

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

**Wrap Up Q&A with the Office of Housing Counseling Directors &
Closing**

Thursday, August 12, 2021

Shawna LaRue Moraille: Hello, everyone. Welcome back to today's final session for HUD's Office of Housing Counseling Community Conference for 2021. My name is Shawna LaRue Moraille and I work at ICF and I'm pleased to be here with you for this final wrap-up session on August 12th of 2021.

This is actually going to be a session in two parts. There's going to be this wrap-up session that's going to be a question and answer with the directors, and then, also, we will just roll into the closing at the end.

And just a couple of reminders. I feel like we've said this on a couple of the sessions, but we really do want to make sure that you are communicating with us effectively on this session. So the chat box is here for technical questions or for the ICF team to provide a link out to everyone. Okay. We will do that with Mentimeter. We will do that with where the session materials are held, all of that.

But if you do have additional questions for the directors, we will have time, and we really want to have you ask questions. So there is the Q&A box that you can submit your questions, and we will be answering some as we go, as well as wait and address it with the directors at the end of the presentation.

So I know many of you have been engaging in Whova this week. It's been great to see so many of you using that platform. Just a couple reminders there.

You can continue to use Whova until next Friday, the 20th of August, and then we will be there in the future. But for now, we will have that end on August 20th. But do use that to keep up with your communications and for the boards and things like that, as well as ask additional questions of the presenters, HUD staff, et cetera. So that's Whova.

And so, I'm pleased to introduce David Berenbaum, your host, for this particular wrap up session and the discussion with the directors on many of your unanswered questions from yesterday. David?

David Berenbaum: Thank you so much, Shawna. Hi, everyone. I really hope that if you had the opportunity to participate or watch our earlier session on emerging innovations in housing counseling that you really enjoyed it. I thought our presenters did a wonderful job in summarizing the state of technology, whether we were looking at client management systems, outcome information, looking towards the future with what will be available to us, and even some of the concepts of incorporating more datasets into our CMS systems so that we really can help the consumers in the nation's communities across the country.

Today is a continuing discussion or conversation with each of the directors of the Office of Housing Counseling. It's my privilege to introduce my colleagues. First, Jerry Mayer with the

Office of -- the Director of the Office of Outreach and Capacity Building, Kisha Wright, who is the director of Office of Oversight and Accountability, and her colleague and associate Phyllis Ford, our deputy, and then Brian Siebenlist, of course, who everyone knows as well at the Office of Policy and Grant Administration.

We are going to focus, as Shawna noted today, on really responding to the questions we could not get to at Wednesday afternoon's session or conversation with the directors. Thank you, everyone, for giving us so many questions and some great opportunities to really look at some issues for food for thought for the future as well.

So Brian, let's kick things off with you. I'll also just, for everyone watching right now, share with you as well that it's our hope also to have time to respond to even more questions via chat or Q&A -- excuse me -- or via Whova as well.

So Brian, let's kick things off. And first question I have for you that came from one of our HUD agencies is, "Can HUD please clarify the eligible costs for certification, for example, exam, training, et cetera?"

Brian Siebenlist: Got it. Good question. Thank you, David. Hi. Hi, everybody. So for this first question, I'm assuming a little bit in the way I answer it. I'm assuming that it's in reference to eligible costs under the HUD housing counseling grant. So I think that's the intention of the question.

Luckily for this question and some others, we do -- we have gotten this question before. So we have an FAQ. So the answer is sort of memorialized in FAQ on our website. But just to give you a sense of what eligible -- if those costs are eligible, well, for both the grants that are out there right now, the 19 grants and the 20 grants, I mean, the long and the short of this is that training and testing related to certification are eligible costs under both of those grants.

So -- and that includes not limited to the preparation of the counselors to satisfy the requirements, including the training, the testing. Those are all eligible expenses under both the FY '19 and the FY '20.

Now, I will just give you a little qualification. The FY '20 appropriation was unique for us with funding dedicated -- a limited amount of funding dedicated to housing counselor certification exam fees. And so, reimbursement for housing counseling certification exam fees with the 2020 grant, there was a separate and limited sort of disbursement for each grantee.

Those expenses are only eligible with that limited pot of money, and it's -- not to get too far in the weeds, but it's line item 9520. That's the counselor certification budget line item. So that's the only real qualification.

But the general answer is under costs related to getting certified were eligible under both those existing grants. So if you have questions, see our FAQ on our website. Check your grant agreements. Check with your POC to to double check or just be sure, your HUD point of contact for further information. But that's basically the answer on that question.

David Berenbaum: Yeah. Thanks, Brian. It's easy for us to get caught up in the weeds with some of these details and guidance. And I really want to reemphasize the point. Simply reach out to your point of contact. Even use that very old-fashioned method of telephone because some of these are just really quick responses or email, and we're happy to provide that information.

All right. So we have a follow-up question, Brian, in that space. "Will the one-on-one reporting requirement for certified counselor ID numbers be effective 8/1/2021?" And also, related to that, "When are the agencies responsible for reporting only clients counseled by HUD certified counselors?" So it was a tandem question there. Sorry I put it in a reverse logic order there, but let me throw them both out to you.

Brian Siebenlist: Okay.

David Berenbaum: Let's start with the first one.

Brian Siebenlist: All right.

David Berenbaum: "When are the agency" -- meaning the one that I should have produced first - presented first. My apologies to everyone. "When are agencies responsible for reporting only clients counseled by HUD certified counselors?"

Brian Siebenlist: Yes. Okay. Well, basically, hopefully folks plugged in that we did a great webinar in the end of July, July 27th, I think it was. And I think that the entire webinar with a lot of good information, including the answer to this question, that's archived on our website. So that's a resource to counseling agencies, just so you're aware.

But basically, to answer the question when, the 9902 reporting, basically the key date is the August 1st, 2021, when the certification requirement, you had to -- you have to be certified after that date to provide the one-on-one counseling. So the final rule -- that's what the final rule covered.

So the housing counseling agencies can basically only report one-on-one counseling activities conducted by a certified housing counselor. The reporting, the 9902 related part of this question, that report starts October 1st. So it's after August 1st that only a certified counselor can provide the housing counseling, and that activity, the first time that that's going to be being reported in the 9902 is going to be starting October 1st, 2021.

So client management systems are going to have an adjustment. We've talked a little bit about this, but we're going to have a new data field to record the six -digit alphanumeric identifier for the HUD certified housing counselor. So that's important to note that that will be in there. And if that ID is not provided on the client profile record, the submission is going to fail.

So we're going to be rolling out further guidance on reporting as we get closer to the beginning of FY '22, and when the system is open for fiscal year '22 reporting, we're going to be providing

unit --we're going to be stepping up our guidance and training on this. But that's the long and the short of the answer, David.

David Berenbaum: Yeah. Brian, thank you. That was right on point. Yeah. Appreciate it. And, Brian, we'll return to you a little bit later in the program with some additional Q&A from our agencies, but let's go now to the Office of Outreach and Capacity Building and to Jerry Mayer.

Jerry, are you cued up?

Jerrold Mayer: All ready.

David Berenbaum: All right. Terrific. Here we go. Question number one to you. "Please explain why there are six specific areas required to be tested in the certification exam."

Jerrold Mayer: Oh, okay. Well, let me start by identifying the six areas that are specified in the housing counselor certification final rule, and those six areas are financial management, property maintenance, responsibilities of home ownership and tenancy, fair housing laws and requirements, housing affordability, and finally, avoidance of and responses to rental and mortgage delinquency and avoidance of eviction and mortgage default.

Now, the exam is not customized based on the specialization of any individual housing counselor. The intended goal of this requirement is to increase the breadth of individual counselors' knowledge so that they can better assist clients with their varied needs. And this broad knowledge will benefit housing counselors and clients and should not diminish the effectiveness of current specializations.

David Berenbaum: Terrific. Terrific. Thank you. The next question comes from another organization. "Please clarify how a HUD-approved agency can serve a wider geographic area and also help serve clients outside of their areas or their scope of services."

Jerrold Mayer: Well, thank you for that question. This is really an agency workplan question and a question about capacity. Now, local housing counseling agencies can expand their service areas within their state. And to expand a service area, they only need to submit a revised work plan to their HUD point of contact that identifies the new zip codes that they plan to serve.

A revised work plan is also needed to add or subtract services or the types of counseling offered to HUD clients. Basically, you need to revise your workplan to describe how your agency will serve HUD clients in those new zip codes and with those new functions, of course.

Now, those zip codes are then uploaded to HCS so that the agency can then get referrals through HUD's website and the Consumer Financial Protection Bureau's search tools from clients that are searching for housing counseling help by zip code.

So if an agency wants to become, for example, a multi-state organization or serve more than one state, for example, you can apply to HUD's new application team for a change in the agency's status. And to contact the new application team, just email housing.counseling@hud.gov and ask

to speak to an application advisor. And the advisor will reach out to you by email to set up an appointment to discuss your application.

David Berenbaum: Terrific. Thank you, Jerry. Certainly, no area more so than certification receive the greatest number of questions. And I want to thank our colleagues that I see for sort of capturing the questions for our discussion today.

A major theme among our conference participants was the following common question. "Can you clarify who must be certified? Does it need to be a permanent employee of the HUD-approved agency, or could a contractor suffice?"

Jerrold Mayer: Oh, thank you for that. Yeah. All housing counselors that see clients have to be employees of the HUD participating agency and be certified. Now, the length and the terms of the employment are up to the housing counseling agency and the counselor. But housing counseling services can never be contracted out.

Other support staff at an agency do not need to be certified. For example, managers don't need to be certified. The agency should always maintain sufficient certified counselors to carry out their workplan and provide backup just in case a counselor is out of the office or happens to leave the agency.

David Berenbaum: Terrific. Terrific. Jerry, I'm thinking about the question, and I know some of our local agencies -- each state as well as the IRS means very -- has very different interpretation of contractor, employee, and so on. What is HUD's standards in defining an employee? What thoughts can you share with our agencies so they really understand that they're complying?

Jerrold Mayer: Well, an employee is someone who works for the housing counseling agency. Now, HUD is rather agnostic when it comes to how the employee is paid, whether it's a W-2 or a 1099, but they must be an employee of that agency. The one thing that -- to keep in mind is that the subcontracting out of housing counseling services to a for-profit contractor is something that is just not allowed.

David Berenbaum: Terrific. Jerry, thank you for that clarification. Appreciate it. And please remain on call. I'm sure we're going to be calling you back into the conversation. And now we're --

Jerrold Mayer: All right. Thank you.

David Berenbaum: Okay. Now, we're going to move on and ask Kisha and Phyllis to join us. Hi, Kisha. And where's Phyllis?

Kisha Wright: Good afternoon.

David Berenbaum: They you are, Phyllis. Great. Good afternoon to both of you as well. All right. You guys are getting some of the tough questions. Are you both ready?

Kisha Wright: Yes.

David Berenbaum: All right. Great. I love the smiles. All right. "So is there a recommended client to counselor ratio HUD would like to see?"

Kisha Wright: Thank you, David. That's actually an awesome question. And each agency is so very different in their own right. Therefore, it is our recommendation to the agency that the ratio should be balanced regarding the number of clients to the number of HUD certified counselors.

Furthermore, the agency needs to demonstrate that they can actually administer their services listed in the agency's approved workplan. However, if the agency does think there is an issue or there's some type of significant imbalance between the number of their certified housing counselors and the number of the client hours that are being conducted and performed, then the agency should definitely reach out to their HUD point of contact with a plan of correction so we can talk through it together.

David Berenbaum: Terrific. Kisha, and I've spoken with a number of our executive directors and other leaders in our counseling community, and there's been a concern about the different modalities and types of counseling among our diverse agencies.

For example, some groups literally for foreclosure prevention, their staff can spend days working with a consumer. Other organizations, often organizations that operate as social enterprise on a very large scale, can often work for a period of hours with the consumer, not days.

They're both effective, and they're both appropriate for the consumer's needs. Certainly, different audiences, perhaps. But with regard to the different approaches within our ecosystem of housing counseling agencies, will the Office of Housing Counseling be sensitive to that in assessing the client to counselor ratio?

Kisha Wright: Oh, yeah. I would definitely say absolutely. Like you just outlined and like I said, each agency is so different, going from the different local housing counseling agencies to the affiliates to the intermediaries that do direct counseling. Some counseling agencies do more types of certain counselings than others.

So we are always flexible, and we're always here to listen, just to make sure that we understand the need of each specific agency and what they're dealing with accordingly geographically across the country. So yes. Definitely.

David Berenbaum: Thank you, Kisha. Okay. Here's the next question. "Do HUD housing counselors need to be recertified at any point in the time in the future?"

Disha Wright: I will actually defer to Phyllis to respond.

David Berenbaum: All right, Phyllis.

Phyllis Ford: Thank you. The answer is no. As the rule was written, there is no requirement at this point for a counselor to be recertified. Right now, it's one and done. I do want to remind you that we encourage you to continue your counseling training and educational components. But as it relates to the certification rule, there's no need for a recertification.

David Berenbaum: Terrific. Thank you very much. Related to that, "Can you clarify the HUD continuing education requirements for counselors separate and apart from certification?" This has been another area where there's been a lot of great discussion on the boards because I touched on the issue during my remarks.

Kisha Wright: Sure. I'll start off. I would say that I think this question was asked yesterday, but for certified counselors, there is no continuing education requirement. However, we require counselors to receive training or education every two years so they can continue to be kept abreast and kept up to date with whatever is going on in the industry.

However, for HECM roster counselors, in order to remain active on the HECM counselor roster, counselors must successfully continue to complete their HECM-related continuing education units every two years and provide proof to HUD. The HECM roster counselors are also required to retake the exam every three years in order to retain an active status on our HUD HECM counselor roster.

And just to reiterate on that, we had a great session yesterday in regard to HECM counseling that went over a lot of information in regards to HECM counseling. So yeah. Again, if there's ever any questions, if you want to differentiate between the HECM counselor and the certified housing counselors, always reach out to your POC. We're there. We are your best friend, and we want to make sure that you get the correct information.

David Berenbaum: Absolutely, Kisha. And I'll note that the session on the HECM and reverse mortgage products really celebrated how industry is working with the counseling community to try to improve upon the counseling model. And, as well, I'm very excited when in fact our new handbook is released because, obviously, a good part of that once we're beyond clearance and everyone has it in their hands on their computers, will be, in fact, some very good nice updates to streamline our work in that space.

I just want to share with the entire counseling community, as I reported out on certification, we really hope that we'll see a new cohort of counselors in the reverse mortgage space. It's an area for growth, especially as we begin to have more discussions about private label and the role of housing counseling. And I think it's a very exciting area as we work with elders who are aging in place.

I'd like to turn to Shawna and our colleagues to the Q&A. Are there any fresh questions that have been raised?

Shawna LaRue Moraille: Thanks, David. Yes. There have been some fresh, some clarifications. I guess I'd like to pivot back to Brian, if you don't mind, just to make sure that they understand what happens as of Aug- -- sorry -- October 1st of 2021.

So the question is, "Will the certified counselor ID be required for agency draws effective October 1st, even if the CMS is not updated?" And, basically, shouldn't the IDs be included on one client served list?

Brian Siebenlist: I think that, if I'm understanding the question correctly, this is related to drawdowns. So the grant reporting, this is going to be part of grant reporting where the ID is going to have to be provided. There will also have to be some affirmation or attestation that the counseling was provided by a certified counselor. That's going to happen. That's going to be laid out in the grant agreement and part of the grant reporting requirement. So I think that, if I understanding it correctly, that's what they're asking about.

Shawna LaRue Moraille: Okay. Thank you. Hopefully, that clarifies.

Why don't we pivot to a couple questions here about agencies where they had counselors working for them, they've stopped work, and they've come back. So this might be good for Phyllis and Kisha perhaps.

But what happens if a counselor is already certified, stops working for a couple of years? Can that person come back and work as a counselor and keep the certification? Oh, Kisha, we'd love to hear you.

Kisha Wright: I'm sorry. So just to make sure that I understand the question, so the counselor's been working at an agency and is certified as of August 1st. They leave -- I don't know -- for some reason and come back two years later? And your question is, are they still certified? If they come back to the same counseling agency, I would say, because you have to still be affiliated. Your certification goes along with you working for an agency. So you need to still make sure that your certification is still in the system with FHA Connection.

Shawna LaRue Moraille: Okay. We might have lost Kisha.

Phyllis Ford: Yeah. It looks like Kisha froze there for a second.

Shawna LaRue Moraille: Do you want to finish out, Phyllis?

Phyllis Ford: Yeah. I think what she was saying was that you -- your certification you hold forever, but to be a certified housing counselor you must be affiliated with an agency and that agency must connect your certification to employment to that agency.

So if the counselor has gotten certified and then they wander off to have a baby or to take care of family obligations or whatever and then they come back either to that agency or another agency, they have their certification completion. And once the agency with which they've realigned or they align identifies them as an employee, then they are certified housing counselor.

David Berenbaum: Terrific. Phyllis and Shawna, could I just follow up on that? Thank you. And, Phyllis, thanks for jumping in there through our technical difficulties as well.

So one of the -- well, there's been a series of questions on some of the boards on Who's dealing - - essentially, asking the question, why can't a certified housing counselor work for a for-profit organization or another organization that is not a HUD certified organization?

And I think it's very important that we take a moment, in fact, to explore the rationale, what Congress intended with the Dodd-Frank Financial Reform Act. And I want us to step back for a moment in time to what was happening during the foreclosure crisis, and I know we were all too keenly aware of it because of our work in this space.

Please keep in mind the really widespread fraudulent activity designed to take advantage of consumers, the widespread discriminatory activity, some of the unfortunate weak underwriting that was occurring. Literally, Dodd-Frank had to legislate responsible and strong underwriting.

The intent of both Senator Dodd and Congressman Frank, Chairman Frank at the time, was to ensure that consumers would have trusted advisers working for mission driven not-for-profits, namely all of you HUD approved housing counseling organizations and the talented staff who works for them.

They wanted to ensure that the -- in fact, the information being provided was fresh, up to date, the counselors were informed and certified as expert practitioners in their field as professionals and to elevate the entire profession.

So for those of you who are inquiring as to why you cannot work for a for-profit or carry over the certification to another form of employer, that's the history here. And I can share with you that, as far as that history, at least for me personally and I believe for HUD as a department, housing counselors will continue, if they are certified, to have to be associated with not-for-profit HUD approved housing counseling organizations. It is critically important. And that's where the staffing requirement also comes from that Jerry addressed earlier today.

So Shawna, Phyllis, thank you. I just wanted to put that out there because I know the question has been asked.

Jerrold Mayer: David, could I also add a reference for the audience?

David Berenbaum: Please.

Jerrold Mayer: Take a look at the handbook section on identity of interests and also on the HUD exchange disclosures. And those really describe how agencies must avoid real or apparent conflicts of interest and also inform consumers of the types of services they offer, who their partners are, and of course, that participation in any given program is not a condition for receiving housing counseling services.

David Berenbaum: And I'm sure -- thank you, Jerry. And I'm sure many of you have already seen the increase in the prevalence of some of these mortgage scams, roadside signs, telephonic calls coming in without caller ID, as well as many and, unfortunately, other real estate or housing

finance professionals trying to take advantage of consumers situations by, in fact, speaking about refinance, short sale, or other opportunities, when, in fact, we all know, particularly for the homeowners, that various forms of forbearance and modification [inaudible] are becoming available.

That's an area we will continue to focus on with you. And, again, if you do see those situations and you believe that they are potentially fraud, a consumer protection issue, a housing issue, I urge you to outreach on behalf of the consumer to a FIP or FAP agency, to the CFPB, to your state AG or legal service provider. We can have zero tolerance for this.

Shawna LaRue Moraille: Okay. Thanks for all that, David and Jerry. We still have quite a number of questions. So we'll just get to as many as we can. So one of the simpler ones that somebody is asking is that, "Is there any time limit for counselors to be certified?"

David Berenbaum: Jerry, would you like to jump in on that?

Jerrold Mayer: Oh, sure. Absolutely. Well, the -- I think that refers to is there a break-in period or a training period or something like that? And the answer is no.

The last four years on the road to certification was the time for housing counseling agencies to build up their staff and their capacity of certified housing counselors to serve their clients. Now, in order to counsel HUD clients going forward from August 1st, that can only be done by a HUD certified housing counselor. So agencies should really pay attention to their workforce and how to build up that workforce, get them trained and certified so that they can serve their clients.

Shawna LaRue Moraille: Okay. Great. Thanks, Jerry. At least two organizations are asking about, "Can a counselor be employed by two agencies?"

David Berenbaum: Sure. The short answer is yes, and, Jerry, I saw you put your screen on. Do you want to build that out a little bit?

Jerrold Mayer: Oh, sure. Absolutely. It's perfectly all right for a housing counselor to be employed by two agencies, but it has to be reasonable and customary. They can't be doing an amount of work that seems excessive. Remember, agencies will be subject to performance reviews going forward, and we're going to look at what seems reasonable in terms of counselor caseload.

So if an agency is sharing a counselor right now, it probably should -- and has that capacity of clients that it needs to service where it probably needs its own counselor, probably a good idea to work on that now. And if you need assistance with that, just reach out to our certification team, and we could help you with training and testing and everything you need to get that squared away.

Shawna LaRue Moraille: Okay. Thanks, Jerry. And to follow up on that, there were a couple of questions about FHA Connection. But, in brief, related to FHA connection, can you explain what

to do when a certified counselor leaves one agency and goes to another HUD agency? Just touch on that a little bit more.

Jerrold Mayer: David, if you don't mind, I'll just jump right in on that.

David Berenbaum: Oh, please. Please, go right ahead.

Jerrold Mayer: This happens to be something that we've been discussing a lot internally right now as we analyze our data after the final compliance date.

Now, when a housing counselor leaves -- and Phyllis touched on this a little bit earlier. So thank you for that, Phyllis. When a counselor leaves in agency's employment, the FHA Connection coordinator should go into the system and uncheck that employment validation box so that that housing counselor is no longer associated with that agency.

Then when the counselor finds employment with another housing counseling agency, their FHA coordinator will check that box, and they will pop up at that agency. And the most important thing to remember is reach out to us and ask for help. If you encounter any problems with FHA Connection, our certification team is ready to get on the phone with you and talk you through it. And most FHA Connection problems can be solved in just a few minutes on the phone with the team.

Shawna LaRue Moraille: Okay. Great. Jerry. One of the earlier questions -- and again, I'm sorry. we have a lot here -- is about people just really want to understand what counselors can do, and there's actually two different questions about this. So this is a counselor that has not passed certification exam, and they're asking specifically, "They cannot counsel after August 1st of 2021 or after October 1st of 2021?" Who would like to take this?

David Berenbaum: Sure. I'm not sure if Kisha is back. Kisha, are you still available? All right. Phyllis?

Shawna LaRue Moraille: Yeah.

Phyllis Ford: All right. So the bottom line for the regulation and the rule is that after August 1, if you do not have a certification, you're not being recognized as a certified housing counselor. You cannot provide counseling services as of August 1.

Kisha Wright: Thank you, Phyllis. I apologize for my technical difficulties. Thank you.

Shawna LaRue Moraille: Kisha, she's representing you all really well. And another person is asking, if somebody has not passed the exam, they just want to know what can they do for the organization? And they gave the example, run Zoom meetings?

Kisha Wright: Well, I mean -- well, first, I would say that would really be up to the agency first and foremost, what they can actually do in terms of duties. Obviously, they can't provide the housing counseling, but, I mean, there's a number of things that they could do.

I mean, there's a lot of agencies that told us that they've shifted some of their staff to intake, to more in depth, kind of answering questions in terms of the different modes of counseling that would be most beneficial for them.

So it really all depends on where the agency feels that they have their most need. But there's a lot of different things that can be done other than just the housing counseling and, again, depending on how each agency and how each shop is basically set up. We just want to make sure that the agencies know that, if you're not certified, you cannot provide the housing counseling.

David Berenbaum: Yeah. If I may, Shawna and Kisha, thank you for the response. I also -- forgive me, but I'm really following the Whova boards, and every now and then I want to try to respond to some of the issues or suggestions as best practices that have been noted there, in particular with regard to professional development and certification.

I want to commend the agency administrators or housing counseling managers who really have dedicated time to allow for their professional staff, apart from counseling over the past years, to, in fact, study and train and prepare to take the HUD exam.

I also want to celebrate the agencies who really have spent time developing mentoring programs in-house, as well as in collaboration with our various training contract agencies, to ensure success when people are preparing for the exam. Even some of the groups that have incentivized success by, in fact, looking to this as an opportunity to perhaps give a small incentive payment or bonus.

And I'll also add, I've spoken to a number of executive directors who are realizing that the certification will now require for them to stay competitive and to, in fact, ensure they have seasoned, certified, talented staff on board to considering ways to increasing the compensation for their professional staff.

So these are all very serious issues, and one of the -- and opportunities, and one of the great recommendations that came out of this conference on the boards was the idea of also offering some advanced training or overview of the impact of our work for, in fact, agency executives and board of directors. And I want to thank the folks for that discussion board. I think it was very helpful.

But, as well, I think it's critically important that we look for new ways to certify, to on-board, and to orient the next cohort of counselors to the important work we're doing within the profession. So I just wanted to celebrate some of those other good works going on out there because it's very commendable.

Shawna LaRue Moraille: Absolutely. Thanks for that, David. Couple more. We'll just pivot from hiring and what staff can do. Somebody wants to know, because the test is still available, what's the reason for the August 1st deadline? And will the test be open throughout the year, basically?

David Berenbaum: Yeah. I'll respond to that. It was a date chosen by Congress, originally intended to be three years after the passage of the Dodd-Frank legislation, August 1st of 2020, to give the housing counseling community and our counselors adequate time to, in fact, pass the exam and become certified, to allow a phased-in approach for the 4,000-plus counselors in our community to successfully complete the exam.

The exam, of course, period of time, due to the COVID health emergency and other issues, was extended for an additional year. And during the past year, again, as I noted during our certification report, kudos to all of you who took the exam and passed it. We're in a very good point in time.

Kudos and thank you to all of our counseling training partners, as well as the professional staff at the Office of Housing Counseling and, in fact, our training partners ICF and others because we put all the resources we could out into the field to do whatever we could to help people realize that goal.

The short-term is there had to be a date to really ascertain where the profession was with regard to Congress's intent. And that's what we reported out on the first day -- actually, excuse me -- midweek during this conference. We will continue to report out on that, but there is no question that the exam and, in fact, training will continue on into the future, particularly in light of the challenges that we are facing with regard to foreclosure, eviction, rehousing, and a host of other issues due to the pandemic right now.

And we want to make sure those agencies are staffing up, and as they receive grants with regard to the NeighborWorks funding, that \$100 million that was appropriated to be a stopgap to help consumers through the counseling programs, that you will have adequate staff to realize the needs on a community level. So I'll leave it at that.

Shawna LaRue Moraille: Okay. Great. And a couple more people asked questions, and I chatted with one of them, about how to look up counselors specifically. And I think many of you know that there is a public search on hud.gov. You can also look up by agency, and I frequently like to look up by state. But it's not going to specifically provide you with the name and information unless you know the counselor's ID.

So I've -- so, a few people asked about this, and I think this is just feedback for HUD that they would just like to see a more robust search tool and, basically, where they can find counselors that they might be able to hire and contact for employment.

Okay. Great. All right. So maybe we'll just take a quick break from certification for one minute. We -- I don't know if you folks have also noticed we haven't talked about there are some new housing counseling agencies who are with us. It's their first year of service.

So what would you like to share as directors in terms of what are -- what should they be concerned about in their first year? Who would like to take that?

Jerrold Mayer: David, I like to field it, if you don't mind.

David Berenbaum: Not at all. Go ahead.

Jerrold Mayer: Well, I think in your first year, it's really getting oriented and building up your capacity to see clients. There's a lot of HYD forms and processes that you have to get used to. There are client management systems and reports that have to be filed. And we have a lot of great training that can help you do that.

But it's very important that you reach out to your point of contact so that they can help you through these rough spots and make sure that you get all your reports done on time and that everything is shipshape and you're ready to go forward and counsel.

But the most important thing is to reach out and ask for help at housing.counseling@hud.gov or your point of contact, if you're unsure about anything. Don't go down the rabbit hole on any of this stuff. We're here to help you.

David Berenbaum: Terrific, Jerry. Kisha, I'll turn to you and then, Brian, I'm going to invite you to respond too.

Kisha Wright: Yeah. I agree with what Jerry said. The first year is the most crucial. It's very, very important that, if you have any questions, especially if you're an agency that's receiving funding that year, just to make sure that you reach out to your point of contact. Make sure you have any questions that need addressing, or even if you find while you're in our program that you need technical assistance, which is really, really important, we can provide that to you as well. So yeah. Just the first year is very crucial, and just reach out to us. Thank you.

David Berenbaum: Kisha and Phyllis, I'm going to follow up to both of you with a question on that. So what would you recommend or what guidance would you provide to a new agency as sort of the three most common mistakes to avoid during your first year of operation?

Kisha Wright: Let me see. If I can think of one off the bat, no question is -- no -- no -- we always say no question is a stupid question. If you have any question at all or if you're even thinking or contemplating about something, especially with your reporting, it's really important to make sure that you submit and transmit the correct information because then we just have to go back into the system and try to correct it for you. And not that it couldn't be corrected, but we can avoid it if you reach out to us.

Phyllis, you want to add anything to that for number two?

Phyllis Ford: Yes. And I'm thinking that this is something most agencies try to avoid when we say that we're going to send our consultants out to do a financial audit or a financial review. But in your very first year, it would be great to have them come out and assess what your systems are.

Are your systems great? Are your systems good? Do you have the ability to capture the information or to assess the eligibility of your expenses? Have them do that now before there's a

problem in the end. So everything could be great, but wouldn't it be great to know that you're set up just right? So I would truly recommend in the first year asking for a technical review of your systems for payment and the reimbursement.

Kisha Wright. Yeah. And, David, just one final point. One of the things that we also encourage the agencies to do is to have -- we have a lot of web-based training for OHC with our agencies, but we also offer one-on-one trainings with the agencies, with your POC and whatever type of specific issue that they may be having, such as their CMS system.

We're always eager and available to have that one-on-one training where we give the agency a lot more time and flexibility for everyone in their organization to ask questions. So sometimes it's a little bit easier if you reach out to your POC to schedule something like that versus just a webinar training.

David Berenbaum: Terrific. And, Brian, let's turn to you.

Brian Siebenlist: Yeah. Thank you, David. I want to piggy back a little bit on what Phyllis and Kisha were saying and zero in on the suggestion about systems.

I would focus it a little and say, as a new agency, you want to ensure that your financial and client management systems are capable of handling different funding streams. So hopefully, as a new agency, you'll be eligible for a HUD housing counseling grants. But ideally, you're going to be getting money from other sources as well, and right now, we know there are other sources; right?

There's NeighborWorks money available. Hopefully, with housing counseling counselor certification, it's going to help other leveraging opportunities. So we -- all these grant makers or money providers are going to want counseling agencies to be able to demonstrate that they're not -- that they're not billing, for example, the HUD grant and then billing another funding opportunity for the same work or the same amount of time or it has to be done separately; right?

So there are financial and functionality in the client management systems that are going to help you justify your drawdown so nobody's questioning whether you're requesting a draw source and the same expenses from another source of funding. So be -- that would be one strong example I have.

I would say, too, if you become a HUD housing counseling agency, my suggestion is really get organized and determined to spend your grant funding in a timely manner and especially with HUD housing counseling grants. We don't want to have to recapture funds. We want to justify our appropriation and not show that funds are going unspent. We want the funds moving as fast as possible, and we're taking big steps on our end to try to help agencies spend their money effectively.

We're looking at period of performance and analyzing our policies on period of performance. But we -- we're going to -- we're determined to provide, in conjunction with the POCs, just help and assistance and guidance on spending your money effectively in a timely manner.

So as a new agency, those are a couple of the things that I would just highlight. Get the systems ready to handle multiple funding sources and get yourself organized to spend funds effectively in a timely manner and ask for help when you're unable to do that.

David Berenbaum: Brian, thank you. And, Shawna, I'll just sort of wrap -- put a bookend on that question and approach it with what everyone is doing right now.

Whether you're at a young organization or one which is mature and sophisticated, the networking that we do, whether it be through a program like this sponsored by the Office of Housing Counseling or any of the major organizations in our space, NHRC, the Coalition of Intermediaries, whether it be NeighborWorks, whether NCIC, all of our intermediary partners do some robust training and convenings and meetings on, whether it be national capacity, NCRC, Unidos. You know all of the names out there, Home Free and so on.

Everyone in our space is so collegial and supportive with each other, and we embrace the recommendations that come from our organizations, the trade associations in our space, our HFAs and their trade association. We want to make sure we're responsive and we are planning for the next decade.

Again, it's been pretty much a decade since the Office of Housing Counseling was stood up. We have celebrated our 50th anniversary [inaudible] as a program. Now, it's time to take us to scale and to realize the vision that we're all hoping for in our program. So the networking is a big part of that. Shawna, back to you.

Shawna LaRue Moraille: Okay. Great, David. And a lot of folks really want their questions answered. So we're just going to keep going.

So there's somebody that's interested in trying to figure out how to seek certified counselors for hiring opportunities. What are your ideas that you can share with a couple of these agencies?

David Berenbaum: Yeah. I'll kick it off and then invite Jerry.

One of the exciting elements of beginning to think about partnering with minority serving institutions and HBCUs is, in fact, the opportunity to bring new folks into the profession of housing counseling, whether it be students at the colleges and universities, folks who are in these various communities.

I'm really excited about creating this new channel of employment opportunity, coupled with serving the communities that those institutions are in. And it's an area that I ask everyone and invite everyone to keep an eye on, particularly with regard to the next NOFO. There have been some other -- some exciting discussions, and, Jerry, I'm going to turn it over to you to touch a little bit more on those.

Jerrold Mayer: Oh, thank you, David. This really is a workforce development kind of a question, and I think it's really important that agencies, when they are seeking to hire going forward,

specify that one of the requirements for being hired into the position is that they have passed the HUD certification exam.

Now, there's a lot of different places, of course, to advertise for employ -- future employees, lots of commercial sites where you can advertise. But also, we're finding that a lot of agencies are having good success on social media. There are Facebook groups that are devoted to housing counseling, and several agencies have utilized that to advertise that they have a vacancy for a housing counselor and have had some fairly good results from there as well.

Now, we're also, like David mentioned, starting to really, really think about workforce development and the role of educational institutions, especially those historically black colleges and universities and minority serving institutions. And we're really looking forward to a bright future with educational institutions that can help grow the next generation of housing counselors now that we have professionalized, so to speak, with a certification program, just like any other form of counseling that's out there that is part of a university's curriculum.

We're hoping that housing counseling joins those other professional endeavors and students are able to aspire to being a housing counselor just like they can aspire -- I'm sorry -- to being any other kind of counselor that we see out there in various industries.

David Berenbaum: I just want to share one other thought and it was actually something shared by Bruce Dorpalen during his presentation yesterday. And it's, one of the joys of being a manager or administrator in an organization is bringing talented staff onto the organization and then watching them grow throughout their career.

Early on in my career, when I was executive director of Long Island Housing Services in New York, some of you may have seen me post to the high interest rates at the time in the '80s, 14 percent interest rates and adjustable-rate products that only moved up and not down at the time.

But one of the highlights of my career with regard to professional development was when I worked with a young single mom who she and her daughters were facing eviction at an apartment complex. There were fair housing overlay issues, and we challenged the, in fact, department management company. We had a testing. We also tested the company at the same time, and we were able to successfully, successfully avoid her eviction.

But the moment of pride that came was when she applied for a job to become a housing counselor at Long Island Housing Services. And this is a point that Bruce Dorpalen made. Often in our work, in our daily practice, we see very talented people who have that spark and the interest in the work we do. Seize that moment. It's a great opportunity.

Shawna LaRue Moraille: Great. Thanks, David. And thanks for those of you typing into the questions box. I know one of you repeated. I'll go ahead and read some of those repeated questions, and excuse my delay.

So one person's asking about -- and they're saying one of the most difficult decisions for housing counseling agencies is deciding whether they need to hire more counselors to address the

housing crisis. They don't know how many homeowners are on forbearance plans or delinquent within their county. They know the number statewide but not local, and they want to know if there's any way that that data can be provided to them.

David Berenbaum: That's a very good question, and there are a number of reports released generically by the Mortgage Bankers Association, which may be very helpful to you, if you visit their website.

As well, the -- there are a number of studies that have spoken to FHA and VA mortgage. And I think that, while HUD views that information as somewhat proprietary due to privacy reasons for the FHA mortgagors, we will be focusing in on that issue.

I mentioned as I was opening the program the letter that we sent out to over 100,000 consumers. We hope to do more partnering with the housing counseling community to ensure that FHA mortgagors successfully move from forbearances to modifications or other needs that they may have through the waterfall that was recently announced. So moving forward, look to more announcements from HUD on the FHA front as well.

Shawna LaRue Moraille: Great. And I also encouraged them to ride into housing.counseling@hud.gov. I also gave them my email address. There might be something we could build out on the HUD Exchange that could help with this. So thanks for that, David.

The other question that they would really like answered, and a lot of folks are asking about housing counseling salaries. They're specifically looking at the \$100 million housing counseling bill included in the \$3 billion transportation infrastructure bill. Could that be used to increase housing counseling salaries?

David Berenbaum: So first, we have to acknowledge that, while HUD does its best to pass all of those funds through to all of our participating agencies, salary, personnel practices, and other issues are controlled by the board of directors and leadership of the organizations that we fund.

It would be -- I -- let me say I'm extremely supportive and I trust, I hope as more public and private sector support realizes the value of the work we do, that we will see an increase in compensation for housing counselors nationwide. But I'm also sensitive to the fact that, for many local based housing counseling organizations who are a charitable organization, it's an ongoing challenge.

So we are doing everything we can as the Office of Housing Counseling to professionalize. And I'll also add, we hope to better market the services of the housing counseling community to drive, in fact, the public and private sector to work with you not only through the grants programs of the federal government but we hope through more private sector contracts, recognizing your impact.

Shawna LaRue Moraille: Thank you, David. Okay. So a couple people have written in, and I've tried to chat with them about the NOFO. What can you folks say about the timing? This was brought up yesterday, but I know folks are anxious; right?

David Berenbaum: I know. And Brian -- Brian was very, very clear about the timing of the NOFO. Brian, I'll invite you to repeat what you have said.

Brian Siebenlist: I think it was you, David, that addressed it.

David Berenbaum: I think we both did, actually.

Brian Siebenlist: The basic story on that is, I mean, we're as eager as you are to get that NOFO out, and we're in the final stages of clearance with that. And you've seen, like David said yesterday, some increased communication on our part to, hey, go ahead and get ready. Make sure you're effectively registered in grants.gov. And there's been helpful hints and, hopefully, that's signaling to you we're getting close and we're getting ready. And that's how we feel too.

Couldn't happen soon enough for us, but we're in the sort of final stages of clearance both within HUD and with the OMB. And we're going to get this published as soon as possible, and we can't wait to get it out either. So beyond that, we don't have a date or time frame, but it's looking soon to us and that's what we hope.

David Berenbaum: Agreed.

Shawna LaRue Moraille: Oh, sorry. And speaking of soon, just that we have you, Brian, maybe touch on the work that you've done with the handbook and in particular getting feedback from agencies.

Brian Siebenlist: The handbook, we addressed handbook issues yesterday. I mean, we're -- that's similar in terms of we're getting to the final stages of clearing a handbook, and we're eager to get that out as well. And we think that's going to be important new tool for the counseling agencies.

In terms of feedback, we have here -- over the revision process, we've had forums with counseling agencies to solicit feedback. We're in communication with the POCs throughout OHC, who are getting feedback and questions from counseling agencies. So there's been various sort of sources of feedback. Of course, we're getting feedback within HUD from the other HUD offices and our general counsel.

So through various avenues we're getting and incorporating feedback into this handbook, and it's been -- we're grateful for all that. It's been very helpful. And we think it's gotten us to a point where we're very close to publishing a revised -- a comprehensive revision to the handbook.

Shawna LaRue Moraille: Okay. Great. Thanks. And we've had other forums and sessions with the HUD Intermediary Coalition and and also some state HFAs have provided feedback.

Okay. So question about caseload. "Is there a minimum number of clients each counselor should be expected to handle?"

David Berenbaum: I'll refer to really any of my colleagues. Kisha, would you like to jump in there?

Kisha Wright: Yeah. It just kind of goes back to what we originally said in terms of the ratio of the certified housing counselor's workload. You as the agency need to be able to make a determination of whether you think it's feasible of the certified housing counselor counseling 500 clients versus 30 clients or 40 clients.

I mean, it has to make sense. It has to be balanced. We can't give you an exact number, per se, to say what's actually appropriate or satisfactory. But we can talk with you about it, if you feel that there is an issue in terms of the ratio balance. David, I don't know if you or, Phyllis, if you -- Phyllis, if you want to expound on that.

Phyllis Ford: The only thing that I would add to that is that it is absolutely the agency that determines your workload, your mode of delivery, who you assign to do work. Do you have a back office system? You as the agency administration, you are the one that determines just how your program is delivered. And that delivery method determines how many -- what the workload would be for your counselors.

And we're available to discuss it with you, but we would not be taking a position that you have one counselor and they should see this many people. It's really an issue of your workplan and how you deliver and being able to say, well, this works for us because and, of course, we're there to help you with that process and that decision.

David Berenbaum: Yeah. I just want to throw in another thought for everyone in our housing counseling community. I've already -- we as a staff -- and I think you've heard leadership express our appreciation how you have literally been, quote, on the front lines helping consumers who are impacted by this pandemic and keeping the main thing the main thing or keeping it all real.

We also know that at some point the moratoria, at some point the forbearances are all going to begin to wind down. That is when really volume and our workload is going to exponentially increase. And thank you for that, because I know you're all preparing to handle that. But there's another side of this as well.

Manage your stress. Take care of yourself, and give yourself time to take some of the pressure off and then unwind. If you're an agency administrator or a manager of a housing counseling program, allow your staff the opportunity to talk to each other about the stresses they're experiencing because it's so hard to turn this all off when we care about the work that we do.

You can't just say it's 9:00 to 5:00 or it's the end of my workday when you're thinking about that family, wondering where they're going to be next week or trying to help them overcome a shortage of affordable housing.

So as you're thinking about all of this, allow time to support each other and take care of each other. And I commend our training partners who are actually already implementing programs in

this space for the counseling community. It's important for our mental health, as well as our performance as a group together. Shawna?

Jerrold Mayer: David, can I just add one other item on the discussion?

David Berenbaum: Please, Jerry.

Jerrold Mayer: An easy way for an agency manager to really figure out how many certified housing counselors they're going to need for the -- to carry out their workplan is to think about what's reasonable and customary. And look at your work plan. Look at your 9902, the number of clients you see, and how many housing counselors you have traditionally employed.

If your agency before August 1st had five housing counselors, well, then -- to see HUD clients, then after August 1st, you'll probably still need five certified housing counselors going forward.

What's reasonable is the sufficient number of housing counselors that are certified to carry out your workplan. If you're at an agency and you see 1,000 clients, it's not reasonable that one housing counselor that's certified is going to be able to handle that workload. So if you did have four or five housing counselors handling a workload like that, you'll probably need that amount going forward in order to continue fulfilling your workplan and carrying that out.

And also, something very important. If you only have one housing counselor, make sure that you have another one ready to go in case that housing counselor goes on vacation or leaves the agency for some reason because you want to make sure you have continuity of operations built into your workplan.

David Berenbaum: Thanks, Jerry. And I want to thank all of the directors for their candor and their responses. I know we didn't reach all of the questions that were asked today, but we will follow up. Certainly, we can follow up with you individually. There are -- also, a lot of the responses to the questions that have been asked are available on HUD user, as been noted.

Shawna, if it's okay with you, I think I'll turn to closing. I think we're on point for that time of day; is that right?

Shawna LaRue Moraille: Sounds good.

David Berenbaum: All right. Now, before I share my closing remarks with everyone, I'm going to ask a favor of you, and that is at the conclusion of my remarks, Shawna is going to be taking us through a series of four Mentimeter questions. And they are critically important to the Office of Housing Counseling because this is the first time that we have done a national conference in this format, what we call our community conference. It is the first time we've done it, and we really value your feedback and input as well as suggestions for the future.

And we're going to allow each question to simmer a few minutes so that you can respond using your smartphones or other devices. And that will be very, very helpful. I also think you'll enjoy seeing the responses from our colleagues who are on the line, so to speak. And I may even invite

some of my colleagues to answer the questions while you are sharing your thoughts. So let me turn now to closing remarks.

I'd like to thank everyone for participating in the 2021 U.S. Department of Housing and Urban Development's Office of Housing Counseling's National Community Conference. We're delighted that you were able to interact with over 1250 of your colleagues in this informative program which featured generative discussions both via Zoom and Whova on how counselors can play a critical role in advancing racial equity in housing, accelerating the COVID-19 recovery, enhancing operational efficiency, and expanding the public and private sector impact of our work.

If you missed any portion or any one of the sessions or would like to share the program with your colleagues, the conference sessions will be able to be viewed later this month on the HUD Exchange. And we invite you to view them again and share them freely.

The Whova board will also be live, as you heard, through August 20th, to continue the networking with the Office of Housing Counseling staff, as well as each of you among yourselves to exchange ideas.

And let me just take a moment and say congratulations. You may have wondered what's going on with the Whova leaders board. I'm rather amazed at the number of points and the amount of time everyone spent.

But kudos and graduations to the following folks who are at the top of the leaders board. First, Charles Stecker with Integra Home Counseling out of Pennsylvania up there as number one. Then Arneatha Shannon with the Lorain County Urban League from Ohio, I believe, right up there, as well as number two. And then the last time I looked, I saw Todd Christensen for Money Fit in Boise, Idaho, and Lee Lester from Ubuntu out of California.

Well, guys, you have bragging rights until next year, anyhow. Congratulations for making it to the top of the leaders board.

So during the conference together, we've discussed best practices. We've covered models to address a comprehensive range of current priorities, ranging from bridging the homeownership gap to avoiding foreclosure and eviction. We've taken a good look and I think some strict scrutiny at HUD policy and practices, thinking about the future as much as the rules right now.

We've looked at capacity building and, of course, the future of our profession as a whole with a focus all on leveraging the American recovery plan, our continuing education, program innovation, and the role of technology.

Moving forward, my colleagues and I at the Office of Housing Counseling look forward to continue to actively engage with you and to realize our vision for the housing counseling industry so that we can take bold action and realize Secretary Fudge's vision to forge a stronger, more prosperous, and more equitable future.

In closing, as we collaborate to ensure that every individual and family has a safe and stable place to call home, we hope that the nation will recover from the COVID-19 pandemic. And I know you all will be playing an active part in that recovery. I want to express our appreciation to each of you for your success in this space and your ongoing impact to ensure that we are part of the solution to this crisis.

I also once again would like to congratulate and reaffirm our commitment to all of the housing counseling professionals who have achieved the milestone of becoming a HUD certified housing counselor, as well as commend those who are still working towards this milestone in your career. We wish you success in every way in your chosen profession.

To quote Secretary Fudge, now, more than ever, HUD certified housing counselors are fulfilling a critical role in helping struggling homeowners and renters while acting as advisors as we seek to achieve greater equity and homeownership opportunities for communities of color.

To our agency, the OHC is committed to working with you to leverage the full impact of our industry and to assist individuals and families to obtain, sustain, and improve their housing. Please call upon our team to be of assistance. It's our joy to advance your goals and all of the communities that we serve.

I would also like to thank once again the talented Office of Housing Counseling professional staff for all that they do and all that they've done to make this program a success, as well as our colleagues at ICF for their work ensuring the success of this event both behind the scenes and during the program.

Thank you. And once again, please stay tuned for the four final polling questions to help us plan for next year's conference. Shawna?

Shawna LaRue Moraille: Thank you, David. Those were inspiring remarks, and appreciate you kind of closing us out here.

And as he said, we really do want your feedback through Mentimeter. So grab your smart device or open up a new browser. Rachel has put on the chat the link that you'll need. And so, we really want your feedback about the technology first.

We want to know, did the combination of Zoom, Mentimeter, and Whova work for you, or would you change a few things? And those of you that said you'd change a few things, we have an open-ended question next so you can think about your couple of word responses for other ideas that you might have on technology.

But please, vote now, and all the results are hidden. We apologize. We would like to be able to take a look at these later, and we want the results to come in anonymously so we can best do that. But we definitely want your feedback, and we want to pause here just for a couple of minutes.

David, I believe you wanted to have some reflections from your office directors.

David Berenbaum: Yes. While people are responding to the questions, we'll invite some of our colleagues to respond. So is the first question up yet? I haven't seen it.

Shawna LaRue Moraille: Oh, am I not sharing on Mentimeter. Please provide your feedback about the technology. So maybe Jerry would like to comment on the technology.

Jerrold Mayer: Oh, absolutely. This has been so much fun. First of all, we are using two new platforms with ICF's help, and the first one was Zoom, which we're all familiar with. But the version of Zoom we have is a pretty advanced one. And then we coupled that with social media in the form of Whova.

And what we wanted to do was kind of replicate that experience that housing counselors get when they come together at a convention or a place-based training. And I think virtually we can close. It appears that we did achieve the level of engagement that we were looking for.

And it was really interesting to see how counselors responded and communicated with each other and networked. Just following the message boards was fascinating and seeing all the different comments and issues that were being posted. And I'm really gratified to see that this actually worked. And I think going forward, it sets a good best practice model for us. So thank you to all the counselors for pitching in and joining us. And we really appreciate your participation.

Shawna LaRue Moraille: Would any of the -- thank you, Jerry. Would any of the other directors like to chime in on the technology? Kisha?

Kisha Wright: Hey, Shawna. Yeah. So I will say for someone who's a little technology challenged in regard to navigating Whova and different things, it wasn't as difficult that I actually first anticipated.

However, I will say that for me -- and this could just be my system -- that when I went to go into Whova, I needed to make sure that I went into the link when I had downloaded or had Google Chrome up, if that helps people with technology, because sometimes it was a little hard for it to come up. But then your team has been great in terms of responding, saying, what can they do to help to get me actually into the site? So for that, I do appreciate it.

I know that I had received some personal comments on Whova. And so, going back into checking the comments and responded was easier than I anticipated as well for, again, someone that's not on any type of social media platform. So I would say thank you for that, and those are my comments. Thank you.

Shawna LaRue Moraille: Thanks, Kisha. And I'm so sorry. I did not have the Mentimeter up on my screen, but it is now. So if you want to finish voting on this question, then we're going to move on to the companion about what -- if you could change a couple things just on the technology -- we have another question about overall feedback for the conference. But if you have any suggestions for us, it'll be open-ended here and maybe 30 seconds we'll leave it open.

David Berenbaum: Great. And I see we're getting a terrific response. It looks like over 182 people have already responded. Keep it coming, everyone. That's wonderful. And now, I see it on my screen. Before I didn't. So terrific.

One of the aspects that I particularly enjoyed was, even though we were virtual and we all look forward to being in an environment where we're together or using a hybrid model, perhaps in place as well as virtual, there was so much conversation that so many people were commenting on the boards.

It really facilitated communication and also access to HUD. People felt that HUD was connected in a way that was unprecedented compared to other situations where often we're viewed as more formal or regulator and so on. And that transparency for the Office of Housing Counseling was exactly what we were hoping for. And I think our challenge will be to continue to build upon the success here in the environment that we're in. We look forward to making that effort to do that.

Shawna LaRue Moraille: Thanks, David. And I'll just move us forward to the open-ended companion question here. And I will just comment that the ICF team also had a tall order here. You wanted to open it up to all housing counseling agencies, and we also could not be together in person.

So we got together and figured out in the spring what we could offer in terms of technology and then tried to knit it all together. So I'm sure there's other ideas, which is why this is open. You can give us whatever feedback about technology changes.

Again, we have two questions about the overall conference itself, but technology changes, if you have any ideas here, we are open and would really love your ideas.

I know we have speakers that may be on here who don't represent housing counseling agencies. You might have seen other things that work. We also have industry professionals who have associations who've also been a part of the conference. You may have your own ideas, too. So if you could just provide us with a couple of those, and we'll give maybe 30 seconds more for this.

I see we've got responses coming in, but I definitely don't want to wear out our welcome here. We want to get to finally about the conference itself and then also an open-ended feedback there about other ideas that you have. So thank you.

Let a few more come in. We always try to make sure that there's a lull so we know that folks who do have the opportunity to comment, who want to comment, get in there. So oh, the number just jumped up. Okay. Great. All right. So I'll move us ahead. Again, really appreciate any feedback that you've provided.

So this is generally, please provide your feedback on the conference this week. So the answers are, sessions were helpful and will assist my agency, sessions were helpful and will assist me personally in my career, sessions were not helpful. I was looking for different information. And if you were looking for different information, that's the open-ended question that we'll get to next.

So I want to make sure as many people can respond here as possible. I'm going to leave this open a little bit longer than the technology open-ended feedback. And we -- in planning this conference with David and his team, there are a lot of topics that housing [inaudible]. And we tried to scratch every itch that you all have, but there may be some topics we didn't get to that you would like to spend more time on. So definitely let us know about that.

Okay. Great. Doing really well on responses here. Maybe give it another 30 seconds on this one. Okay. All right. Just a couple more responses. See what we can get in before the end here. Really appreciate your time and providing us with all this feedback. It's going to be really helpful for next time. Really very helpful.

Okay. I want to at least get half of you that are here, and I know some of you may not have used Mentimeter earlier in the week. That's totally fine. We just want to capture your feedback today and make sure that we're meeting your expectations or, if we're not, where can we improve?

Okay. We're slowing up a little bit. So I'm going to transfer us to the final question, and if you said that you were looking for different information, maybe just list those topics out. Okay. So just let us know what topics we could have covered this week that we didn't. So -- and we'll just kind of let that flow behind the scenes.

I'm going to go back to the PowerPoint for a second. So as David said, the conference website is here. That's where the slides, the recordings, the transcript will all be held for posterity. So I know many of you like Whova, and sometimes you can store things there. We'd like the repository to be on the HUD Exchange.

You do know that this is the website for HUD's Housing Counseling Program. I think we inundated you all with information this week in terms of the housing counseling program and links. That's the main page at hudexchange.info/counseling.

And then hopefully, you know that you can always email not just your HUD point of contact but also housing.counseling@hud.gov. They have lots of folks there that can answer all your questions. And if there are questions we didn't get to this week that you would like to engage with them, certainly do that. They would love to hear from you.

And I just want to personally thank you, Shawna, from the ICF team. Thank you for attending, and thanks for all your feedback. And I had a blast, and hopefully, you did, too, this week and made lots of connections and learned great content. All right. Thanks, everyone.

David Berenbaum: Thank you.