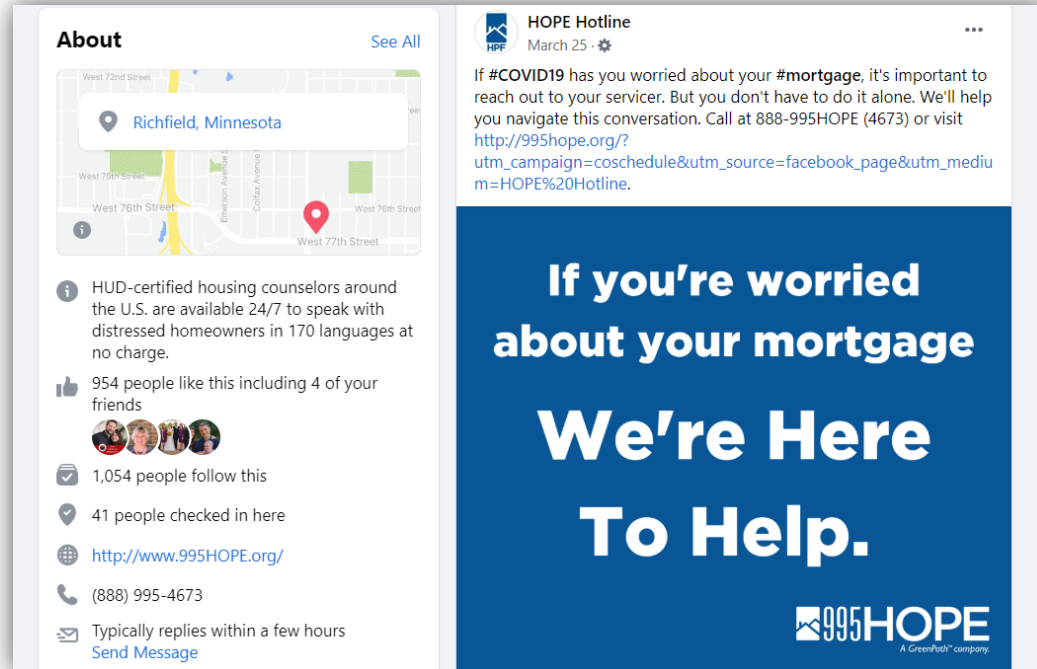
- Job Loss
- Job Layoff
- Reduced hours

Approximate \$ amount of impact per month?
\$100

How long will impact last (if known)?
Unknown

COVID-19 Impact on Our Clients

- Client trends/needs
- CARES Act
- Social media
- Surveys



About See All

Richfield, Minnesota

HUD-certified housing counselors around the U.S. are available 24/7 to speak with distressed homeowners in 170 languages at no charge.

954 people like this including 4 of your friends

1,054 people follow this

41 people checked in here

<http://www.995HOPE.org/>

(888) 995-4673

Typically replies within a few hours
[Send Message](#)

HOPE Hotline
March 25 · 🌟

If #COVID19 has you worried about your #mortgage, it's important to reach out to your servicer. But you don't have to do it alone. We'll help you navigate this conversation. Call at 888-995HOPE (4673) or visit http://995hope.org/?utm_campaign=coschedule&utm_source=facebook_page&utm_medium=HOPE%20Hotline.

If you're worried about your mortgage We're Here To Help.

995HOPE
A GreenPath® company

“With COVID-19 going on, I have been getting a little break with paying my bills. It has given me a chance to refocus on my life also.”

Client Resources

 <https://www.greenpath.com/coronavirus/>

ESPAÑOL

 Call Now: 800-550-1961

REQUEST A CALL

 MY PORTAL

 **GreenPath.**
financial wellness

COUNSELING ▾ HOUSING ▾ RESOURCES ▾ PARTNERSHIPS ▾ ABOUT US ▾ CONTACT US LOCATIONS BLOG ▾



Additional Resources

- Protecting your finances during the coronavirus pandemic
- President Signs \$2 Trillion Coronavirus Rescue Package Into Law
- What is essential and non-essential during a pandemic?
- Advice from the FTC on avoiding coronavirus scammers
- U.S. Small Business Administration coronavirus disaster assistance
- Out of work? These companies are hiring
- Families First Coronavirus Aid Package
- Social Security online services
- Protect yourself financially from the impact of coronavirus
- For those dealing with the challenge of addiction
- Tips for avoiding coronavirus scams

For More Information About Coronavirus

GreenPath is following information and guidance for public health and safety from the **Centers for Disease Control and Prevention**. Their website offers resources and advice to support the response efforts of individuals, businesses and communities.

Client Resources

Housing and Bills

What lenders and landlords are doing to help

Depending on your situation, you may be eligible to have their mortgage payments reduced or suspended for up to 12 months. If you are struggling to make your payments, reach out to your servicer as soon as you can.

Most lenders and landlords have their own policies on help and assistance during this time. Check your servicer's website for the most up to date information and how to reach out for assistance. You can also check [Eviction Lab's website](#) for the latest eviction policy changes.

Additional resources

- **U.S. Housing and Urban Development** offers specific resources for those facing financial hardship due to the pandemic.
- **Just Shelter** allows you to search over 600 organizations across the U.S. working hard to preserve affordable housing, prevent eviction, and reduce family homelessness.
- **Fannie Mae** offers assistance options for homeowners impacted by COVID-19.
- **Freddie Mac** offers resources assistance options for homeowners impacted by COVID-19.

Updates from GreenPath

Reducing Potential Exposure to Illness

Our top priority is the well-being of our employees who are working from home, attending

We're here for you





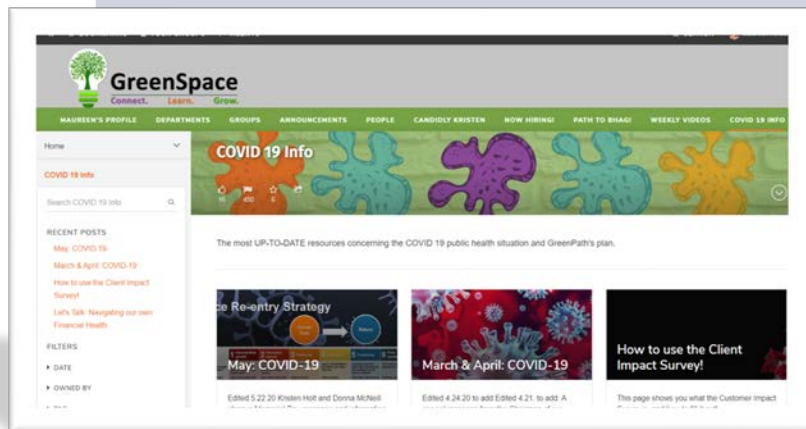
COVID Impact for Our Staff

Staff Needs

- 100% remote < 2 weeks
- Info overload
- Info constantly changing
- Individual situations & stress at home
- Communication
- Volume rollercoaster

Solutions

- “GreenSpace”
- Resource page
- Leadership videos
- COVID-19 Target audit
- Intentional communication
- Breakout sessions
- Instant Messaging
- Staffing models
- Empathy coaching



GreenSpace
Connect. Learn. Grow.

MAUREEN'S PROFILE DEPARTMENTS GROUPS ANNOUNCEMENTS PEOPLE CANDIDLY KRISTEN NOW HIRING! PATH TO BHAG! WEEKLY VIDEOS

COVID 19 INFO

Home

COVID 19 Info

Consumer Pandemic Financial Information & Updates

NEWER POST
Updated Info from Blue Cross & Blue Care Network

OLDER POST
Support & Tips for All of Us

COVID 19 Info

Consumer Pandemic Financial Information & Updates Posted by Jeremy Lark · Updated Jun 29, 2020	
<p>Avoiding Pandemic Scams</p>	<ul style="list-style-type: none"> • Scammers are actively out trying to prey upon consumers and spread information • Don't click on mysterious links • Rely on info from the CDC and WHO for accurate info • Be alert to "investment opportunity" scams
<p>Small Business Assistance</p>	<ul style="list-style-type: none"> • Low interest federal disaster loans are available in some areas • Geared toward working capital to help stay in business • Call 1-800-659-2955 for more info

Attachments

Select all

 FHA FAQs COVID-19

 GreenPath Lender S

 GreenPath Renters

 Lender and Service

 NCLC Summary of

 State by State CO

57 Comments

Con

CARES Act

(2020

Coronavirus Aid Package)

- Some consumers are seeing the funds as of 4/15. More information on this, including how consumers can check on where their funds are at can be found here: <https://www.irs.gov/coronavirus/get-my-payment>
- Check out this guide the U of M Poverty Solutions Center put out on how you can get your stimulus check: <https://poverty.umich.edu/stimulus-checks/>
- Most individuals earning less than \$75,000 can expect a **one-time cash payment** of \$1,200. Married couples would each receive a check and families would get \$500 per child. That means a family of four earning less than \$150,000 can expect \$3,400.
- The checks start to phase down after that and disappear completely for people making more than \$99,000 and couples making more than \$198,000.
- The cash payments are based on either your 2018 or 2019 tax filings. People who receive Social Security benefits but don't file tax return are still eligible.
- **Increases unemployment benefits-** adds \$600 per week from the federal government on top of whatever base amount a worker receives from the state. That boosted payment will last for four months.
- This bill creates a new, temporary Pandemic Unemployment Assistance program through the end of this year to **help people who lose work gig/freelance work** as a direct result of the public health emergency.
- Small business loans are available as well that may be forgiven, depending on the situation
- **Tax Implications-** see the link to the right to learn more from the IRS about the stimulus payments and how they may impact certain tax filers.

A tracker through the IRS to see where your stimulus check is:

<https://www.irs.gov/coronavirus/get-my-payment>

Instructions on how to get your stimulus check: <https://poverty.umich.edu/stimulus-checks/>

A breakdown of what is in the bill and what people can expect:

<https://www.npr.org/2020/03/26/821457553/whats-inside-the-senate-s-2-trillion-coronavirus-aid-package>

A calculator to determine how much direct aid you can expect from the bill:

<https://www.cnn.com/2020/03/27/politics/stimulus-check-calculator/index.html>

A great interview with our CEO, Kristen Holt, about how we should approach cash payments or aid:

<https://www.nerdwallet.com/blog/finance/prep-spend-government-relief-check/>

Details from the IRS on tax-related information on the economic impact (stimulus) payments:

<https://www.irs.gov/newsroom/economic-impact-payments-partner-and-promotional-materials>

Resources & Q and A

Resources

- HUD and Federal Partners
 - [Mortgage and Housing Assistance](#)
- Office of Housing Counseling (OHC)
 - [COVID-19 Emergency Information for Housing Counselors](#)
- NeighborWorks Scam Alert Resource
 - [10 Important Tips to Avoid Foreclosure](#)

Q and A



Please let us know your feedback on this session!

Time for
Mentimeter!

