

**HUD Office of Housing Counseling
2021 Community Conference**

Emerging Innovations in Housing Counseling

Thursday, August 12, 2021

Rachael Laurilliard: All right. Hello everyone. And welcome to our final day of the Housing Counseling Community Conference. We've had a great week of engaging sessions, so we're excited to kick off today with "Emerging Innovations In Housing Counseling." So we're going to hear from a few different panelists about their exciting new technologies and different innovations that they're implementing.

But before we get started, we just have a few housekeeping tips. So for questions today, just note that all participants are in listen-only mode. You can certainly chat with us throughout the presentation about any technical issues that you might be experiencing. So please send the messages to hosts and panelists and we'll help you out. If you have any content-related questions, please put those into the Q&A box.

So the Q&A box will be manned by the host myself, presenters and panelists and we'll get to your question at the end of the presentation during the question and answer section. We suggest again that that Q&A box is for content questions and that chat box is for your technical issues or technical questions. I did want to briefly mentioned Whova so I think a lot of you on the call today are familiar with Whova and there's been some great engagement throughout the week.

Whova is our networking app. So you can explore the professional profiles of speakers and attendees. You can send in app messages and contact information. Get updated notifications from organizers and then access the agenda. So if you haven't accessed Whova already, I highly recommend you check it out today and we'll continue to be available for a few days post-conference.

So if you click on that web app link in the slides you can enter the invitation code to access Whova. And if you've registered for the conference, you will also have received a dedicated Whova email inviting you to join. All of the slides today are located on the HUD Exchange conference page so you can access all the links throughout all the presentations from those slide decks.

And there will be polling today so we're going to open our day with a polling question in Mentimeter. I think a lot of you are familiar with Mentimeter, have used it before. It's an online polling platform to provide your input. I'm going to switch to Mentimeter now and Shawna graciously dropped the link in the chat there. If you can click on that link.

You can also go to menti.com and type in the code 12255241. So please go ahead and log into Menti. And our question to open today's session is what innovations are you implementing in housing counseling? So I'm seeing a few responses roll in, Zoom, education courses, online, remote counseling, other applications remotely. Using innovations to be more efficient.

Those are all great. I'm really looking forward to think of some more of your responses roll in throughout the session. I am going to pivot back to the slide deck, however, please keep entering your responses into menti.com and we will gather all of your great comments later on in the session. So today we have our presenters. I am the facilitator of the session.

My name is Rachael Laurilliard. I work for ICF as technical assistance provider. And we have some great presenters today. So we have David Young, director of capacity building from Housing Action, Illinois; Rod McGinniss, senior vice president of business development at GreenPath; Milt Sharp, president at eHome America; Kevin Prophet, director of business applications from NeighborWorks America; and Lyndsay Burns, head of strategic initiatives at Framework Homeownership.

So we're really excited to get the session started today and our presenters will be covering a variety of topics. So first we'll hear a little bit from David about the MISMO data standards. We'll also hear from Rod about GreenPath's financial wellness and some of their innovations that they're working on over there.

eHome America Milt will talk about, and then HomeKeep we have Lyndsay speaking about that followed by Kevin talking about Compass CMS. Finally, we'll talk about some of the innovations that are being implemented on the HUD Exchange and then we will get to Q&A. But just a reminder to please put those content questions into the Q&A box and we'll answer your questions at the end of the presentation.

All right. So with that, I'm going to turn it over to David Young from Housing Action, Illinois. David?

David Young: Thank you, Rachael. Good morning, everyone. It's great to be here with you virtually and I look forward to the opportunity for us to all be together in person in the future. I'd like to talk to you a little bit about data standardization; what we're doing, why we're doing it and what it means for us as an industry, as well as for you as individual counselors and individual housing counseling organizations and why this is going to be very important for us.

We started way back in 2017 with the National Housing Resource Center looking at data standards. And basically with data standards, it's what information are we collecting as individual organizations? What information are we collecting as an industry? So things like the age of a person, the address of a person, all of those things.

All of that data that we collect is important because it helps us to understand better the impacts and the outcomes of the work that we're doing. So most of you are aware that we collect standardized data through the 9902. Every one of us that is a HUD approved organization collects that same data through our client management systems.

And some organizations collect additional information, but in terms of an industry, we've never set a standard of all of the information that we should collect beyond the 9902. So starting in 2017, we formed a work group for the National Housing Resource Center in order to start looking at what data points beyond what is in the 9902 should we be collecting? And how will we collect that information and how will we then distribute that information going forward?

And so we started looking at a number of ways that we could do this and then had a conversation with Freddie Mac and with the Office of Housing Counseling, which had just finished working

with a group called MISMO in order to add the HUD-9902 to their database. And MISMO is the mortgage industry standards, maintenance organization. So again, it's the mortgage industry standards maintenance organization.

And what MISMO does is MISMO has created a language basically that anyone that is involved in the mortgage finance industry can use to communicate with each other. So whether you are doing originations, whether you were doing servicing, whatever it is that you were doing, whatever it is your part is of the mortgage process.

If you use this language and these data points, then it means that all of your systems can talk to each other and it's much easier to show the impacts and the outcomes of your work. So since HUD working with Freddie Mac had already included the 9902 in the MISMO reference model, it made a lot of sense for us to add our housing counseling data standard to the MISMO reference model.

So the first thing that we did, is we actually went through MISMO reference model to see all of the data points that they had collected that were relevant to us. And there are approximately 3,500 data points in the MISMO reference model. So we had to go through, we had to comb through that and determine which ones were relevant to us. So we did all of that.

And then once we did that, we created what we called a gap analysis that we then distributed to all of our client management system providers to ask them if they had these data points in their system. And so as part of our Phase 2, we've gone through that gap analysis. We have heard from our client management system developers about what they have in their systems.

And then we've also looked at what is -- what data points are important to us as an industry, but are not currently found in MISMO. So what things do we need to add to make sure that we are able to show our impacts and outcomes. And so we have been working on that process and have come up with a number of data points that we look to include.

So our Phase 3, which we expect will start this fall, we'll be taking all of the data points, those that are currently within MISMO and those that we are recommending to MISMO and moving them through what MISMO calls their change management process in order to establish a housing counseling data set within the MISMO reference model.

And so what that will mean, is that anyone that is working in our industry or anybody that wants to serve our industry, that needs to know what data points are important to you, we'll be able to find those in one place. And it also can mean in the future that we will be able to do some important things like transfer information back and forth between servicers, between originators.

Since we as housing counseling organizations are collecting a lot of information, we can certainly make it a lot easier for consumers if we can send that information off to the originator. If we can receive information from a servicer so that we can help clients to do what they need to do.

Ultimately, what this data standardization is going to do for us is it's going to better allow us to show our impacts and outcomes and from there, we believe that it will allow us to be better compensated for all of the work that we are doing, because we will be able to show the impacts that we've had in generating more mortgages, in saving more mortgages, in helping more families build generational wealth.

So we're very excited about data standardization and where it's going. We expect that Phase 3, the process that we're getting ready to start this fall will be finished by summer of 2022, which means that we will -- five years after we started this process, have a complete data standard that everyone will have access to.

Thank you. And I will turn this over now to Rod McGinniss from GreenPath.

Rod McGinniss: Thank you, David. First of all, thank you to the Office of Housing, Counseling and ICF for bringing this virtual event to our community. I think it's a great opportunity for us as practitioners to learn how to better serve our clients. GreenPath, financial wellness, for those of you who are not familiar with us is a large HUD intermediary, we have over 100 HUD certified counselors on staff.

The community we serve is primarily made up of those 80 percent who are under the area median income and about 50 percent communities of color and 50 percent white. So I just want to -- for the perspective that we're going to share with you today is really from a practitioner's perspective how we use technology and systems and similar to many of yours. So a little bit different than what my colleagues on the panel are doing, but hopefully this will be of value.

At GreenPath, we operate under many operating principles, but two of the key ones are enhancing and measuring client outcomes is one. And then the second one is improving our counselor's operating efficiencies. So we want to make sure that our counselors time spent one-on-one with their clients is of most value.

And then the second piece we want to do is make sure that we're operating -- always operating with a positive operating margin from an organizational perspective. So when we think about technology, there are several things that we do here, is four of them include we try to optimize the use of our website. Clearly we've gotten -- the community that we serve has gotten a lot more digital efficient both with web-based programs and with applications.

So we're starting to move much more into the digital space. We have what we call learning modules on our website to give clients opportunity to learn at their pace on specific topics of their interest. An example might be if the clients that are in forbearance of which we have a lot of those today, they can basically log in and go to the learning module about forbearance. It talks about what a forbearance is, how to deal with it.

And a lot of tips about how to talk to their servicers. How to basically translate some of the language that servicers use to stuff that they might understand. So learning modules or learning modules, how to improve credit learning modules, how to handle excess debt. We also have

within there embedded is a intelligent chat function. And what I mean by that is it's a chat function that responds to client inquiries.

So it is a bot, it's AI powered. We partnered with a company called eGain [ph] to build this for us and it's based off all of our learnings. So our education department created decision trees around the responses based on our experience of working with clients under various topics. We also have self-assessment tools embedded in there that help the clients figure out whether they're best suited for perhaps a debt management plan.

Or if they're best suited to go into how home-buyer ready, they might be today. And then of course, we also have automated scheduling so the clients can schedule one-on-one counseling sessions at their leisure, what times are best for them. And it makes it again more operationally efficient for us. Next slide, please.

Of course as David talked about the use of the client management systems is critically important, it's foundational to all the work that we do. It's the systems that populate the 9,902 that go to HUD. But those systems also can do a whole lot more for us. So they monitor our workflows. At GreenPath we use a proprietary system, which we are in the process of upgrading.

But whether you operate off a proprietary system or a third-party system like Compass that Kevin will be talking about a little bit later, I recommend two key elements to focus. Those elements have to -- as David was talking about data standards, right? So the MISMO data standards are working their way through.

The use of data standards is critically important so that whether the system is a third-party system or a proprietary system, we can aggregate data at a collective meaning across organizations with different systems and use that for reporting and funding purposes. And critically important and helpful to organizations like the Office of Housing Counseling, as an example, to be able to aggregate that data in addition to the 9902 data.

And to the extent that we can measure outcomes and provide that for funding purposes. The other piece that's critically important is that the application has the ability to take what we call application program interfaces or APIs and give you the ability to import and export data easily. So there's plenty of third party applications that are out there that you can link into your system, or have the ability to work with your clients, say on student loan repayment plans as an example.

Or link up with what will be perhaps GSE automated underwriting systems that would then enhance your ability to find whether your client -- how home buyer ready your clients might be. But the use of that data is critically important, the ability to get to it and look at it easily is a key element. Next slide please.

And of course whenever we're dealing with any of these technology solutions all of our resources and no different at GreenPath, and no different with your organizations those resources are scarce, particularly when it comes to IT. They're expensive, so it's critically important that you figure out how can we best utilize and deal with third-party providers and other FinTech partners.

And one of the things that we've -- a couple of things we've found important is goal and outcome alignment. And what I mean by that is the providers of those services, in addition to paying a fee to utilize those services, we need to figure out how to make sure that they are mission aligned, but also how part of their expenses could be covered with outcome data.

So if a client, if a third-party application, as an example, is purporting to help you with debt payment plans for student loans, well, part of that compensation ought to be the actual implementation of those plans, and then the enhanced cash flow that comes out of that. So that's critically important.

And of course the use of third party organizations enables you to co-create more easily -- create test environments to be able to test your programs, pivot and do all of this fairly quickly. So the ability to create minimally viable products. The MVP, figuring out whether that's going to work or not work, but make those decisions quickly so that you don't get into a situation where you've expended a whole lot of funds for a potential solution that's not going to work.

So just from some ideas, hopefully from a practitioner's perspective that makes sense for you guys. And we'd be happy to answer any questions that you may have later. And with that, I am going to hand it to Milt.

Milt Sharp: Awesome. Thank you, Rod. And greetings everyone. It's great to be here with you albeit virtually. I feel very much like the Marvin Gaye-Tammi Terrell song, "Ain't Nothing Like The Real Thing." So I'm looking forward for when we can get past this and we can all be together but certainly appreciate the opportunity to be able to share some information with you all virtually.

Before I go into my talking points, though, I do want to make one comment or at least a commendation to you all, to all of the counselors out there, counseling organizations, intermediaries, and others who, whenever our numbers call is able to step up to the challenge. When the foreclosure crisis hit, we were there.

Now there's a pandemic and we are here. And going forward, there's going to be more work that's going to be called on for us to do and I just wanted to just take an opportunity to just commend you all on the great work that you do, your willingness to step in where others don't go.

And certainly when we do this work there's other jobs that pay a lot more than what we get paid to do this. And so I will say the flip side to that is that the joy you get in helping create sustainable, healthy homeowners and communities certainly we can't put a price tag on that. So just real quickly, you all give yourselves a virtual round of applause.

So with that, then I will move into my talking points. Many of you in your response to the need to close your offices have adjusted your overall service delivery model to introduce more telephonic and virtual counseling. Additionally, in response to the need to move for social

distancing, you've kept – cancel your face-to-face classes, and you've gone to online platforms like eHome America and other online educational platforms.

eHome America was designed for a time like this, particularly in that it was created to assist first time home buyers who needed assistance along the path to home ownership. And we needed an opportunity to be able to provide these services to folks who were in remote locations or who would have schedules that wouldn't allow them to come to our face-to-face classes.

So eHome was developed as a means first to reach out to those customers who were in rural remote locations, who would have to travel oftentimes long time -- have to travel over long distances and spend a lot of time to attend the face-to-face classes. And so in moving forward, we saw that the convenience of being able to offer online education 24 hours a day, seven days a week.

That provides the customer access to this provided they have an internet connection through a smartphone or a tablet or a PC was the best way to help the build the capacity of the industry to touch more customers in a more cost efficient way. Now in designing eHome there's some specific features that make it very useful in the delivery of home ownership, education and counseling services.

eHome was designed as a companion tool actually for the customers -- I'm sorry for the counsellor. So in addition to the education that's provided to the consumer there's a robust admin panel that's designed on the backend side that assists the counselor in being able to monitor the progress of the customer as they're moving through the actual course.

And so you can imagine the face-to-face class, and this is not -- again, eHome is not here to replace your face-to-face class. But within a face-to-face class. sometimes folks don't have to demonstrate if they've learned. Going through eHome the counselor is able to monitor the progress of the customer as they go through to look at all the worksheets that they've completed, to look at all the tests and scores that they've done.

And look at and make sure that all of the calculations, things that are necessary for them to move forward in sustainable home ownership is done. With being able to do that, that admin panel allows that counselor and the tailor that follow-up one on one after the consumer has completed the education to really drill down and drill in onto the areas where it looks like that customer might need additional assistance.

That could be worksheets that weren't completed, that could be test scores, where they had to take the test multiple time. But it allows them for a tailored approach to really get at and assist a customer in overcoming some of the hurdles that they might need to move into home ownership. And this is just one of the way that eHome helps to create efficiency in the delivery of these services remotely.

So as many of you look at adjusting your workflow to provide these services virtually, we also have additional features within eHome that helps to facilitate your counseling activities remotely. One of those features is eDocs and this allows for you to provide your customers with the

documents and forms they'll need to review complete and sign in preparation for that follow-up one-on-one session that they have after they've completed the education.

eDocs can either be a part of the registration when they sign up for the course, or it can be provided by the counselor and presented as a document that the consumer can complete at any time and upload into their actual form. I'm sorry, into their actual case within eHome. It's utilized by many of our partners and this feature helps to save time and can remove a lot of the counseling process along with creating efficiencies and some convenience for the customer.

Aside from eDocs customers can upload any other additional form or document that the counselor might need for the counseling session, as well as for their profile. And again, it's saved in the new users document area of the customer profile. Counselors can also upload documents that are there for a customer and allow them to access them from their own login page.

Again, we were looking at creating tools that will create efficiency in the delivery of these services, not having to force counselors and organizations to chase down paper. Just really make it easy for that exchange of information. And given now that there aren't any face-to-face services that are taking place in many situations, this allows for some efficiency of the sharing of the information.

We also saw a need to enhance the communication that takes place between the counselor and the customer. So we now offer an online chatting feature within eHome. Counselors can activate that chat feature at any time when they're working and they're available to assist their customers who may be going through the course and might have a question or need some assistance.

The counselor then can deactivate that chat anytime when they're finished to take a break so that the customer won't see them available, but can also leave a message that they can then answer and respond to when they are reactivated. Any of the counselors in the organization can have access to this and they can send and receive documents as well via this chat.

So lastly, in addition to eHome America, I just wanted to also share, we have a suite of other online products and services particularly for your customers who may participate in your financial capability, you're a foreclosure mitigation or loss prevention, as well as post-purchase services.

We also have created a state of the art client management system called mPact Pro. mPact Pro integrates in with eHome directly and so this creates another way of creating efficiency in the delivery of your services. When that customer registers at eHome, that information is pulled directly into the client management system which then reduces dual and double entry impact. mPact Pro also has a lot of wonderful features in it one of which is the integration of Freddie Mac's Home Coach.

Home Coach. allows for counselors to be able to in many ways pre-qualify a customer, but more importantly, create an action plan that will let them know what that customer would need. This creates efficiency and time, and really working to resolutions are what's necessary to move a customer to becoming mortgage ready and moving forward in their path to home ownership.

So in closing again, I just want to offer eHome's, continued support for the industry and the delivery of these services. We also are very strong on wanting to create sustainability. So we offer and continue to offer the model that says that the potency of education is heightened when it's provided with follow-up one-on-one.

And to help you with delivery of that follow-up one-on-one, we still provide three fourths of the registration fee for the customers when they register at eHome to our partner agencies who provide that follow-up one-on-one. So with that again, I want to wish you all, health and wellness, and I'll look forward to any follow-up questions that you may have, but will now turn it over to Lyndsay Burns. Thank you.

Lyndsay Burns: Thank you, Milt. And I'll echo my fellow panelists in thanking the team at HUD for inviting us to participate. It's great to be with you all virtually representing Framework. By way of introduction Framework was developed by leaders in the Housing Counseling Industry. And as a social enterprise, we've been leveraging technology to support home buyers and housing counseling partners since 2012, with our online home buyer education course.

In January of this year, we reached a major milestone with over 1 million customers having taken our home buyer course. This is thanks in a large part to our work with over 215 partners nationwide, including 175 housing counseling agencies and many of them I hope are here today, who are able to lean on Framework during the pandemic to ensure homebuyers and homeowners still had access to crucial information to manage the challenges that came with it.

Including our timely COVID-19 resource hub. So Framework emerged out of the housing crisis, and it has always been a part of our mission to address the information asymmetry that exists in the home buying process. But we also know that the American dream doesn't end with the keys to the home. Next slide, please.

Even outside of the pandemic historically, and in the new normal we live in, we all know how critical post-purchase support is for homeowners especially first time or first-generation homeowners. Chances are many of us can relate to spending a lot of time at home these days. But we know that new home owners are struggling to keep up with their homes, both from a financial management standpoint, but also with maintenance and repairs.

And often aren't prepared to weather the challenges that come with home maintenance. When it comes to home repairs and maintenance research shows 64 percent of new millennial homeowners express regret after purchasing their first home and report being overwhelmed with the new responsibilities.

Nearly 50 percent of first time homeowners experience unexpected home repairs during the first two years after purchase and 33 percent could not afford to make the repair. And 59 percent of new homeowners found maintenance and repairs are more costly and require more effort than expected. This is why we created our new app, Keep buy Framework, which supports home buyers across the entire home ownership journey.

We knew that our mission to democratize homeownership meant that we needed to comprehensively support homeowners far beyond the initial purchase of the home. And yet from our work with partners and our own experience, we also know how hard it is even for housing counselors to stay connected with folks once they've purchased a home.

After the home purchase, most buyers are eager to settle in and forget the stress of the purchase process and celebrate their new found home. It may not be right after the keys are handed over that the challenges begin. So we did a deep dive with some inclusive research practices to find out how we can help.

One of the first features we've built coming out of our research is our assessments feature. Next slide, please. When we talk to new homeowners about their needs in the area of home maintenance and repair, we found a few things there is a common, I don't know what I don't know, mentality.

People felt empowered through knowledge and were willing to take the time to learn because they know there's a lot they don't know around home maintenance. Preventive maintenance gives new homeowners peace of mind. They realize that a \$50 repair can quickly turn into a \$500 repair and they want to get ahead of that financial shock.

Reminders, alerts, and being able to access guidance toward preventing issues in the future was also top of mind for most people, as well as understanding the actual house as a whole, from the roof, to the siding, to the foundation and all that comes with it. Even for home buyers wanting to have a better sense of the maintenance and repairs needed for houses they may be looking to purchase was a common finding in our research.

So we took what we heard from these folks, and we combined it with best practices and adult education and mobile first content to create our assessments feature. 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 and safety issues, increased agency and empower homeowners with the learning by doing model and help home buyers assess his perspective home to inform desirability and negotiate a better purchase price. Next slide, please. Keep can also help housing counselors stay connected to and sustain support for new homeowners once they've purchased.

Even if you get past the initial challenge of engaging new homeowners, post-purchase support can be hard to sustain in terms of program costs and management and having come through the financial crisis of 2008. As Milt was speaking to earlier, we know housing counselors are the first line of defense called upon to support homeowners when they really need it to prevent foreclosure, navigate the servicing industry with hands-on support in a time of crisis.

Through features like the maintenance assessments Keep can be a valuable way for you to support your clients over the long-term before crisis hits while allowing you to focus your resources and expertise on those clients who are in most need. We release new content and

features regularly, and we're exploring different ways the tools and Keep can support your business.

And we will continue to support our online homeowner education course, which reaches hundreds of thousands of potential homeowners with your help. So right now, Keep is available to anyone on the web at keephome.com and for download on any mobile phone. Two years in, we're happy to share that people seem to love it. We have a 4.8 rating in the Apple store and a 4.5 rating in Google Play.

So with that, I'll hand it over to Kevin.

Kevin Prophet: Thank you very much, Lyndsay. I want to say thank you to the Office of Housing Counseling for having us here today. One, because it allows us the opportunity to speak to you, our industry partners out there. And two, it allowed me to put on clothes that I haven't been able to wear in the last year and a half. So I am thankful for that.

Thank you to all of my fellow presenters who proceeded me for your excellent presentations. And certainly I want to say thank you to all of you participants for joining us here in this particular session. I'm Kevin Prophet and I'm the director of business applications at NeighborWorks America.

And in keeping with the theme emerging innovations, I'm here to speak to you today about our latest client management system, and that would be NeighborWorks Compass. So with those of you that are familiar with NeighborWorks products, you are aware of our older system, which is CounselorMax, which is a client management system we started with. And you'll realize that it is very old technology.

And so NeighborWorks Compass was the culmination of feedback that we got from you, ideas that we had or what a client management system should look like. And as we got those suggestions from you about CounselorMax, we realized that as we started to change things and CounselorMax kind of broke things and other places in CounselorMax, because again, it's on very, very old technology.

And so the next generation version, what we wanted to be able to do was NeighborWorks Compass. And so here we are today. NeighborWorks Compass, as far as platforms are concerned, is built on Salesforce, which allows us as Rod spoke about earlier with the API integration and a lot of plug and play ability that you might have Salesforce of course, allows us to do that.

And so as we see new things that we want to do in the client management system, we now have the space to be able to make that happen that we did not have in the CounselorMax platform. So where are we? Well right now, NeighborWorks Compass is open for business. We've been open since June. So just a couple of months back was when our first organizations went online. The product has been fully tested and again is in use by organizations right now.

So the functionality that exists there are for standard reporting, as well as customized reporting. It also would include the HUD-9902 in that reporting and we are a HUD compliance system like CounselorMax. So we also have a automated customer triage, which allows you to assess where your clients are prior to you even beginning the counseling process, by them answering some questions again, which are customizable by you.

And that allows you to see at what stage your clients are in. We also have the customizable customer portal, which has become vitally important in today's day and age, as we are in the pandemic and Milt talked about in your ability to transform your business and how to deal with people that you are no longer seeing face-to-face.

The customer portal has been vital to the organizations that are using it to continue that level of efficacy that they had prior to the pandemic hitting. In that portal, it allows you the opportunity to do real time doc sharing. There's communication between you and your customers, right through the portal there. They have the ability to sign up for classes.

If you have classes that people pay for you can put your payment gateway right there. They also have the ability to sign up for counseling sessions. Again, none of this being face-to-face and your customers are creating their own account in order to interact with you. So that was a vital part of what we needed to do as lessons learned, as we had learned from our past experiences in this kind of crisis.

There's a financial metrics dashboard that gives you day-to-day information about where your clients are so you can monitor them from the beginning of the counseling process towards the end of that process. And so you're looking at a financial progress profile there. There are customizable service lines that are part of the system.

Of course, we have all of the standard housing counseling service lines that are there, but it also allows you to create other service lines that your agency might be doing and again, that's the flexibility of the Salesforce platform, as well as financial capability. So we know that that is a huge part of a lot of you agencies out there.

And that's financial capability that is not tied to home ownership. So there are a number of different things you could do for financial capability in other areas and so we have that ability for you to customize those things there. You can also create task assignments, things that not only the counselor is responsible for, but also the client themselves.

And so the system is automated it will automatically assign those things as you deem fit and the portal is where they keep track of those tasks, right? So I've completed X and the system is alerting you that they've completed that next step so it allows you to keep track of that. And that's where the automated follow-up comes in.

So Salesforce provides us ample opportunity to continue to interact with our clients on a day-to-day basis. And so it's customizable to the way you choose to interact with your clients. And so you have that, follow-up. Currently, it says here, there are 15 organizations. Actually, there are

17 organizations that have been converted or are in the conversion process right now as we're migrating data over from Launchpad into NeighborWorks compass.

And it's important to note that NeighborWorks Compass is being built in an agile project management approach. And what that simply means is that we create iterations, after iterations, after iterations, right? So we build, we see what works for you as the customer. Something doesn't work then we go back to the drawing board and we create a new iteration, and then that update is pushed out to you.

So that is one of the main good parts about how we're doing NeighborWorks Compass there. Next slide please. So what's the next step? Well, we've begun, as I said, the process of onboarding the 54 Launchpad organizations. And for those that don't know, NeighborWorks America purchased the customer base and some underlying code of HPNs Launchpad CMS.

And so as part of that agreement, we had to onboard those Launchpad organizations that chose to come to NeighborWorks compass first. And so we're in the process of onboarding those who have identified themselves as part of wanting to be those early adopters from Launchpad into the NeighborWorks Compass ecosystem.

And at the same time, we're also onboarding 62 NeighborWorks network organizations that were part of our other technology, which is the sustainable business initiative. And so they had their own technology for the SBI program. And so we are currently in the process of onboarding them to the latest and updated version which would be NeighborWorks Compass. So we've got to bring them on board as well.

All right. So our onboarding needs to be complete by October 1 of this year and the reason for that is there are new HUD requirements that are coming into place as of October 1. So I don't know if you all are aware, but there are some data fields and how you report data to HUD those things are changing and they need to be in place by October 1 for any new clients that you are going to see at that stage.

And so moving those Launchpad organizations twofold, one, Launchpad has every intention of sunseting its system. And that will be, I think, through the end of October and I think they might offer an extension for you to grab your data out of the system from there to October so that it allows you to report out your year in.

But the second part that's most important for Launchpad users is that Launchpad has no intention of upgrading their system to comply with the new HUD regulations. So any clients that you would see as of October 1 of this year on Launchpad will not be reportable to HUD because they won't have the new HUD compliant data fields that are in that system.

And so that's why we had to push Launchpad groups because they won't have any other place to report into this short window that we have here so that they can get their reporting in to the system. For organizations that were part of Launchpad that did not -- that weren't ready to adopt NeighborWorks Compass CounselorMax is still open for business, which is our other client management system and accepting new customers.

And in fact, we've accepted a number of Launchpad organizations that miss the early adopter window, but need a client management system. And so they're coming to CounselorMax because ultimately CounselorMax users will be migrated over to NeighborWorks Compass. And again, we will sunset CounselorMax at that particular stage.

Also note that CounselorMax is also updated for the new HUD requirements. So both systems compass, as well as CounselorMax will be ready to roll for October 2 or any of the new HUD updates as they come along. Next slide please. So let's take a look at the future. So some additional features that are currently in development at the moment and for release are the tri-merge soft credit report pull for those of you that are using CounselorMax are used to that.

Being in the system in the tri-merge soft credit report pull will allow you to pull your client's credit and not have it impact their credit scores as part of the counseling process. There's also the interactive budget tool all of you know what that is. There's an automated setup wizard and for those that have used Salesforce before, there are a number of things where permission sets and you're turning on features, turning off features.

And so we've automated that so that you can go through that process and just by answering questions and the wizard will automatically have your Salesforce instance up and running. And so that's part of that. Dynamic action plan tool so that you can do your action plans, aggregate dashboard views.

There are a number of views that are native to Salesforce, but we've created some other dashboard views that are specific to management at your agency, and some that are specific to the counselors at your agency. And so it allows you to know what stage you're in at any given point with your counselors.

And even if you're doing programs outside of housing counseling, those dashboard views allow you to see the efficacy of any of those additional programs that you might be part of. Also Salesforce Trailhead training is coming for that. So for those that are familiar with Salesforce, they are training learning management system is Trailhead.

And so what we've done is we've customized a specific Trailhead to NeighborWorks Compass that will allow you to learn at your own pace as you go step by step through that. As I said before CounselorMax is going to continue. Plans to sunset are under review. We have no specific date to sunset CounselorMax at this stage, but note that we are going to give you plenty of time prior to doing that -- prior to sunsetting the system so that you have the opportunity to seek out another client management system in that space for -- if you choose to join us in the NeighborWorks Compass family.

We anticipate onboarding the rest of the NeighborWorks network through, into 2022. That's the early part of 2022. So as we begin this fiscal year of 2022 and then the actual calendar year, beginning of 2022. And so there are a number of NeighborWorks organizations that are in our CounselorMax ecosystem that we also need to move over to NeighborWorks Compass. And so that will be occurring in the remaining time.

Just remember that we're very much focused on these implementations, again, one by contract agreement there. And then of course, we also have to move our network into the security of being in a system that will allow them to grow. And so as we move through this particular phase is when we will begin to look at the roadmap of what to do with all the other agencies and of course the sunseting of CounselorMax.

The opportunity for my CounselorMax users will be given to you to jump on to NeighborWorks Compass if you so choose. And obviously we would be migrating your data from CounselorMax into NeighborWorks Compass. But we also want to give a wide enough window for those agencies that choose not to stay with us anymore and want to go to another client management system.

Certainly then we have to be able to give you your data out of the system and so we have to put that process in place. And again, we want to make sure that we're giving you enough time considering the reporting requirements and from your different funders, that will allow you to do that in a safe, effective way without losing your data and without causing you to pull out your hair too much. All right. With that being said, I think I'm going to hand it over to Rachael.

Rachael Laurilliard: Yeah. That was great. Thank you so much, Kevin. And before I let you off the hook here we have so many questions coming in through the chat and the Q&A box. If people are really interested in learning more about specific features of Compass. I did see that there is an email address on the company website, nwcompass@nw.org. Is that where you suggest people go for specific questions or is there somewhere else that you suggest people go?

Kevin Prophet: Absolutely. Yes. For any information, just nwcompass@nw.org. Also, I think Rachael, you put the link in there that they can [inaudible] that to the website. And there's, FAQ's there and additional information about NeighborWorks Compass.

Rachael Laurilliard: Okay. Awesome. Thank you so much. I do want to make sure everyone gets their questions answered, but just seeing the number of specific questions that came in, I don't think we'll get to them all today. So everyone I did drop that into the chat. So please yeah, send your specific questions by email address or check out that link that I dropped that might answer some of your questions about Compass.

So thanks so much, Kevin, for all that information. And thank you to all the rest of our presenters for everything today. Before we pivot to the Q&A just really quickly, I'd like to go over some HUD Exchange upcoming tools that are launching soon. [Inaudible] can keep their eye out for these.

So the first thing I'd like to announce is that a learning pathway is launching soon on the HUD Exchange. The learning pathways are a new way to engage with relevant information and the Office of Health and Counseling is one of the first head offices to create a learning pathway, which is really exciting.

Each learning pathway is a unique set of existing resources aligned in a specific order to progressively build participant knowledge in a short of a timeframe as possible. So the first learning pathway is going to be focused on becoming a HUD approved housing counseling agency.

So this will really help learners determine whether participating in HUDs program is the right choice for their organization and learn more about the next step to participate. So definitely keep an eye out on the health and counseling page on the HUD Exchange in the coming weeks for this new tool. There's a screenshot of the redesigned landing page.

So if you haven't visited the Office of Housing Counseling website that was redesigned this past year yet, I highly recommend you do that so that you can access all of these great resources. You can also subscribe to the HUD housing counseling mailing list from this webpage. So if you'd like to receive emails and you are not already subscribed that tell you about these types of tools as they come out, I definitely recommend that you subscribe to that mailing list.

The next thing I just wanted to briefly hint at that will be coming in the next few months or so is the Office of Housing Counseling is working on a document builder for the HUD Exchange. So the first document builder will be for agency work plans really intended for new agencies or agencies who need to make updates to their work plans to reflect service changes, to be able to access standard text and additional resources to learn more about programmatic requirements.

So this will really streamline the process of creating that work plan. So definitely be on the lookout for that this year. And in the future, we are also going to create different other document builders. So succession planning is on the radar for our document builder tool to help agencies make sure that they have staff prepared and in place to serve their clients over time.

So again, just be on the lookout for these new tools as they come out and they will be announced on the housing counseling mailing list and on the website. So let's pivot to some questions and answers. We'll try to get to as many of your questions as possible and we'll keep dropping those links into the chat for the specific functionality.

But if your question doesn't get answered today, we will provide more information on Whova as well with some of these links and information. So the first question that I wanted to ask is to Rod. Rod could you describe the role of FinTech partners in data collection and analysis, how agencies might identify in context, such partners?

Rod McGinniss: A lot of the work we do with data collection and analysis is all internal. I think you just need to be highly sensitive to the external partners and their use of that data. One of the questions that always comes up is how will those FinTech partners utilize your client's data? And I asked her, I think there needs to be the appropriate disclosures, both that you share with your clients, as well as clarity around how that data will be used.

So in the case of -- I'm assuming the case of Compass and in case of eHome the client management systems that you might be utilizing that have that data, they probably have built in data management systems or they should. They enable you to do your own analysis. So I think

you just need to be careful about that and if you are engaging with external partners that may have third party applications that collect that data make sure you're looking at what are the commercial -- permissible commercial uses of that and to the extent that you can restrict that? That would be obviously a pretty good idea.

Rachael Laurilliard: Okay. Great. And while I have you, Rod, that kind of segues into the next question of also about safeguarding client outreach. So someone did ask about the best approach to safeguarding client outreach. Do you want to speak a little bit more about that?

Rod McGinniss: Yeah. We've done it. You know, we do a lot of client outreach on behalf of mortgage loan servicers, particularly during this the forbearance period in the pandemic. So one of the things we always ask is making sure that they have the appropriate disclosures with their clients to enable third parties to contact them. And so we actually build that into our agreements that we have with those clients or terms of business or whatever our statements of work.

And we review that and we have our compliance team actually look at that and make sure it's permissible. The risk really is on their end more than it is on our end as the organization is doing the outreach they're the ones that are more at risk, but you don't want to have any type of credibility issues. It's your brand, it's your people on the line. So you always want to make sure that they have the appropriate disclosures in place and that your disclosures also are clear about any type of relationship that you might have with those organizations.

Rachael Laurilliard: That's great advice. Okay. The next question is for, Milt. So, Milt what are some incentives to get communities involved in online education?

Milt Sharp: So that's a great question. And what we've done is we've really looked at what is the community in the sense of those potential first-time home buyer. So when you segregate out your markets of who you're doing your outreach to. It's important that you have the messaging that goes along with it.

So what we have found, particularly with millennials who now are making up more than 50 percent of the first time home buyer market, that promoting online education, coupled with that follow-up, one-on-one that access to the trusted advisor is something that many communities see outside of just being able to have that access to the education but connection to that trusted advisor is an important strategy and promoting the utilization of your online technology.

The other would also be social media. Again, I mentioned more than 50 percent of first time home buyers are millennial, and that number will increase going forward. So around your marketing strategies, if you do not have a social media strategy, you should absolutely look at that and how it's promoted in your particular community. If your civic associations and other folks you follow and they're able to follow you, then the sharing of your information becomes so much easier and the bandwidth is increased tenfold by using social media.

Rachael Laurilliard: Great. Thank you, Milt. really good point about the coupling. The one-on-one sessions with online education. All right. I guess the next question could be for any number of you, maybe Lyndsay or Milt specifically. But others feel free to chime in if you have thoughts

as well. Are there any recommended cautions for gamification and app using client-facing tools? Anything about demographics, sensitivity, goal, orientation, marketing and cookies, things like that?

Milt Sharp: I was going to say, I'm going to defer to Lyndsay. They have the app developed.

Lyndsay Burns: Well, I was going to say it's probably the perennial challenge when implementing technology. And I will say just from the frameworks perspective and what we did with Keep, we started with a lot of research asking people what they wanted to see and trying to figure out the best way to design the technology in a way that was user-friendly and familiar to folks and to make sure that it was as accessible as possible.

I think we haven't experimented much with gamification or things like that, but we do know that people were looking for some interactivity. So with things like our maintenance assessments, that was a big draw and a big sell for a lot of our research participants and from what we're hearing continues to be useful.

So I think there's this combination of giving people the information and then giving them ways to apply it in a way that's designed, user-friendly accessible and sometimes even simpler than any kind of a sophisticated gamification tools or things like that. Just knowing what people are looking for and what they're most likely to engage with is a big part of the design process.

Rachael Laurilliard: Okay. Great. Thank you, Lyndsay. And I think a few of you spoke about this throughout your presentations on Rob with GreenPath or Milt eHome America as well. But starting with a minimal viable product and then being what people need and what -- how they're really engaging with the tools and then building them out more from there using a user focused-design, I think that is super important.

We're almost at time, I did want to mention all of the websites that are available. The slides have been given out in the chat, they're also on the main conference page. You can access the slides for all the sessions. Just a reminder, this session will be, or has been recorded and that will be posted by the end of the month so you'll be able to come back and watch this presentation.

But if you have any questions about the specific technologies, again, I saw so much engagement come in about Compass questions about KeepHome and all the other technologies that were mentioned today. So we really recommend that you explore these links, learn more and be able to contact the presenters today if you have any other questions.

And finally, just a note this was our first session of the day. So we do have one long session coming up where we have the wrap up with QA with the Office of Housing Counseling directors followed by a brief closing for the conference. The Q&A should be a really exciting conversation.

The directors have been monitoring your questions that have come in through Whova and through the other sessions throughout the week and are prepared to answer those. So definitely meet back up with us at 1:30 and then we're looking forward to closing out our conference. But

thank you everyone for participating and I will see you soon in that 1:30 session. And thank you to our presenters.

Lyndsay Burns: Thank you.

Milt Sharp: Thank you, Rachael.

Rod McGinniss: Thank you, Rachael.

Kevin Prophet: Thank you, Rachael.

David Young: Thank you, Rachael. Everybody.

Rachael Laurilliard: Thank you.

(END)