

Office of Housing Counseling

2022 Community Conference

**Delivering Best in Class Housing Counseling: Challenges, Lessons
Learned and the Future**

Alli Whitenack: Hello and welcome to "Delivering Best in Class Housing Counseling: Challenges, Lessons Learned and the Future." Thank you so much for joining this session. My name is Alli Whitenack. I am a community development researcher with the ICF team.

Before we get started today, we're going to go over a few logistics as we have with each session. So this is just a quick reminder that if you are having any technical difficulties, please do let us know in the chat. Our team is working behind the scenes to help work out any technical issues that you may have. And we will have the opportunity to answer some questions at the end of our presentations today. So please direct any questions that you may have for our speakers to the Zoom Q&A box.

The materials for this session have been posted to the HUD Exchange web page for your reference. And the session recording and transcripts will be available 7 to 14 days after the conference is over. So do make sure to check out the conference page for all of those materials.

And as you hopefully know at this point, we are tracking attendance for this session, as well as the other sessions for this conference. So you can access a certificate of attendance approximately two weeks following the conference by logging in to your HUD Exchange account and navigating to the learning transcript.

I am so honored today to introduce our speakers for this session. We will have Rita Horse, who is the Executive Director of the High Plains Community Development Corporation; LaDonna Cruse, the Housing Education Manager of Virginia Housing Counseling; and Melinda Opperman, the Chief External Affairs Officer with Credit.org.

So shortly I will be turning things over to our speakers. And as I mentioned, we will have a brief Q&A following these presentations. And then we will review some resources that you all can access to build on the knowledge and information that our speakers have shared today.

And I'll just note that we have heard so much incredible information and been told so much great content from all the speakers that we've had at this conference so far. And I really believe that the speakers today at this session are just going to continue to build on all of that incredible information that we've learned so far. So I hope that you engage with our speakers through the Q&A.

And with that said, I am going to turn things over to Rita Horse from the High Plains Community Development Corporation.

Rita Horse: Thank you, Alli. It's an honor to be a part of this. And I appreciate being asked. High Plains Community Development is located in Chardon, Nebraska, which is in the northwest corner of Nebraska. If you want to go back to the first slide, sorry, this is kind of some of our local area, what we kind of look like.

We're very, very rural. We're on the edge of the Pine Ridge Forest, which is the southern part of the Black Hills. We are 100 miles straight south of Mount Rushmore, if some of you know where that is. We're 450 miles northwest of Omaha. So we get a lot of people that think that just because we're in Nebraska, we're close to Omaha. And we're about as far away as you can get.

And we joke that when we race from stoplight to stoplight, we're 60 miles to our closest stoplight in one direction. And the other three directions it's at least 100 miles. So we're very rural. We're a very agricultural related area. So there's not a lot of big businesses in our area.

We also border the Pine Ridge Reservation, which is just across the state line. And Pine Ridge Reservation is within Shannon County, which is the poorest county of the United States. And we are beginning to see more and more of our Native Americans coming down to Chadron to go to work at McDonalds, Walmart, that type of stuff, because they are looking for a better way of life. Okay. You can change the slide.

Thank you. We are located in the third district of Nebraska. We cover the entire third district, which is about 65,000 square miles. And so we have found that we've had to adapt to alternative learning -- or alternative ways to provide our counseling. So we were probably one of the first agencies throughout the US that started providing counseling through Skype. And we probably did that about eight, ten years ago.

And just because of the distance that our clients would have to travel, it was impossible to be able to offer this. So we started doing that. And then shortly after that our reverse mortgage counselor, her husband is a professor for a college. And he went on sabbatical leave. And they went to Romania. And she was still able to provide her reverse mortgage counseling to our clients via Zoom, Skype, Facetime, whatever she could do. So she did that for about two years.

So that is one way that we have done it. We use email. We do face to face, but it's very limited because of our area. We do a lot of phone intake, follow up through phone, through email, those type of sources. Next slide, please.

High Plains originally provided homebuyer education in a group situation. And at that time we were just covering the four counties of northwest Nebraska. In 2012, I was at a NeighborWorks training and became acquainted to eHome America. And that's what we switched to. And that's now what we provide to all of our homebuyer education clients. And then we do a follow up afterwards that that way we can put them into pre-purchase. And then we can track them as they continue to go through the home buying process.

We also provide for housing workshops. And we do this mostly to the Pine Ridge job corps, which is in our -- located just south of our town. We provide those probably three or four times a year to their graduating students. And we also do provide that to different agencies within our local area that are looking for some fair housing education.

We also provide pre-purchase counseling to first time homebuyers, post-purchase counseling, default and foreclosure counseling, and of course our reverse mortgage counseling. We do have

two clients -- or two counselors who are certified loan packagers for the USDA rural development 502 direct program. So that's another option that we have.

The agency. We also provide closing cost and down payment assistance to our first time homebuyers. Those funds come through a state program that we have. And we also are known as a community housing development organization, or a CHDO, through the HOME program, through the federal program.

And so we do a lot of new construction modular homes with that right now. Currently we've got two homes that we're doing in our town. And we've got two more to do, which will be south of us in Alliance. And we will be doing that next year. We've probably developed about 60 homes in our area just be purchase rehab, resale, and the new construction.

We also have clients who are Spanish speaking. So we do have some people located in our communities that are willing to help us and translate for us. Because we do have a lot of migrant workers since we are in an agricultural area. So we do provide that as well. Next slide, please.

We have found it's very important to provide a very personal touch to our clients. This young gal here initially came to us. She had a rental issue with her landlord. And after kind of visiting with her, we found out that she was -- she actually would kind of like to buy her own home. But she never felt like she could afford to or she would have the opportunity.

So we worked with her through the direct program, through USDA. And so we packaged her loan. We got her approved. She actually was able to purchase one of our latest homes. And now her and her two children have -- are living in their forever home. And they are so thrilled. But this is just one of the things that all of our programs have touched, just one family.

Other than that, I don't really have anything else. So I will turn it back to Alli. Thank you.

Alli Whitenack: Thank you so much, Rita. I just find it so incredible, the area that your service covers, that it's such a large part of the state, but you all are still able to access clients across that service area, and that you all have really adapted to the circumstances of your rural area, to really make services more accessible to your clients.

I think it's so exciting that you all were one of the first folks using Zoom, and really trying to engage with innovative technologies to support your clients, and that you were able to maintain that sort of personal connection with your clients, even for using those technologies. So thank you so much for everything that you've shared.

And we're going to kind of build on this theme of using innovative technologies to address your clients and to better connect with the folks that your organization is serving. And so with that, I would love to welcome LaDonna Cruse from Virginia Housing Counseling, to present.

LaDonna Cruse: Thank you, Alli. And as Rita said, it is definitely a pleasure to be asked to present today. First I'd just like to say, and Rita if you want to go ahead and go to the next slide. Thank you. Virginia Housing is the state housing finance agency. We operate under the

leadership of our CEO, Susan Dewey, and a board of directors that are appointed by our governor. Our mission is helping Virginians obtain quality affordable housing. And one of the many ways that we do this is by being a HUD intermediary for the HUD counseling program.

In 1993, almost 30 years ago, Virginia Housing launched a statewide homebuyer education program. To make the in person classes available throughout the state, we subsequently developed a train the trainer program, which provides housing industry professionals, including housing counseling organizations, the opportunity to host a group education class within their community, helping individuals and providing individuals, potential homebuyers, that opportunity to learn about the key steps to purchasing.

Later we added an online course. And it was developed using the same curriculum, but of course updated over the years. It is a self-paced course that addresses geographical and physical limitations of buyers that are unable or choose not to attend an in person class. This includes self-registration, 24/7 access, voice narration, closed captioning, ADA compatibility. And we translated the course into Spanish.

Our two delivery methods were successful, this is the chart that I'm showing you now, reaching close to 20,000 individuals either attending an in person class or taking the online course. Then the Covid-19 pandemic shut down the in person class option. During that time there were still motivated buyers. And the real estate market wasn't as challenging as it is today for buyers.

So we saw a significant shift in the numbers with only 259 attending an in person class during that fiscal year. But the overall numbers were still over or close to 19,000 of individuals that were still completing the online course.

However, with those total numbers that were seeking pre-purchase counseling, even though that was rising, there was a small percentage that were not actually attending the in person Spanish classes or taking advantage of the online Spanish course. So their lives are challenged. There were limited number of classes that were being offered in Spanish. In addition, online courses are not always the preferred method of learning. It's more for convenience. And it does not provide that opportunity to ask questions and get answers in real time like the in person classes.

So virtual conferencing such as WebEx and Zoom, it became more popular as a result of the pandemic. We've always kind of used them sporadically here and there, but it definitely became more popular as a result of the pandemic. Therefore Virginia Housing developed a third option we called Chatting It Up Live, Home Buying with Virginia Housing. And Alli, if you can go to the next slide.

So Chatting It Up Live is a series of three consumer focused virtual sessions. Each one hour session, so they're approximately one hour, features a panel of subject matter experts who answer some of the most frequently asked questions about that home buying process. During the sessions the potential buyers will have -- well they had that opportunity to ask questions through the chat box.

The session titles, as you see here, were Preparing for Homeownership, and the panel of speakers were of course counselors. There was also a session that developed and titled Exploring Lenders, Mortgages and the Loan Process, with a panel of lenders. And the third, Finding the Right Home or Find the Right Home, with a panel of agents.

So like many of our consumer resources we created a Spanish version of our Chatting It Up Live initiative. The first Spanish session that we held had a total of 16 registrants. Of course we were looking for more; whereas our first English version had a total of 342 registrants. This was back in June of 2020.

So we asked the question, you know, why was there such a big difference? We were using the same outreach for both our English and our Spanish classes. We informed our partners. We provided digital flyers. We even issued a press release. We posted the upcoming events on our Facebook page. And we set them up through our registration, our event management system.

So we asked that question, what was the difference? Why were we not reaching the Hispanic buyers? So we decided to hold a brainstorming session. And Alli, if you go to the next slide. Thank you. And as a result of the brainstorming session, we learned quite a bit. We knew we had those low numbers. And we were trying to determine how we can better reach the Hispanic community.

So through those meetings -- we held those meetings first of all with our housing partners across the state, to talk to them about the challenges and of course again, ways to overcome them. The meeting included Hispanic housing counselors, again lenders and agents, along with staff from Virginia Housing's marketing department, our strategic housing department, and our housing education and training team.

In summary, we discussed communication. That was one of the biggest things. Messaging who is your organization. So you know, we didn't make that assumption. Who is your organization, and not just what your organization has to offer. So that was a message that we needed to get across. Building trust is important. And providing that resources is very important. [inaudible] resources is very important.

The recommended communication also included technology commonly used within the Hispanic community. And what we heard was smart phones are used more often than computers within the Hispanic community. And text message are preferred over email messages. So our outreach, whether it's counseling sessions or group education, is much more appreciated when it's 100 percent a Hispanic experience. So this was another thing that the brainstorming session brought out.

So we designed our registration site completely in Spanish. The entire WebEx site completely in Spanish. Marketing resources, PowerPoint presentations [inaudible] calendar, just everything was completely a Hispanic experience from the beginning to the end. And then in addition, the reliable partners, the round table really started getting into this conversation about bringing in those reliable partners who are also, you know, our Hispanic partners.

So the Hispanic radio stations was the big recommendation for us. And to collaborate with the radio personalities to live stream the sessions on their Facebook Live site. Not just ours, but their Facebook Live site. So Alli, I just want to show a little bit of the results if you got to the next slide.

So what does our future look like. So we took those recommendations. We did just that. And we immediately saw an increase in the number of Hispanic individuals and families we were reaching. We kept the WebEx option, but we also included Facebook Live through Virginia Housing's Facebook site, but also the radio stations. Initially we started out with two stations covering different geographical areas of the state. And later we added a third station covering a third area of the state.

In October -- well first of all, you can see this chart is just kind of showing the different times that we did it. And as I said, the first one we did was in August. And we had 16 attendance. And then later on you'll see when we added Facebook, we had more people viewing Facebook. And then after just two weeks, even more people were viewing the Facebook Live sessions as well. So we were definitely reaching more individuals.

In October of this year we will offer the Hispanic Chatting It Up Live event again. And we're actually expecting our numbers to increase even more. We'll be providing the option to join via WebEx. We'll always keep that there even if it's a small number. But also viewing Facebook Live again with the three Hispanic radio stations. And as well as now we're going to be going back to in person. So we're not dropping the other two delivery methods. We're going to keep those and add in person as well.

So this hybrid event will be held in recognition of National Hispanic Heritage Month, in partnership with our Hispanic community in northern Virginia, which has a total of 860 units or townhomes, 407 homeowners, which is about 47 percent, and 453 renters, which is about 53 percent. And of those 53 percent of renters, all of them are really eligible to become homeowners. So this is a great opportunity for us to actually come into the Hispanic community.

So we are taking this model, you know, again directly to the community, to educate and celebrate with music and food since we're going to be doing this during National Hispanic Heritage Month. And our radio partners, you know, the panelists and all of -- everybody's excited to come on board. And so what I wanted to show with this chart is that we went from 16 in August of 2020, to our highest number in September of 2021, reaching over 3,000 Hispanic individuals and families.

So as I wrap up, I wanted to note that again, Virginia Housing is not a direct housing counselor deliverer. So we are an intermediary. And so we made the Chatting It Up Live model available to our housing partners. So our counselors, our lenders, our real estate agents throughout Virginia that are part of our train the trainer program. And if you're viewing this and you're part of our train the trainer program, then you have access to these resources.

So you can schedule -- first of all, you can schedule one, or two, or all three. There's no set there. But Virginia Housing will provide you the PowerPoint presentations, a list of the prepared

questions, the FAQs, so that you can share those with your panelists. We'll provide you marketing materials. We've created flyers that you can download and distribute throughout the community, and attach the flyer as a digital document to your website. As well as we've designed a social media graphic that you can use in posting the scheduled sessions on your Facebook.

We share our event management system. We set up the sessions for our partners. We're posting them on our calendar. And so that event registration is very easy and seamless. During registration we also collect HUD 9902 information. And our HUD approved partners have access to that information for reporting purposes.

The housing partner model will highlight the host, the organization, or your company, again with this fillable resources that you can customize. All Virginia Housing Chatting It Up Live resources are available free to our partners. Now I want to say there may be a cost if the housing organization or the company elects to partner with their local Hispanic radio station or another source of media. But I would always check with them to see if they might do it pro bono for you as well.

And Alli, that is pretty much what I have there. So I'm going to pass it back to you.

Alli Whitenack: Great. Thank you so much, LaDonna. That was incredible. And I do have a quick clarification question that we've gotten from some folks. And that's just these number in this bar chart that you have here, are these households or individuals?

LaDonna Cruse: Those are individuals.

Alli Whitenack: Okay. Great.

LaDonna Cruse: The individuals. Yeah.

Alli Whitenack: Perfect. Thank you so much for that clarification. And I just love this whole story of this program. I think it's really incredible. I love how you all were adapting to the pandemic and also simultaneously recognizing this gap in your service, and really making such a concerted effort to connect with this community, to listen from them, and hear what would be best for them, and then adapting service delivery based on that.

And I think it's a great opportunity for us to look back at the culturally sensitive and linguistically appropriate housing counseling session that we had yesterday. And I know those speakers talked about trust and how important that is in this type of service delivery. And I love how you talked about that as well. I think it's such a perfect example of that, the lessons that we learned from that session as well. So thank you so much.

LaDonna Cruse: You're welcome. Thank you, Alli.

Alli Whitenack: And with that, I will welcome our last presenter to further build on the innovation that we've heard from Rita and LaDonna, Melinda Opperman.

Melinda Opperman: Thank you, Alli. My agency, Credit.org, is a HUD intermediary, and we're headquartered in southern California. Big thank you to David Berenbaum and the Office of Housing Counseling for the invitation today. So we'll go to the next slide for me. Thank you so much, Alli.

I'm pleased to share with you some of the critical work that our agency performed for the state of California's Covid-19 rental relief program. That program has an acronym that we call ERAP. The program was designed to assist distressed renters who were facing financial hardships due to the Covid-19 pandemic. The program provided rental and utility assistance for eligible residents.

The state of California early on recognized that some of the residents potentially were going to experience a digital divide. Therefore the state set up a network of nonprofit community partners of which Credit.org was one. This group of network partner agencies, we provided on the ground and in language support, including full service assistance with a resident's online application, because all applications were required to be processed and handled online.

So these residents that were experiencing any kind of difficulty with accessing the portal were able to telephone into the state, and they were able to ask to have assistance. And we had an appointment center where appointments could be made with the network counselors to provide this assistance to any of the residents needing help.

So with this automated calendaring system, we indicated our availability to take appointments. We provided services in English and Spanish. And then other network agencies offered and serve other and additional languages. As an agency we were already heavily invested in telephone counseling during the housing crisis of 2007, 2008. So we were already invested in telephone counseling and our call center operations were ready to go and operate for the critical need.

Our counselors, while speaking with the residents, would register the applicant in the system, in the portal, and the service included uploading documents that were required from the resident. The application could not have the button hit as submit until the documents were uploaded. So we were able to assist while speaking with the resident, start the application process. The portal allowed a pause feature where if everything wasn't provided, a login was able to occur, and go back, and upload documents, or finish an application. So it's a very sophisticated portal that was utilized.

Once that application was started, and if a resident had documents that they needed to provide, that was realized as potential barriers. So there was an accommodation for the residents who may need assistance with those document uploads. Some individuals were -- didn't have the capability to create a PDF. We were able to work with various methods, with residents, and have them provide us the documents, and then we were able to turn them into a PDF and upload them.

There were residents that had mobility issues, and were shut-ins, and were unable to get documents, whether it was faxed or other methods, contactless drop off centers, other methods like that. So we were able to schedule through a process counselors that were mobile. They had a

hot spot, an iPad, and we would arrange for what was called a door knock appointment, that the resident would arrange at their request, and set up a time convenient to them.

And the mobile counselor, wearing PPE, who was equipped with the iPad, would go to the resident's door to capture the documents while socially distanced. Our agency was able to help -- and that's I believe on the next -- yeah, bottom bullet there -- was able to help 64 percent of the clients that either had limited access to a computer or a smart phone, or were incapable of doing the PDF uploads, things to that degree.

The individuals that we helped, 566 were in that category, 84 had no broadband or Wi-Fi access, and then 93 of the clients we helped were disabled. So combine those three categories equaled 64 percent of the people we helped. Next slide, Alli.

So the program provided much needed rent relief to residents and their landlords. Many of the landlords were mom and pop landlords. So they were facing financial hardships due to the pandemic. So the overview on this slide that's on your screen provides a map of the state of California. It indicates the counties that were served and reports out on race, ethnicity, age, gender, and income of those that the state program served.

Sixty-two percent of those receiving assistance were at or below 30 percent area median income. And the average amount of funds that were paid out was \$11,690. You'll see on the bottom of the slide there for the state of California, the darker blue box that's quite large, that's San Bernardino county. And right below it, the long thin county, that's Riverside. We were heavily invested in serving San Bernardino and Riverside counties, and we were also heavily invested in serving the entire state because of our call center operation. So next slide, please.

So moving to the technology that we're using here at Credit.org, we're using an auto dialer and SMS texting to better serve our clients. So SMS texting is an abbreviation for short messaging service. And it's an automated texting program, a platform, where we're able to communicate with our clients via our computer platform.

So on Credit.org's website there's a web form. And consumers can complete a housing counseling assistance web form there. And at the time the consumer completes that request, they can opt in, and they're giving at the time they opt in that they want to receive a call from us, a text, email from us. They opt in. And if they prefer to just phone us directly, our phone number is displayed.

But the amount of people that opt in on our web forms is quite significant. And it generates a lead into our customer relationship management platform. It's abbreviated CRM. And it hits our auto dialer. The auto dialer calls out to the consumer. Typically we can auto dial a person within five minutes of getting the request, assuming the request is received during normal business hours. Otherwise it's queued for when our office opens.

The way that auto dialer works is it's tied to -- it's trying to reach a consumer, make a phone connection. As soon as the connection is made, it transfer the phone call to our next available

counselor or first contact admin team member. From this point standard housing counseling takes place or an appointment is scheduled.

With our auto dialer, we've incorporated both the SMS texting and emails. And we set up campaigns with the phone system. So again, when the request hits the auto dialer, the consumer doesn't answer. We're able to send a text. We call out at a different interval at another time. We can then send an email.

So the program is set up to call out at specific intervals, and varying times of the day, and different days. And we can change those intervals as we do the outreach. And so with our dialer, it indicates that the consumer doesn't pick up, and then we're able to send the text or the email, as I mentioned, in responding to the consumer's request for housing counseling.

So with the housing counseling web forms, we do eight attempts to reach the consumer between the cadence of the phone, the text, and the email. Only a few people after being in that type of a cadence have ever asked to opt out. The vast, vast majority appreciate this type of method. These processes have created huge efficiencies for our agency. That way we don't have to have our counselor, our call center counselors having to manually call out.

So when we looked at the time and motion for our staff to manually dial out and leave a message and then log the results, we found it could take several minutes per call for all of that to happen. And so our dialer calls out multiple people instantaneously based on the settings we choose and it logs automatically the results. So this allows our counselors and admin staff, they are doing other things with their files and the cases that they manage. And then they're waiting for their phone to ring.

And so what's great about the auto dialer technology is it's a predictive dialer that we have. It knows if the counselor or admin is available now, because they could be engaged on a prior call. And it knows, can anticipate when that call is going to wrap up. And if no one is available, then dialer won't call out. So if someone isn't logged into a specific campaign or they'll all engaged, it won't dial out. That's what's terrific about the predictive dialer feature that we have.

It also factors in time zones so we aren't calling people too early or too late in the day. And so on our web forms we ask the consumer for their postal zip code so we know their state. Because we know we can't go by area codes for telephone numbers because people can move with their area code throughout the United States. So that's why we specifically ask for the postal code when they ask to have a housing counseling follow up or call, appointment with us.

So the system can also record specific messages for campaigns. We can leave a message if a counselor, a client doesn't answer. And so what we've found, we've been able to capture all of the clients in different communication channels to ensure that they're progressing towards their counseling goals. Because we're also using the system for the 30, 60, 90 day follow up after a client completes a counseling session. Our dialer also has automated notifications and reminders that can be sent out with our system.

So in being able to do housing follow up in this way after a client has had a counseling session, it ensures they're progressing towards their goals, if they need additional help, what assistance is needed, and then we're able to report outcomes on our 9902. Next slide, please, Alli.

So with our online presence, we have a chat robot. We can do multiple chats at once. We're able to interact and help more clients in the way they want to be helped. So these new processes that we've implemented, they give our clients flexibility and options, and they're all based on human centered design.

Through our online presence, we're constantly testing our site with different words, phrases, pictures, to provide the best interaction possible with the consumer. So what you see today is not necessarily what you see tomorrow. So our researchers told us that people wanted to be able to chat. They wanted to be able to request counseling on a web form without having to talk to anyone. Perhaps the request occurs when they're at work and on a break, so they want to be able to do it in that type of efficient manner.

So this technology has made it easier on the clients that preferred that method. And it's made it efficient for our agency to provide quality counseling services. So thank you for your attention with my remarks. And that wraps up.

Alli Whitenack: Thank you so much, Melinda. I do have a quick clarification question for you. Could you just repeat the name of the software that you all use for the SMS texting?

Melinda Opperman: So it's basically an acronym that we're using. So there's many different products out there. I'm glad to let people if they want to contact me directly, let them know the actual vendor that we're using. But it's called a CRM.

Alli Whitenack: Great. Thank you so much for that. I really love this program as well. I think it's a great way to conclude the presentations after we've heard about the incredible technologies that Rita and LaDonna are using with their agencies, to hear kind of how Credit.org has been working to be flexible with folks who may have different technology capabilities and different circumstances and access to technology.

That human centered design that you mentioned is so important and so great in being able to reach folks regardless of their circumstances. So thank you so much for sharing all the great work that Credit.org is doing.

So we are going to transition to the Q&A portion of our session today. So I am going to start out by asking a few questions. I do have one question that I'd like to ask all of our speakers or any of you who would like to answer. And that is, what percentage or portion of your services do you think are delivered through Zoom or another virtual platform? And could you just talk to why you think that's important?

Rita Horse: This is Rita and I can start. I would say probably 90 percent of ours is delivered through Zoom, over the phone, email, whatever, because of us being so remote. So you know, if we didn't have that, we wouldn't have a whole lot of clients. So but that is our best option.

LaDonna Cruse: Rita, I agree with you, about 90 percent. We are gradually getting back into more of the in person consumer education group, education classes. Our counseling agencies that are part of us as a HUD intermediary, they also are gradually going back into in person counseling sessions as well as group education. But right now I would say it's mostly virtual.

Melinda Opperman: For us, as pertains to Zoom, all of our first time homebuyer classes have continued on Zoom. And that is just simply by client demand, client request. What we have found is a lot of the families were having difficulty securing daycare, child care, to attend the class.

And so being able to attend the class on Zoom, our classes are very interactive and engaging. But they can be able to have an eye on their children while also participating in the first time homebuyer class. So Zoom has been critical. And that was one of the outcomes of the pandemic that we continued.

LaDonna Cruse: Alli, I would like to add that even though Zoom all virtual sessions are convenient, we have many that are ready to go back. They are asking when are you going to have in person counseling sessions or group education sessions. So this is one of the reasons why the model that we have, we haven't let go of still doing the WebEx, as we add back on the in person part of the hybrid event.

Alli Whitenack: Absolutely. Thank you all so much. And I have a question specifically for Rita, just to expand a little bit more on your agency's relationship with the Sioux Nation, the reservation that your service area borders. I would love to hear just a little bit more about what that relationship looks like and how you all are working with them to deliver services in language.

Rita Horse: Sure. We have several Native Americans who will come through our program. But specifically to work with the Sioux, there are times that there are clients who want to speak their native tongue. And we do have access to someone on the reservation who is willing to translate for us. So we do have that access.

Alli Whitenack: Okay. Great. Thank you so much. And I will ask one of my colleagues here who's been supporting us with the Q&A box, Sid, what are seeing from our attendees?

Sid Alvarado: Sure. Thanks, Alli. Seems like there's a common theme in some of the questions. So the first question I'm going to ask either Rita or Melinda could answer. And it is also something maybe even perhaps LaDonna can answer. Seems like there's a lot of questions and inquiry about just the intake process.

So we understand that there's a lot of people who are not attending sessions, you know, face to face. And so there's some disclaimers and disclosures that of course that are required in order to be signed. And so some of the agencies want to know what does that process look like as far as intake when engaging in clients. And maybe you can even share some of the software that you're

using to make sure that those disclosures are signed before proceeding with housing counseling services.

Melinda Opperman: I can start on that if you'd like. So this is Melinda with Credit.org. What we use is what's called a non-wallet identifier. So we have a client management system that's proprietary to Credit.org. And we've been heavily invested, as I said, in telephone counseling for a significant period of time.

And so when we first hear from the consumer, we handle all the disclosures over the phone. And they are required to give us what's called a non-wallet identifier. And so there's different points that we go through the session, whether we're asking for mother's maiden name, father's first name, things like that. That's how we're securing the information so that if someone later calls back, we require those passcodes, so to speak, to be provided before we would release any information.

And then we have credit report features where we're able to ask certain questions to identify a person. You know, we say do you have a car loan, and name off four different automobile finance companies. So there's all sorts of ways you can verify identity. And that's the methods we use here.

Sid Alvarado: Thank you, Melinda.

Rita Horse: And this is Rita. And we have a lot of people who are not technical savvy. So we still accept faces. We let them take pictures. We let them send it through an email, through a text. We're willing to work with whatever. We do use WeTransfer. It's a free program that is safe and secure. We use that to send out some of our very secure items.

But once again, we do have people that don't understand how to do that. So you know, we'll accept however -- there's times that we've even worked with the lender that they're working with. And the lender will send it back to us. We'll take it however we can get it.

Sid Alvarado: Thank you, Rita. And LaDonna, I know that you don't -- your agency does not provide direct services. However we do know that even with education there are certain disclosures that must be signed. So is there something that you can speak on to that?

LaDonna Cruse: Not a lot of disclosures with the group education [inaudible]. But most of them will be available, uploaded through the event management system, which is the same system that they register through. And we oftentimes make a lot of those documents where they're Adobe signed documents, so very easy for them to download and sign the documents, and give them back to us that way.

Sid Alvarado: Well thank you all. Sounds like you all are using some different methods. However they are just still methods that are important because agencies are providing services in so many different ways. And I think I've already seen reply in the chat box saying that was a great question. And everyone thanks you for sharing your various ways of how you satisfy the

requirement for getting those disclosures signed. Alli, did you have another question? Or would you like to take another question from the chat box?

Alli Whitenack: We can take another question from the Q&A box.

Sid Alvarado: Okay. Thank you so much. The next question that I had honestly can be answered by all of you. Where do you see housing counseling heading in the future, especially when it's regarding technology? You all spoke just about different ways in which you are trying to satisfy and meet the needs of those that are within our community. Where do you see it heading in the future?

LaDonna Cruse: Well Sid, my short answer is it's not going away. Now that the pandemic has basically forced us to use it in a different way. A lot of the technology that we all three have been talking about is not new. It's been around. We've just found a way to use it in light of the pandemic. And I don't think that we'll ever go back to strictly in person counseling or group education.

Rita Horse: And as far as us, during Covid we never did shut down, since we're so rural. There's only two of us in the office. And we had one person working remote. We were in the office the entire time. But I foresee housing counseling just growing. Because for one, we're finding more and more lenders that are requiring the homebuyer education. And so that's a huge plus for us because they're reaching out to us. And the lenders are sending them to us for the homebuyer education.

And then we do require that they -- we do a follow-up with anybody that takes homebuyer education, so that we can count them also in pre-purchase and help them through the whole process.

Melinda Opperman: I agree. I see the future for housing counseling only increasing. The demand is huge. We have additional partners becoming aware of us because we were able to become nimble as an industry, whether it was through contact list methods, or socially distanced methods, at face to face offices that were able to still meet with clients, or in these remote methods we described where counselors were virtually working with clients. I think it's only going to increase.

I think always having the lens towards while we are very focused on technology, we always also have a focus to low tech also. We are on the HUD HECM roster nationwide. And we're counseling seniors. So we're always very sensitive to those that do or do not prefer to use technology. So we always have process and procedures for those who aren't able to use technology too. And I think that bodes well for our industry.

Sid Alvarado: Thank you all so much. I think some of the things that you really highlighted is how we as an industry have to be resilient. And we've really shown that in the face of the pandemic. So you've highlighted some great things that we can think about in the future. How about challenges? Are there any challenges that you would want to speak about, that you can maybe foresee us as an industry having to overcome?

Rita Horse: The one thing that I see is funding sources. And it always is funding. That's why we have diversified and used so many other programs, is because we can't rely just on housing counseling. And we don't have -- we're in such a rural area, we don't have access to foundations and stuff like that to help support us. So that's why we've diversified in the other programs to help bring income into our office. But that's always one of our biggest challenges.

Sid Alvarado: Thank you so much. And before I hand it back over to Alli, just one more comment that I want to make. LaDonna, there was just so much praise about the model which you spoke about in outreaching. So don't be surprised if you hear from us again on how we can maybe build that out and share that with other organizations when we have some great interest in that.

LaDonna Cruse: Yeah. I was actually just reading one of the questions in the chat. And that was asking if we plan, and host, or attend the sessions, or do we leave the details to the providing partners. We do both. So we actually put on sessions ourselves, but our partners can do sessions for their locality as well, their community. And we assist them with that.

Sid Alvarado: Thank you so much. That's where I got my beginning at Virginia Housing. Just want to put that out there. Okay, Alli, handing it back over to you.

Alli Whitenack: Thank you so much, Sid. And I have one final question that I would like to ask. Because I do understand that this is Rita's last national conference. It is the day before she is retiring. So she's really helping us, in part all of those lessons that she's learned throughout her time. And we're so honored that she decided to spend one of her last days as a full time staff member in the industry with us. Truly and honor.

So Rita, I would love to hear just any wise words that you have, any lessons that you would like to impart on all of our attendees here.

Rita Horse: Well thank you. I appreciate being asked. After being here for 22 years, there's been a lot of things -- a lot of things have changed in that time. And the one thing that I see is be -- you know, you have to be passionate, you have to care about the people. That's so important. And also get your counselors certified. And the thing that we found getting them certified, they can do all the training they want online. But get them to a virtual training, in person training, just something that will help them to get over the hurdles to pass the test.

All three of us did that. And I mean we went to the training. And we immediately took the test within a week later -- within a week. And we passed it on the first try. I really feel like that is a huge thing. And I just -- those are the things that I really see. So but I wish everyone the best.

Alli Whitenack: Thank you so much, Rita, for sharing those wise words. So before we really close out here today, I do just want to share a few resources with you all. So here we have provided all of the links to each of these incredible organizations that we have heard from today. We'd also like to invite you and encourage you to continue the conversation on Whova. We

would love to hear from you, continue engaging with us on Whova in the community boards, in the message features there. We would really like to hear from you.

Of course you can always stay connected with the Office of Housing Counseling by referencing the event web page for this conference, where you can also find all of the materials. Stay up to date with the Office of Housing Counseling on the HUD Exchange main housing counseling page. You can also email them at this email address provided here.

And just like we've showed at the end of every session, these are the upcoming sessions for the rest of the day. So following a short break, we will have a great conversation about championing the resilience of housing counseling agencies. So I know there's been a lot of conversation on this in Whova. So definitely make sure to check that session out. And then we will invite the OHC directors to close out our conference with a conversation on all of our lessons learned and big takeaways from the conference.

So thank you all so much. I really want to extend my sincerest gratitude for each of our speakers for sharing such incredible information with us today, and to each of you for engaging with us and joining us today. So thank you all so much. Have a great rest of your day.

(END)