

Office of Housing Counseling
2022 Community Conference
Closing with OHC Directors

Shawna LaRue Moraille: Hi, everyone. Once again this is Shawna LaRue Moraille from ICF. And we are so pleased that you've joined us for this closing session with the Office of Housing Counseling Directors. And today they're actually the deputy directors that you're going to hear from in terms of HUD's leadership.

So we are so thankful that we could spend the week with all of you and also with HUD's Office of Housing Counseling. So just wanted to say that since I will not be closing out today's session. You're going to hear a lot from David Berenbaum.

If you have any technical issues, please chat with us. If you have any questions, we will not be taking live questions. We have questions prepared. But if you do have anything there, we do have team members who will be able to answer your questions as time permits.

And at this point we are going to move it over to Mentimeter. And this is our first Mentimeter question that we would like to make sure that you're answering for us. It's the same link we've been using all week except for this morning during the 10th anniversary. So please share your thoughts about the conference.

And this is a word cloud. It's going to get bigger as things come in. So we have at least one respondent here that says that the week has been exciting, informative, wonderful, validating. Yes, there's so many housing counseling agencies that have connected through the networking. So I assume validating is about really hearing from your peers and really getting some really great feedback from others.

Okay. Refreshing. I love that somebody said refreshing. Okay. So we're going to let that go on behind the scenes. And please provide your feedback. We'll revisit it in the next section. But I'm very pleased to turn it over to David Berenbaum, the deputy assistant secretary for HUD's Office of Housing Counseling. David?

David Berenbaum: Shawna, thank you so much. And you're actually going to be meeting and engaging with the folks who really run the show at the Office of Housing Counseling. I'm going to invite each of them to come on camera as I introduce them. First, Stephanie Williams, who is the Deputy Director, Office of Outreach and Capacity Building, at our Office of Housing Counseling.

Yeah, we've covered a lot of ground. I think we're all a little tired. But still, I am just so energized from all the conversations. Stephanie, thank you for joining us. Phyllis Ford, who is the Deputy Director of our Office of Oversight and Accountability. And then Bill McKee, who is our Deputy Director with the Office of Policy and Grant Administration.

I want to begin the conversation with just a quick reflection. And first I want to thank all of our tremendous, tremendous speakers, our panelists, our facilitators, the discussion on the Whova boards. Earlier today Rita Horse at High Plains CDC used the word be passionate, the words be passionate. I felt that across our entire program. The energy, the love of the work we do, the

dedication came through loud and clear across every day of the program, from the opening with Secretary Fudge, from our discussions about the state of housing counseling in the nation.

But one theme came through loud and clear to me. Someone on the Whova board asked a really straightforward question that I'm going to try to actually address. The question was, what do you want us to take back to our communities and put into practice immediately. I thought that was a great question. And first I want to say, I think you know your communities best. As we heard earlier in the conversations, you're the great folks ideating, generating discussions, you know how to serve your communities.

But there were so many opportunities that had been touched on during this conference. And if you all go back to work and simply act on maybe the top three to five suggestions, and I'm going to run down a quick list of what I heard during the conference.

First, all of the suggestions on how we can reach out to the diverse communities that we serve. We heard suggestions from so many different diverse market segments, the tribal communities, Latino communities, black, Asian Pan Pacific Islander, and others. So many great approaches and suggestions on how to approach it with the resource materials to follow up upon. I think about the statement, the earlier remarks from Virginia Housing, how they approached it in a realistic way, in a way to touch the populations they hoped to energize in the state, the innovative mortgage programs that we began to discuss.

But I'm going to make a suggestion. You've heard me say this before. It's not just about special purpose loan programs, though that's a very important new product that's emerging. There are so many opportunities in the down payment assistance space, to expand the capacity of our organizations. And if your organization has not called a community reinvestment act regulated banking institution that's serving your community to say, how can we partner, how can you support our mission, you are missing a very, very important opportunity in so many different aspects of the work we do, from financial education, to pre-purchase counseling as well.

We spoke about being an advocate for your client. And I thought the presentations, particularly from FHEO, with regard to issues, emerging issues such as home valuation and appraisal, understanding fair housing law so you can identify issues and act upon them if your clients have a problem, as well as developing tools with regard to credit counseling, or simply touching base with your consumers, have a wonderful, how shall I say, a culture about them where when we become empowered with these tools and knowledge, we in turn can empower our consumers as well.

We've had a focus in our office about connecting to other sources of funding. We've had programs with CPD, the folks who fund all the localities, the entitlement communities on a state and local level. I know sometimes it's intimidating reaching out to local officials. Make the call, ask for the meeting.

So many states are really beginning to fund housing counseling organizations. And if you don't knock on the door, and yes, sometimes you have to do a little bit of building relationships and

partnership activities, you will never get that additional support. You have to knock on the door to begin the process.

I can tell you years ago at Long Island Housing Services, I did that in two counties. It took three years. But in time both counties funded our program for the foreclosure prevention, pre-purchase counseling, and fair housing work that we were doing. You have to keep at it.

I'm so proud of the what's happening with regard to, I'll put it this way, with regard to HUD's certified proud. You know what, we're going to build on this theme. And I really -- we're going to take the suggestions you made to act upon it and do more, to try to celebrate your role as counselors. We are so, so appreciative. You provide critical services, both with regard to the pandemic, as well as helping people achieve their financial goals, whether it be tenancy, or home ownership, or aging in place, it's critical.

I'll also note before I wind down, that we heard your concerns as well. You had concerns about the NOFO and timing. I will say on that front we are moving forward to what will be a federal fiscal year approach. And folks who have been following our announcements can observe the changes that have been happening. We didn't want to injure agencies by making a rapid change. Because many groups do retroactively voucher against the program. But we are moving to that federal fiscal year which will bring us in line I think with many of your expectations.

And as well we're going to talk about other issues as well with again our deputy directors. But I am just really excited about where we are. Again, I just want to focus on one more point, and that is the importance of empathy in the work that we do. You heard me speak about the reverse mortgage process and the importance of ensuring we reach elders who are struggling to stay age in place, whether it's a result of the pandemic or otherwise.

If a client comes back to you to say, I need more assistance, it is our office's expectation that you will provide that assistance or refer them to another organization who can. We know there are resource limitations. But too many organizations have adopted what I'll casually call a one and done approach. And that is not acceptable. Because we do expect, as what we called it earlier in one of the sessions, best in class services.

We want to be the professionals that Dodd Frank intended HUD certification to realize, so that we can take housing counseling mainstream as I opened the program with, so that you are perceived as equal to any real estate professional, housing finance professional, and we are the go to providers that people go to for a trusted advisor.

So those are some of my reflections on the program. Again, I just feel that all of your work is so critical to the success of the Department of Housing and Urban Development. One more point, racial equity, bridging the homeownership gap, ensuing sustainable homeownership. I never want to see in my lifetime as a professional again what I saw during the -- unfortunately the financial crisis, where a generation of homeownership was taken away from populations who had achieved it. We have our work ahead of us, but together we can make that difference.

So bear with me one moment. I want to call up some of the discussion points that I was hoping to raise with my team. And forgive me all for running a little bit in a tangent there. But we all have heart in what we do, right? And we want to deliver the best program that we can for you and in partnership with you.

So I'm going to start with what I'll call a follow up question to my team. And I want to just thank them again and all their staffs, because their work together to ensure the success of this conference, as well as everything that we do, is critical. You're seeing on the screen right now the mission of the offices within the Office of Housing Counseling. I'll defer to my team to speak to what they do. I think frankly most of our audience is very familiar with our program. But if you're not, this is also on our HUD Exchange site.

But Stephanie, let me start with you, if that's okay. What's your principal or big takeaway from what you've heard from all of our counseling stakeholders this week?

Stephanie Williams: David, before I answer that, my one sort of overarching statement is that everyone here is different things, and everyone hears things differently. And so I will share with you what the OCB team, Office of Outreach and Capacity Building, some of our big takeaways. But if you feel like, and I'm speaking to the housing counseling agencies and those of you who are in attendance, if you feel like, yeah, I heard that, but I also heard something else. Email OHC because we're always trying to be responsive to what you're hearing.

But one of the big takeaways that we heard throughout the conference is that housing counselors want to be recognized for their work more than they are. And they specifically want to be recognized for their work with certification. And that recognition comes sort of verbally and in terms of compensation.

In terms of sort of verbal acknowledgment, and recognition, and appreciation, the hashtag that we came up with recently, which is #hudcertifiedproud, seems to be very well-received by everyone. In fact it's really cool. We got some emails from some agencies, some counselors already, that have the tag in their signature block on their emails. So that shows their pride and their appreciation for that hashtag. If we can do more, we certainly want to do more to recognize the industry.

And I think that there were a lot of folks talking about how to gain access to more financial resources in order to compensate housing counselors better. I think those conversations need to continue between the agencies and HUD. One of those comments had to do with grant funding coming out more consistently. And so OPGA might be able to address that at some point. And you know, always folks who are working in the same field together, they're the best people to you all to talk to each other, to share information about how to get more resources available.

The other thing that I'll mention, and then I won't hog all the time here, but we also -- we know that there has been a pretty significant need still for foreclosure prevention and loss mitigation. And housing counseling agencies are continuing to provide those services. What we also heard is that it would be helpful if we in HUD provide additional training on foreclosure prevention, and the tools and the resources available. So that's something that we're going to work on as well.

David Berenbaum: Great, Stephanie. Thank you so much. And Bill, let's turn to you. Bill, I have to share with our audience, is an amazing subject matter expertise. He makes all of us think about every contingency with regard to every aspect of anything we're planning, from a policy perspective or a grants perspective. And that's great because we need experts like this to ensure we have a high quality program. Bill?

William McKee: Oh, thank you very much, David. I appreciate it. And it's interesting, you know, you actually hit upon a couple of the points that I want to mention in maybe a little bit of a different way. And I thought it was interesting that you sort of got the same impression, although I looked at -- I was using the sort of different presentations as sort of the input that I was zooming in on.

So one is like specifically on the first day there was a little bit of a conversation about how housing counseling in conjunction with the loss mitigation tools were first introduced during the financial crisis, were used successfully during the pandemic. And but we also heard that for let's say new homeowners, the further the time went on since the last housing counseling session, the less long term success there was in that housing counseling averting adverse events.

And I think the individual is saying after a couple of years maybe that it starts to have less of an impact. And so for me that showed the importance, as you were saying, of how housing counseling is a long term relationship, that this is something that I think you used the term one and done, it's not a one and done type of thing. There are needs that evolve when you have a homeowner that's new to homeownership. And then they've been in the house for a while. And time goes on. They may need additional services.

So this is a long term process. The importance of post-purchase non-default counseling, the importance of follow up, and overall the long term relationship with clients, to help their evolving housing needs. So that was something that impressed me during the first session.

And then throughout the three days, the theme that was recurrent is the huge role that housing counseling agencies play in reaching target populations, reaching different communities. We heard that again and again in different varieties. And that's something we have focused on in different areas. But it's something that we need to continue to focus on. And we heard those needs again and again throughout the session.

So I took away that we've got to keep that effort going and keep that focus going to reach communities that really need these services, and make sure that our program is geared towards that. So those were just a couple of things. There's so many things, great things were talked about. But that's a couple of things that I liked.

David Berenbaum: Yeah. Thanks so much, Bill. And I want us to follow up with our partners, particularly where we had offers from major trade associations, whether they were the realtors, or groups serving the Latino community, or the black community. There were sound offers to work with state chapters, for our local agencies to connect with their state chapters, to develop

more partnerships. That is wonderful as an outcome, building a bridge from this particular conference.

And then I think about FHFA, you know, speaking about life of loan relationships. 'They were talking about that. One of the PowerPoints that we've seen out of them is first contact well before someone thinks about becoming a homeowner, all the way through aging in place. That should be our golden ticket moving forward.

Now folks may not know this, but Phyllis and I, we go way back. When I was in the housing counseling community, I used to be, can I say this, a [inaudible] to Phyllis. And probably a bunch of other staff in the housing counseling organization. But careful what you wish for in life. Phyllis, take it away. You are really just a gem in our office.

Phyllis Ford: Well thank you, thank you so very, very much. And I just want to say that [inaudible] --

David Berenbaum: Is it just me, but I think we lost a little bit of sound there.

Phyllis Ford: [inaudible] technical [inaudible] they want technical assistance. Are you hearing me?

David Berenbaum: I think you're coming back now. Try again.

Phyllis Ford: Okay. The agency is very clear about wanting technical assistance, and they want compliance assistance, understanding what has to be done, and making sure that it's been done right. They want to delivery their programs appropriately and they want to deliver them in compliance with the various regulations and other kinds of guidance that has to be adhered to.

So those of us at OAC and those of us in OOA are now working to do that. We have put together -- we're beginning to put together some training programs that are going to meet the needs. We're doing some back to basic training because a lot of our people are new. And we're going to do it in a three part series. So as I said, OCB, and ICF, and OOA, and other OAC staff are working to develop the kind of training that they're asking for. That's what we're doing. And we're taking that challenge on.

David Berenbaum: Yeah. Thank you, Phyllis. And Stephanie, I want to give you a compliment because you working of course with Jerry Mayer [ph] and the whole team in your office, we have been doing an unprecedented level of training, particular on areas of new issues, or emerging issues, or new opportunities. We're running short on time. Bill, I want to turn to you next to talk about some of our policy priorities because I know they're of great interest to the counseling community.

William McKee: Sure. I'd be glad to. Well, you know, I mean there's so much we're working on, but I just want to highlight a couple of things. The first thing I want to talk a little bit about is that [inaudible] very briefly, I mean I know that, you know, folks have been asking for a long period of time, how are we doing on that revised handbook.

And what I'm happy to say is we're almost there. We're putting on the policy touches, the final touches, and we're going through the last procedures that we have to go through in order to get this thing out there. So all I can say is, stay tuned. We still have a little bit of a ways to go, but we're almost there. So stay tuned. The second thing that I want to talk about is --

David Berenbaum: I said in our opening conference it's around the corner. It's getting [inaudible]. Go ahead, Bill, sorry.

William McKee: It's getting very close. It really is. And we put a lot of work -- we want to make sure we get it right. The second thing is that -- that I want to talk about, a very important piece of work that we've been working on a policy, has to do with tribal rule making. As you know, the legislation we implemented in 2016 through the certification will require that all housing counseling under a connection with any HUD program has to be performed by a certified counselor. And we made that mandatory in 2021, in August, 2021.

With respect to a couple of programs that serve tribal entities, the Indian Housing Block Grant Program, and the Indian Community Development Block Grant Program, we went through tribal consultation to see how we could best implement that requirement to tribes, and make sure that we got the feedback that was necessary, so that we could implement it in a way that was fair and that would work well for that community.

And we have been working very hard towards getting to the point where we can enter into rule making. We're almost there. So hopefully we took the comments, we got so much great feedback from tribal consultation, and we're taking that into account, and we're working on what will be a proposed rule to implement this requirement. So just another thing that we're getting closer to, but we've been working diligently on to achieve. And another thing, it's another area where to stay tuned, I would say.

David Berenbaum: So Bill, thank you. And actually you moved us in the direction that I hoped you would. So we can close our conversation on one of HUD's priorities. And that is racial equity. And of course I'm very proud of the fact that the Office of Housing Counseling I believe has been leading on this issue at the Department of Housing and Urban Development.

Our work for example on the tribal consultations and then subsequent listening sessions are adoption of very cutting edge programs based on feedback from all of you on how we can deliver on culturally sensitive and linguistically appropriate services. Clearly a topic of discussion, Stephanie you were a part of it during this conference.

Our focus on HBCUs and minority serving institutions, not only to serve the communities and the constituencies there, but also to leverage the next generation of housing counselors. Stephanie, I'd like to invite you to share your thoughts about that and where we're going.

Stephanie Williams: Sure. You know, one of the things that we heard during the conference as well is that when it comes to translating materials and trying to make information accessible to all, sometimes things get lost in translation, no pun intended, that what we mean to convey, and

when I say we, I mean the industry, any agencies or HUD that's translating information and trying to make it more accessible. Something gets lost sometimes, whether it's a nuance or it's just not a one for one sort of translation.

And so that's something that I think our ears have been sensitive to this conference. And we realize that what's important for information that's going to be made available, there almost needs to be a peer review, if you will. We've done a lot of great work, I think, in culturally and linguistically -- I always have to take my time saying that because it's a tongue twister there.

But we've done a lot of really great work in that space. If you look on OHC's HUD Exchange page, there's toolkits and other information available regarding our work on culturally and linguistically appropriate information. It's such a timely topic. And I think there's always room for improvement and ways for us to build upon whatever efforts that we've done.

In OCB, what we constantly ask is speak to us, let us know how we're doing. Those of you who may be New Yorkers or know something about Mayor Ed Koch, he used to always say, so how am I doing, so how are we doing. You know, give us more feedback because we try to be as responsive as we can.

And David, I'm very glad that earlier when you were acknowledging some of the work coming out of the office, you mentioned Jerry. Because Jerry Mayer just is a fountain of ideas and support, and just really helps us all in OHC to try to meet the needs of the industry.

David Berenbaum: Yeah. And again, across our office we have such a talented group of people who really love the work that they do. And I know we're all very appreciative of that. So I just want to follow up on one point that you made. And that is we [inaudible] as we move forward with these innovative and long asked for programs that support, programs in low to moderate income communities, that bridge the homeownership gap and provide services in ways that are responsive to the needs of all the communities that we serve, that we can view the creativity to design and implement them.

And particularly as we move forward in future NOFOs, we're going to learn from that. The way we're bringing in some really great institutes to examine our work and efforts externally, to examine our work with regard to the HBCU [inaudible]. I hope to do the same as we begin to fund new initiatives that are really going to zero in on the impact we can have to bridge the homeownership gap.

So I want to thank all of you particularly again for all of your efforts in our communities that we serve. On a lighter note, I can't believe -- I mean the conversations on the Whova boards have just been wonderful. The subject matter -- I hope we're going to keep the boards up for a period of time. We're going to follow up with you. Again, please stay in contact with us, as Stephanie noted. But let me celebrate some of you who have been the most active on the Whova boards before we adjourn. I'm just blown away by the superb conversations and support for each other as a profession that was going on on the -- so first, in fifth place on the boards, Rosalind Epstein [ph], congratulations. You may know her name because right next to it is, I'm hiring. I don't know if that has anything to do where she is on the boards.

Then we have Paula Carrie Moore [ph]. Wonderful, Paula, 80,000 points. That's a lot of conversation and activity on the boards. Then we have Jennifer Lizzardi [ph]. Congratulations. Topped over 100,000 points with all her activity. And then it's just unbelievable, Jessie Vasquez [ph], in second place. Congratulations for all of your engagement and networking. Over 187,000 points. Oh my goodness. And then from Staten Island we have Patty Ellems [ph]. Congratulations, Patty. Wow. So again, I hope everyone found the Whova boards and our virtual environment something to help us connect.

On more point, it is my hope, and I know there's been a lot of discussion about this, that as we move forward, that we'll have opportunities to convene in person. If you are having conferences locally that you'd like the Office of Housing Counseling to participate in, please send us an invitation. Where I am today in Cleveland, looking forward to the [inaudible] program tomorrow.

Our staff loves to engage with you. And hopefully we're moving back slowly to an environment where we can have more in person meetings. And I hope as we move forward that this program can be a mix of in person, as well as virtual. The benefits of virtual is that it is so cost effective for everyone to participate. And that was our goal, to broaden this program to local groups, national groups, state, regional, etc., so we could maximize all of our staff's participation in all of our HUD approved organizations.

We had over 1,000 people here. Help us make that over 2,000 next year so that we really can have an amazing program again. And on that note, I'm interested to see as we close where we are with the Mentimeter. Let's see where we are.

Shawna LaRue Moraille: Okay. Thanks, David. We really need your feedback. We are going to also post it in the Whova board as well and leave this open. And we would love to hear from you if you do have some changes you'd recommend. There's a final question that I'd like to get to once we get to surge capacity here in terms of the number of respondents.

So please, I know we're a couple minutes over, and I'm sorry about that. But we really do want to make sure that we have your best ideas for next year, and love to move you ahead to that final question. So I'm going to drop this, David. And you can say our farewell.

David Berenbaum: All right. Well thank you, everyone. And it's been our pleasure to be with you this year. Again, thank you for taking the time to join us. I'll remind everyone that in a short period of time this will all be available on demand. So if you'd like to suggest to your colleagues that they view the program, they'll be able to do that on the HUD Exchange.

And once again I'd like to thank ICF as well for their tremendous job in helping us to produce this event. Thank you, everyone. Stay safe, be healthy, and have a good summer.

(END)