



HUD Office of Housing Counseling 2021 Community Conference

August 9-12, 2021



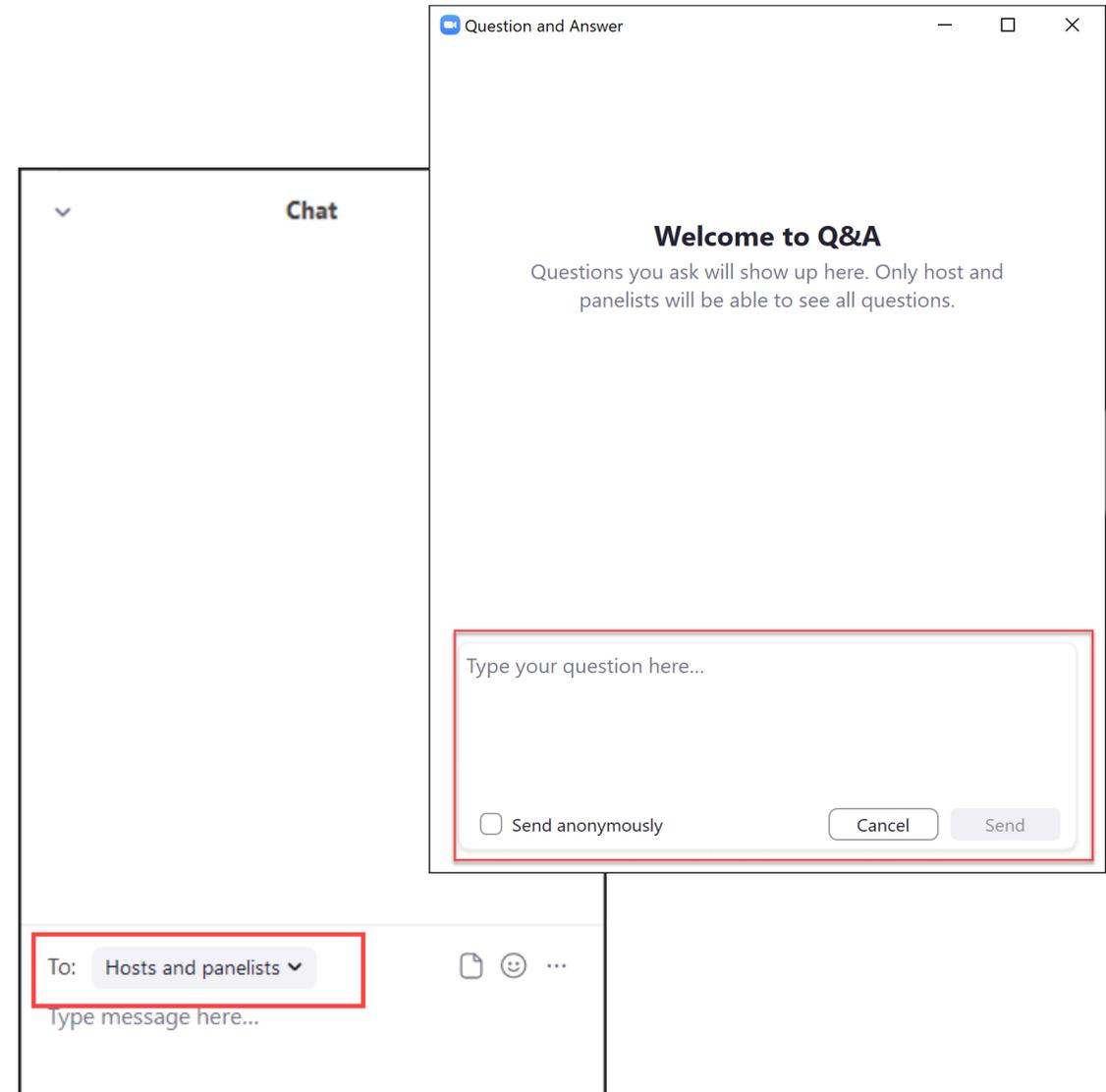
Financial Well-being in Housing

Tuesday, August 10th, 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



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**

Web App Link: https://whova.com/portal/webapp/oohco_202108/

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.



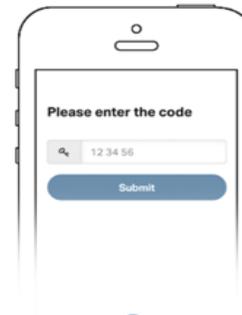
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Time for
Mentimeter!



Presenters

Facilitators

- Stephanie Williams, Deputy Director, Office of Outreach and Capacity Building, HUD's Office of Housing Counseling

Presenter:

- Chris Bernstein, Acting Staff Director, Products, Distribution and Strategic Initiatives Team, Consumer Financial Protection Bureau (CFPB)

Disclaimer

This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance, or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

CFPB's mission and vision

MISSION

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

CFPB COVID-19 Housing Insecurity Campaign

August 2021



Consumer Financial
Protection Bureau

Housing insecurity remains a critical challenge

- As certain legal protections expire in the months ahead, over 11 million families — nearly 10 percent of U.S. households — are at risk of eviction and foreclosure.
- Black and Hispanic families are **more than twice as likely** to report being behind on their housing payments than white families.
- An **estimated 6.7 million tenant households** are behind on their rent.
- We have very little time to prevent millions from losing their homes to unlawful eviction or avoidable foreclosure.

Consumers lack awareness of their options

- Protections exist for homeowners and renters who are struggling during the COVID-19 pandemic.
- Not all protections are automatic – homeowners and renters may need to take action. Some steps can be complex.
- Many are still unaware of their rights and how to find help.
- The CFPB and our interagency partners have plain-language resources.

We need your help to boost awareness.

Homeowner Protections: Mortgage Servicing Final Rule – Amendments to Reg X

- On June 28, 2021, the Bureau issued a mortgage servicing final rule to assist mortgage borrowers affected by the COVID-19 emergency. The Rule has four main components:
 - The rule establishes temporary procedural safeguards to help ensure that borrowers have a meaningful opportunity to be reviewed for loss mitigation before the servicer can make the first notice or filing required for foreclosure on certain mortgages.
 - The rule temporarily permits mortgage servicers to offer certain streamlined loan modifications.
 - The rule temporarily requires expanded early intervention messages.
 - The rule also amends reasonable diligence timing.
- **The rule is effective on August 31, 2021.**



Homeowner Protections: Amendments to Reg X

- **Give borrowers a meaningful opportunity to pursue loss mitigation options:** From August 31, 2021, through December 31, 2021, unless an exception applies, before referring certain 120-day delinquent borrowers to foreclosure the servicer must make sure at least one of the following temporary procedural safeguards has been met.
 - The borrower was evaluated based on a complete loss mitigation application and existing foreclosure protection conditions are met;
 - The property is abandoned; or
 - The borrower is unresponsive to specified servicer outreach (a borrower would not be considered unresponsive if the servicer is talking to their housing counselor).
- **Exceptions to the procedural safeguard:**
 - The foreclosure referral occurs (as permitted by applicable law) on or after January 1, 2022.
 - The borrower was more than 120 days delinquent prior to March 1, 2020.
 - The applicable statute of limitations will expire before January 1, 2022.

Homeowner Protections: Amendments to Reg X

- **The amendments give borrowers more information:** Servicers are required to discuss specific additional COVID-19-related information during the live contacts with delinquent borrowers that are already required under existing rules in two circumstances: (1) if the borrower is delinquent but not in forbearance; and (2) if the borrower is near the end of a COVID-19 related hardship forbearance.
 - Among other requirements, the servicer must tell the borrower at least one way that they can find contact information for homeownership counseling services, such as referencing the borrower's periodic statement.
 - This requirement only applies until October 1, 2022.
- **They ensure borrowers are contacted at least 30 days before the end of their forbearance period:** If a borrower is in a COVID-19-related hardship short-term payment forbearance program that was offered based on an evaluation of an incomplete application, the rule specifies that a servicer must contact the borrower no later than 30 days before the end of the forbearance period if the borrower remains delinquent.

Help for Renters

- Eviction moratoria
- CFPB debt collection rule
- Emergency rental assistance
- Federal laws against housing discrimination
- State and local tenant protections

Renter Protections: CFPB Rule

- Fair Debt Collection Practices Act (FDCPA): prohibits debt collectors from committing unfair, deceptive practices
- Applies to debt collectors who regularly collect unpaid debt, such as landlord's attorneys and collection agencies

Making deceptive or misleading statements about the CDC Order or a tenant's eligibility violates the FDCPA

Housing Portal and Resource Slides

The following slides contain information about housing portal (both homeowners and renters), translated materials, and videos.

The CFPB's Housing Portal Helps Consumers Act

Help for homeowners and renters during the coronavirus national emergency



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

Find help for your situation

 Help for homeowners

 Help for renters

 Help for landlords

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.



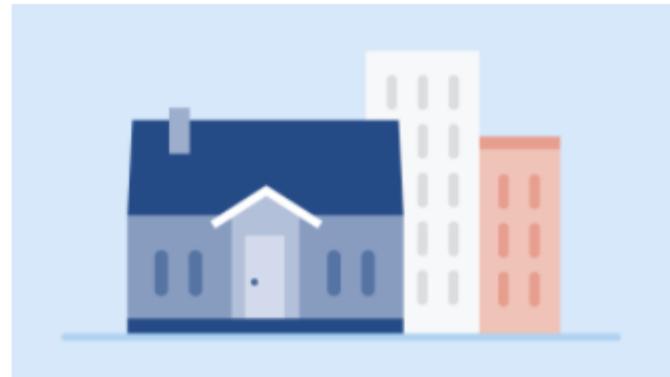
FEDERAL CORONAVIRUS RESOURCES

Housing Portal: Resources for Homeowners

Help for homeowners

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

If you've had trouble making mortgage payments because of a COVID-19 related hardship, we have information to help. Whether you're entering forbearance, need more time, or are ready to exit, we have information on what to do next.



Action steps

- [Learn about forbearance](#)
- [Find your servicer](#)
- [Request forbearance](#)
- [Extend your forbearance](#)
- [Exit your forbearance](#)
- [Avoid foreclosure](#)

Housing Portal: Resources for Homeowners

Get expert help

Talk to a housing counselor

For help talking to your mortgage servicer or understanding your options, contact a HUD-approved housing counseling agency in your area. Housing counselors can develop a tailored plan of action and help you work with your mortgage company, at no cost to you.

[Talk to a housing counselor](#)

Talk to a lawyer

If you need a lawyer, there may be resources to assist you, and you may qualify for free legal services through legal aid. If you're a servicemember, you should consult with your local [Legal Assistance Office](#).

[Find a lawyer in your state](#)

Submit a complaint

If you have a complaint with your mortgage or forbearance plan, tell us about your issue—we'll forward it to the company and work to get you a response, generally within 15 days.

[Submit a complaint](#)

Housing Portal: Resources for Homeowners

Avoid foreclosure

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

If you are concerned about losing your home, you don't have to face it alone. [Contact a HUD-approved housing counseling agency](#) to get free, expert assistance on avoiding foreclosure.

SHARE & PRINT



Foreclosure is when the lender takes back the property after the homeowner fails to make required payments on a mortgage.

Foreclosure processes differ by state. In some states, the lender has to go to court to foreclose on your property (judicial foreclosure), but other states do not require a court process (non-judicial foreclosure). Generally, borrowers must be notified if the lender or servicer begins foreclosure proceedings. Under federal law, a servicer generally cannot start the foreclosure process until your loan is [more than 120 days past due](#). There can be exceptions depending on your forbearance or other mortgage relief (often called "loss mitigation programs").

[4 Steps to Avoid Foreclosure](#) 



Consumer Financial
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<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/>

Housing Portal: Resources for Homeowners

Protections for reverse mortgage borrowers

If the COVID-19 pandemic has made it harder for you to meet your reverse mortgage loan responsibilities, you're not alone. Fortunately, there are options and resources available to you.

SHARE & PRINT



The [responsibilities for Home Equity Conversion Mortgages \(HECMs\)](#), the most common type of reverse mortgages, include occupying your home as your primary residence, paying your property taxes or homeowners' insurance on-time, and keeping your home in good condition.

Usually, if you are unable to meet these loan obligations your lender or loan servicer will notify you that your loan is "due and payable," meaning it may be in default and foreclosed upon. The lender or loan servicer may also call a reverse mortgage loan due and payable [when the reverse mortgage borrower dies](#).



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<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/>

Housing Portal: Resources for Renters

Step-by-step instructions to help renters:

1. Avoid eviction
2. Get rental assistance
3. Talk about repayment
4. Know their rights
5. Find help

Help for renters

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

If you're having trouble making rent payments as a result of the coronavirus pandemic, you're not alone.

Federal, state, and local governments are offering help with housing expenses and avoiding eviction. Find out what this means for you, and what you can do.

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Action Steps

- [Take action to avoid eviction](#)
- [Get help paying rent and utilities](#)
- [Talk to your landlord about a payment agreement](#)
- [What to do if you're worried about eviction](#)
- [Know your tenant and debt collection rights](#)
- [Talk to a local expert](#)

Housing Portal: Resources for Renters

Explains tenant rights

1. Freedom from harassment and false or misleading statements by a debt collector
2. Common state or local rights
3. Rights of domestic violence survivors
4. Freedom from housing discrimination

Your tenant and debt collection rights

As a renter, you have local, state and federal rights during the pandemic. These may help you stay in your home.

See if your state or local government is stopping evictions

Some state and local governments have limited evictions to help prevent the spread of the coronavirus.

[Visit Eviction Lab to see if your state or local government is stopping evictions](#)

You may qualify for free legal aid

Many landlords are represented by a lawyer in court. You can get legal help too, and you may qualify for free legal aid.

[Find a lawyer through your local bar association or legal aid office.](#)

Your rights under the federal Fair Debt Collection Practices Act (FDCPA)

When you owe money to your landlord or utility company and someone else is trying to collect the money, that person could be a debt collector. Maybe a lawyer or law firm is representing your landlord, or maybe a collection agency is trying to collect the back rent you owe. If so, the lawyer, law firm, or company may be a debt collector under federal law.

Federal law says that debt collectors can't use unfair or deceptive practices to try and collect a debt. This means if a debt collector harasses you or makes false or misleading statements to collect rental debt, they may be breaking federal law.

Housing Portal: Resources for Landlords

Help for landlords

The COVID-19 pandemic has caused money struggles for both renters and landlords. You're an important part of the rental economy. If your rental income has fallen, you can take advantage of options to keep you in control of your property and your financial situation.



Know your options

- [Recover back rent - apply for rental assistance](#)
- [Stay in control by working through all your options](#)
- [Explore forbearance to pause your mortgage payments](#)

Housing Portal: Emergency Rental Assistance

Federal help with paying your rent

[Leer en Español](#)

State and local programs are distributing billions of dollars in rental assistance to help renters stay housed during the pandemic. Rental assistance helps renters and landlords make ends meet.

Questions and answers about federal rental assistance

- [How do I apply for emergency rental assistance?](#)
- [What does emergency rental assistance cover?](#)
- [Am I eligible for emergency rental assistance?](#)
- [How can I show that I am eligible?](#)
- [How are rental assistance payments made?](#)
- [Special living situations](#)



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<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/emergency-rental-assistance-for-renters/>

Housing Portal: Rental Assistance Finder

Find help with rent and utilities

If you're looking for help with housing costs, you're not alone.

State and local organizations are distributing federal rental assistance in their communities. The money can help landlords and renters who are struggling to keep up with rent and other bills.

Many programs take applications from both landlords and renters.

Search below to find your local program. If you find more than one program, start with the closest one to you.

- [See who qualifies and how the money can be used](#)
- [Need help applying? Find a housing counselor](#)

Find rental assistance programs

For your state or territory

Select your state or territory | v

For your tribe or the tribal lands where you live (if applicable)

Only tribes with rental assistance programs are listed.

Select the tribe or tribal lands | v

Housing Portal: Rental Assistance Finder

Find rental assistance programs

For your state or territory

Colorado x | v

Narrow results by county (optional)

If your county is not listed below, you may still qualify for other programs.

Select your county | v

- My county is not listed
- Adams County
- Araphoe County
- Douglas County**
- Jefferson County
- Weld County

✔ Showing 6 rental assistance programs that match your search

Housing Portal: Rental Assistance Finder

✓ Showing 2 rental assistance programs that match your search

Colorado

STATE/TERRITORY: Colorado

PROGRAM NAME: Colorado Emergency Rental Assistance Program (ERAP)

PROGRAM TYPE: State

GET STARTED: <https://cdola.colorado.gov/rental-mortgage-assistance>

Douglas County

STATE/TERRITORY: Colorado

PROGRAM NAME: Douglas County Emergency Rental Assistance

PROGRAM TYPE: County

GET STARTED: <https://www.douglas.co.us/rent-assistance/>



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<https://www.consumerfinance.gov/renthelp>

Resources Are Available in Seven Languages

- Spanish, Traditional Chinese, Vietnamese, Korean, Tagalog, and Arabic language materials are available online.
- Include:
 - Housing portal pages
 - Other COVID-19 resources
- Spanish language videos are also available online:
 - *Aplazamientos de hipotecas en la Ley CARES*
 - *5 Pasos para que solicite un aplazamiento de hipoteca por causa del coronavirus*
 - *Tres pasos que inquilinos en problemas pueden tomar para retrasar el desalojo*



Housing Portal: Videos in English and Spanish

Visit our YouTube playlists for the latest videos.



Other COVID-19 Resources

Protecting your finances during the coronavirus pandemic

The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances 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](#)

Managing your finances

We have resources to help you protect and manage your finances if you are facing financial difficulties as a result of the pandemic.

[See resources to help manage your finances](#)

Student loans

Avoiding scams

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](https://www.whitehouse.gov/coronavirus/)

Centers for Disease Control and Prevention

The latest public health and safety information for United States consumers and the medical and health provider community on COVID-19.

[Visit the CDC COVID-19 page](https://www.cdc.gov/coronavirus/)



Consumer Financial
Protection Bureau

<https://www.consumerfinance.gov/coronavirus/>

Use Our Digital Toolkit

Housing insecurity media toolkit

This shareable content is designed to help you spread important information about the CFPB's tools and resources related to housing insecurity during the coronavirus pandemic.

- [Email](#)
- [Social Media](#)
- [Handouts](#)

The CFPB is committed to providing up-to-date information and resources to help consumers protect and manage their finances in the wake of the coronavirus pandemic. Thank you for helping us spread timely and important information for renters, homeowners and other consumers who've been affected by these difficult financial times. By collaborating with partners like you, we can provide consumers with the facts and tips they need to understand their rights, beware of scams, and learn how to access financial assistance programs such as forbearance, mortgage relief, and eviction help.



Consumer Financial
Protection Bureau

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/housing-insecurity-media-toolkit/>

Use Our Digital Toolkit

Provides shareable content, graphics, and resources

1. Sample emails and social media posts
2. Videos and social media images
3. Emergency Rental Assistance specific resources, including:
 - a. Handouts, emails, videos, social media posts and images

How to use this toolkit

You can insert the content pieces below into newsletters, blogs, email blasts, and social media posts to help get the word out about these resources. **When sharing this content, please indicate that it was sourced from the Consumer Financial Protection Bureau.**

If you have any questions about these materials or how to use them, please contact CFPBPress@cfpb.gov.



Content Templates

Use this template to draft blogs, newsletters, email blasts and social media posts to spread the word about these resources with the people you serve.

[Download all content templates](#)

Amplify Our Outreach

Beyond using our digital toolkit, you can:

- **Link to consumerfinance.gov/housing** on your organization's website or other public-facing platforms
- **Have us speak to your organization** at a webinar or provide you with relevant talking points
- **Our [Housing insecurity toolkit](#)** includes sample
 - Emails
 - Social media
 - Handouts

Stay Connected So We Can Share New Resources

- **Stay connected with updates**
 - Sign up for and share our email distributions: Christopher.Bernstein@cfpb.gov
- **Give us feedback!**
 - Let us know what works and what does not
- **Let us know about other opportunities to get the word out**
 - If you know of other organizations who may be interested in joining the effort, let us know

Your Money, Your Goals: Resources



<https://www.consumerfinance.gov/your-money-your-goals/>

- Toolkit
- Online resources
- Issue-focused booklets
 - Behind on bills? (also in Spanish)
 - Debt getting in your way?
 - Want Credit to Work for You? (also in Spanish)
 - Building your savings?
- Companion guides
 - Native Communities
 - Reentry – people with criminal records
 - People with disabilities
 - Military communities

Questions and Answers



Today's Sessions

Tuesday, August 10th, 2021

12:00-1:00 PM EDT	Financial Well-being in Housing
2:00-3:00 PM EDT	Preventing Foreclosure Amid COVID-19
3:30-4:30 PM EDT	Preventing Eviction Amid COVID-19

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!