



HUD Office of Housing Counseling 2021 Community Conference

August 9-12, 2021



Emerging Innovations in Housing Counseling

Thursday, August 12th, 2021

12:00-1:00 PM EDT

Questions?

- Participants are in listen only mode
- Chat
 - Submit any technical issues via the Chat box
 - Send the message to the Host
- Q&A
 - Submit any content related questions via the Q&A box
 - Send to Host, Presenter and Panelists

The image shows a user interface for a 'Question and Answer' session. It consists of two main panels. The left panel is a 'Chat' box with a dropdown arrow and the title 'Chat'. At the bottom of this panel, there is a 'To:' field with a dropdown menu currently set to 'ICF Host', followed by '(Direct Message)' in red text, and a 'Type message here...' input field. The right panel is titled 'Question and Answer' and contains a 'Welcome to Q&A' message: 'Questions you ask will show up here. Only host and panelists will be able to see all questions.' Below this is a large text input field with the placeholder 'Type your question here...'. At the bottom of this panel, there is a checkbox labeled 'Send anonymously', and two buttons: 'Cancel' and 'Send'. Red rectangular boxes highlight the 'To: ICF Host' dropdown in the chat panel and the entire Q&A form in the right panel.

Whova

- Explore the **professional profiles** of event speakers and attendees
- Send **in-app messages** and **exchange contact info**
- **Network and find attendees** with common affiliations, educations, shared networks, and social profiles
- Receive **update notifications** from organizers
- Access the **event agenda**

Invitation code: OHCCConf2021



Polling

- There will be polling 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.



1

Grab your phone

www.menti.com

2

Go to www.menti.com



3

Enter the code and vote!

**Time for
Mentimeter!**



Presenters

Facilitator

- Rachael Laurilliard, Lead, Community Development, ICF

Presenters

- David Young, Director of Capacity Building, Housing Action Illinois
- Rod McGinniss, Senior Vice President, Business Development, GreenPath
- Milt Sharp, President, eHome America
- Kevin Prophet, Director of Business Applications, NeighborWorks America
- Lyndsay Burns, Head of Strategic Initiatives, Framework Homeownership

Agenda

- MISMO
- GreenPath Financial Wellness
- eHome America
- HomeKeep
- Compass CMS
- HUD Exchange
- Q and A
- Additional Resources

David Young

Director of Capacity Building
Housing Action Illinois



Housing Action Illinois
A stronger Illinois begins at home

Data Standardization

- [MISMO](#)
 - Background
- Housing counseling data standards
- Purpose of data standardization
- Phase 3 of MISMO

MISMO and Client Management Systems

- MISMO's effect on CMS systems
- Agency expectations
- Ultimate goal = more efficient communication and services
- Update on CMS guide
- Next Steps

Rod McGinniss

Senior Vice President

GreenPath



Leveraging Technology to Enhance Operating Efficiencies

- Website accessible learning modules
- Intelligent chat functions
- Self assessment tools
- Automated scheduling



Client Management System

- Expanded data collection aligned with industry standards (MISMO)
- Supports third-party Application Programming Interfaces (APIs) and ease of data import/export

Alignment with Fintech Partners

- Goal and outcome alignment
- Co-create, test, implement, pivot...quickly!

Milt Sharp

President

eHome America



eHome America

- Tips and tools offered by eHome America that organizations can use to:
 - Adjust client workflow to deliver their services
 - Engage customers, virtually
- Tools include eDocs to share information efficiently and online chatting feature activated by counselors
- mPact Pro: state of the art CMS that integrates with eHome America
- Goal: Build capacity to reach more customers in a cost-efficient manner and generate revenue towards their sustainability



Lyndsay Burns

Head of Strategic Initiatives

Framework Homeownership



When it comes to home repairs and maintenance...

64% of new millennial homeowners express regret after purchasing their first home and report being **overwhelmed** with the new responsibilities

-Bankrate survey

Nearly **50% of first-time homeowners experienced unexpected home repairs** during the first two years after purchase and **33% could not afford** to make the repair.

--Van Zant, Shannon, and Rohe (2011)

59% of new homeowners found maintenance and repairs are more costly and require more effort than expected.

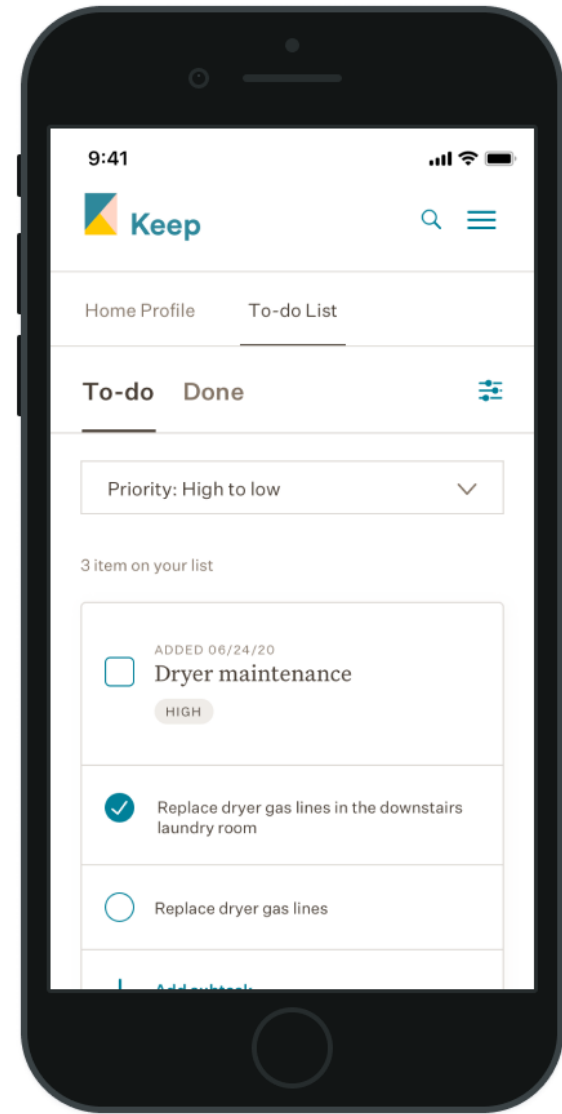
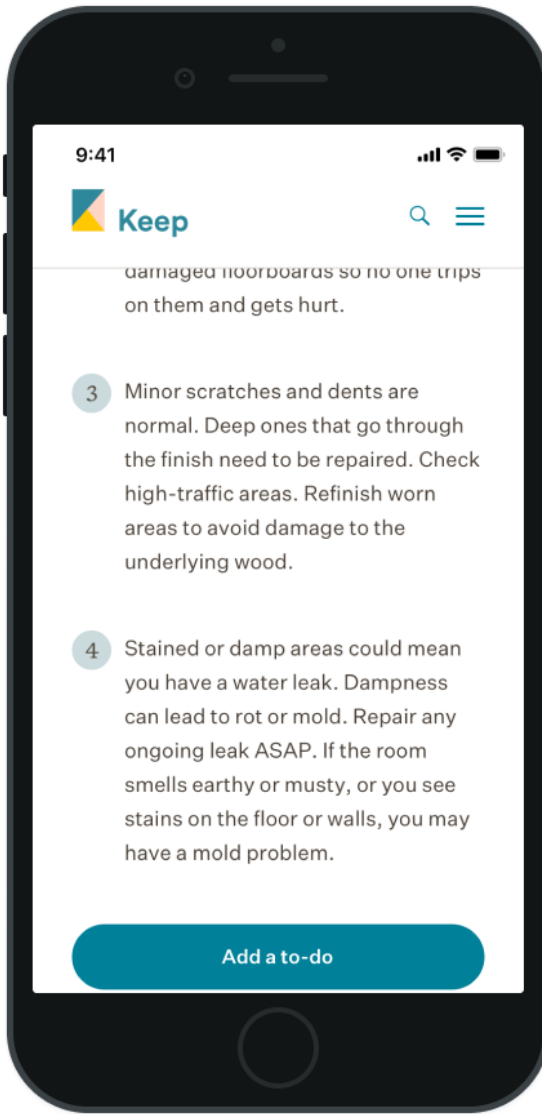
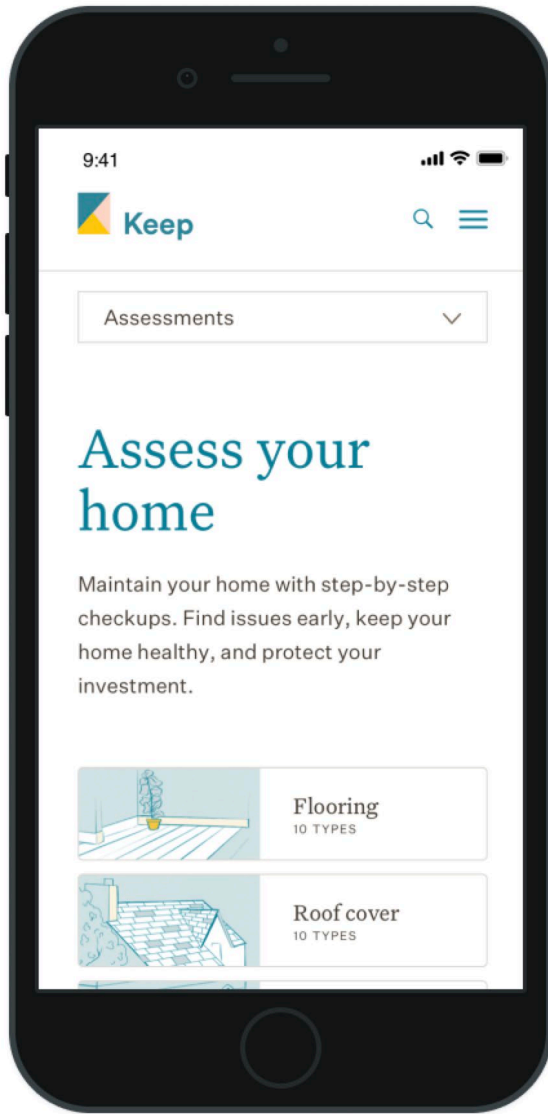
--Freedom Debt Relief survey



Maintenance Assessments help people understand and plan for home maintenance



- ✓ Stay on top of maintenance so a **small problem doesn't get bigger and more expensive.**
- ✓ **Avoid emergency repairs** that create financial strain and could snowball into health/safety issues.
- ✓ **Increase agency and empower homeowners** with the "learning by doing" model.
- ✓ Help **homebuyers** assess a prospective home to **inform desirability** and **negotiate a better purchase price.**



Kevin Prophet

Director of Business Applications
NeighborWorks America



Where We Are

- NeighborWorks Compass is open for business!
- Product includes fully tested and functional features:
 - ✓ Standard/custom reporting, including HUD 9902
 - ✓ Automated customer triage
 - ✓ Customizable customer portal
 - ✓ Real-time doc sharing
 - ✓ Financial metrics dashboard
 - ✓ Customizable service lines
 - ✓ Task assignments
 - ✓ Automated follow-up
 - ✓ And more!
- We have 15 organizations converted or in conversion already
- Our developers and support team are employing an “agile” approach—we learn and improve iteratively with each implementation

Next Up

- We have begun the process of onboarding 54 Launchpad organizations
- We are also onboarding 62 NeighborWorks Network organizations
- Onboards will be complete by October 1, 2021—in time for the new HUD-9902 requirements and the Launchpad sunset
- For organizations not ready to adopt NeighborWorks Compass, CounselorMax is open for business and accepting new customers

CounselorMax has been updated to comply with the HUD reporting requirements by October 1, 2021

A Look at the Near Future

- Additional features are in development, for release soon:
 - ✓ Tri-merge soft credit pull
 - ✓ Interactive budget tool
 - ✓ Automated setup wizard
 - ✓ Dynamic action plan tool
 - ✓ Aggregate dashboard views
 - ✓ Salesforce Trailhead training
- CounselorMax will continue—plans to sunset under review, and significant advance notice will be given
- We anticipate onboarding the rest of the NeighborWorks Network in 2022
- We are very much focused on these implementations—As we move through this phase, we will begin to consider the roadmap beyond 2022

Rachael Laurilliard

Lead, Community Development
ICF



HUD Exchange Upcoming Tools

- HUD Exchange Learning Pathway: Become a HUD-Approved Housing Counseling Agency
- Document Builder Tool
 - Agency Work Plans
 - Succession Planning



The screenshot displays the HUD Exchange website interface. At the top, a dark blue navigation bar contains the 'HUD EXCHANGE' logo and links for 'My HUD Exchange', 'Programs', 'Resources', 'Trainings', 'Program Support', and 'Grantees'. Below this is a banner image with four panels: a video call, a family in front of a house, a brick building, and two women in conversation. The main heading is 'Housing Counseling', followed by a descriptive paragraph and three green buttons: 'Mailing List', 'Find a Housing Counselor', and 'About Housing Counseling'. A breadcrumb trail reads 'Home > Programs > Housing Counseling'. The content area features four cards: 1) '2021 Community Conference' with a 'NEW' tag, a photo of a conference, and a 'Register Today' button; 2) 'Counselor Certification' with a photo of a woman at a laptop and text about HUD's requirements; 3) 'Agency Approval' with a photo of three people and a list of requirements; 4) 'Policy Guidance' with a photo of an open book and a list of links. The bottom section, 'Systems and Reporting', includes five icons and labels: '9902 Reporting' (bar chart), 'HCS: Housing Counseling System' (gear and monitor), 'CMS: Client Management System' (speech bubble), 'eLOCCS' (dollar bill) with a sub-note to sign into Secure Systems, and 'FHA Connection' (checkmark).

Questions and Answers



Resources

- [MISMO Data Standards](#)
- [GreenPath Financial Wellness](#)
- [eHome America](#)
- [KeepHome](#)
- [NeighborWorks Compass](#)
- [OHC HUD Exchange](#)

Office of Housing Counseling



- **Event Webpage:**
www.hudexchange.info/programs/housing-counseling/2021-virtual-conference/
- **Find us at:**
www.hudexchange.info/counseling
- **Email us at:**
Housing.counseling@hud.gov



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Thank You for Attending!

Today's Sessions

Thursday, August 12th, 2021

12:00-1:00 PM EDT	Emerging Innovations in Housing Counseling
1:30-2:30 PM EDT	Wrap Up Q&A with the Office of Housing Counseling Directors
2:30-3:00 PM EDT	Closing