

2021

# National Homeownership Month





Office of Housing Counseling  
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Housing Protection for Service Members

June 17, 2021

Audio is provided by conference call only  
To join the conference call:

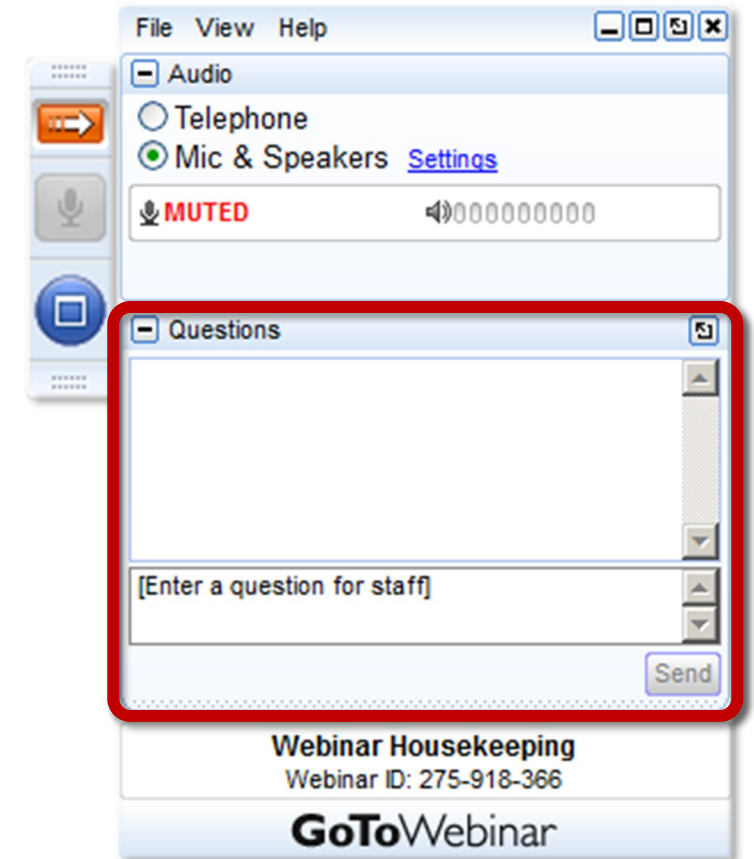
Please call: 877-336-4440  
Participant Access Code: 3426152

# Webinar Logistics

- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the [HUD Exchange](#).
- The webinar will be posted in 7-10 days.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Click on the document name to start the download.

# Other Ways to Ask Questions

- Please submit your text questions and comments using the Questions Panel. We will answer some of them during the webinar.
- You can also send questions and comments to:  
[housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)  
with the webinar topic in the subject line.



# Certificate of Training

- If you logged into the webinar, you will receive a Certificate of Training from GoToWebinar within 48 hours
- Please print it out and save for your records

# Get Credit!

- Webinar materials will be posted on the HUD Exchange in the [Webinar Archive](#)
  - Find by date or by topic
- To obtain credit
  - Select the webinar, and click “Get Credit for this Training”

## Get Credit for this Training

If you have attended or completed this training, select the button below in order to get credit and add the course to your transcript.

Get Credit

# Housing Counseling Training Digest

- [Visit the Training Digest on the HUD Exchange](#)
- View upcoming training hosted by HUD and other partners



## Housing Counseling Weekly Training Digest

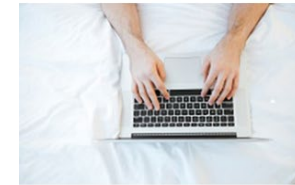
The Housing Counseling Training Digest is updated weekly to reflect trainings hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC funded training partners
- Other partners that host trainings of interest to housing counselors

Please email [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) to notify HUD about upcoming training and events for housing counselors.

Content current as of November 16, 2020

Subscribe to the [Housing Counseling Mailing List](#) to receive training updates in your inbox.



### Upcoming Training Calendar

View upcoming trainings for Housing Counseling and other HUD funded programs.



### Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.



### Online Training

Access self-paced online training modules, such as Introduction to Housing Counseling.

2021 National Homeownership Month



David Berenbaum

Deputy Assistant Secretary

HUD Office of Housing Counseling (OHC)



# Purpose of Today's Webinar

As part of HUD's 2021 National Homeownership Month events, the Office of Housing Counseling is hosting this webinar for housing counselors serving military families.

During today's webinar, participants will learn about:

- Protections aimed to ease the housing and financial burdens on active-duty service members and their families
  - Servicemember Civil Relief Act (SCRA)
  - Other housing related and non-housing protections

# Presenters

## Presenters:

- Medora Benson, Johanna Barrero, and Sid Alvarado, ICF-Technical Assistance Provider
- Connie Der Torossian and Thomas Griffin, USA Homeownership Foundation, Inc.
- Tara Alderete, Money Management International
- LaDonna Cruse, Virginia Housing

## Q&A

- Virginia Holman, Suzanne Isaacs, Office of Housing Counseling (OHC) Office of Capacity Building (OCB)

# Agenda



- Protections for Servicemembers
- Housing Counseling for Servicemembers
- Best Practices from the Field
- Q and A
- Additional Resources

# Polling

- There will be polling provided in Mentimeter throughout this presentation. When prompted by the icon to the right, please respond to questions at [www.menti.com](http://www.menti.com) using your computer or smart phone.



1

Grab your phone

www.menti.com

2

Go to [www.menti.com](http://www.menti.com)



3

Enter the code and vote!

Time for Mentimeter!





# Protections for Servicemembers



# Protections for Servicemembers

- There are some financial protections specific to servicemembers. The protections highlighted today include:
  - Servicemembers Civil Relief Act (SCRA)
  - Military Lending Act (MLA)
- Other protections (military service is not a requirement for eligibility)
  - CARES Act
  - American Rescue Plan

# Servicemembers Civil Relief Act (SCRA)

- The SCRA is a federal law that provides protections for military members (servicemembers) as they enter active duty
- The SCRA revised and expanded the Soldiers' and Sailors' Civil Relief Act of 1940
- The SCRA covers:
  - Active-duty military members
  - Servicemember dependents
  - Servicemembers absent from duty for a lawful cause or because of sickness, wounds or leave
  - Commissioned officers in active service of the Public Health Service (PHS)
  - Commissioned officers in active service of the National Oceanic and Atmospheric Administration (NOAA)

# Defining Military Service & Active-Duty Status

- The SCRA provides a wide range of benefits and protections to those in **military service**
  - Military Service is defined as including:
    - Full-time active-duty members of the six military branches (Army, Navy, Air Force, Marine Corps, Coast Guard, and Space Force)
    - Reservist on federal active duty
    - Members of the National Guard on federal orders for a period of more than 30 days
- The SCRA provides protections for military members as they enter **active duty**
  - Active-duty status includes:
    - Actively serving
    - Received a notice to serve
    - Was serving one year prior (365 days) to date of occurrence (e.g., foreclosure, eviction)
- <https://www.justice.gov/servicemembers/servicemembers-civil-relief-act-scra>



# Housing Protections under SCRA

Areas of housing related protection under SCRA include:

- **Mortgages**
  - Interest is capped at six percent during the entire period of military service and for one year after the period of military service.
  - The way in which SCRA treats foreclosure proceedings is very different and depends heavily on if the proceedings are judicial or non-judicial. States specify which way foreclosures may proceed.
- **Rental agreements**
  - Servicemembers can terminate a residential lease if they receive permanent change of station (PCS) orders or deployment orders for a period of at least 90 days.
  - The lease will terminate 30 days after the next rent payment is due.
- **Evictions**
  - While on active duty and away from home it prevents the landlord from evicting servicemembers unless the rent is higher than \$4,089.62 per month for 2021 (this amount changes every year).

- Service members should be prepared to provide creditors with written notice of service and a copy of military orders.
- Servicemembers with concerns are encouraged to first seek assistance from a local military legal assistance office.
- Verification of an individual's military service status can be searched on the Department of Defense's Defense Manpower Data Center (DMDC) database at: <https://scra.dmdc.osd.mil/>



# Additional SCRA Protections

- Other types of financial obligations eligible for six percent SCRA interest rate benefit include:
  - Credit cards
  - Automobile
  - ATV
  - Boat (and other vehicle loans)
  - Mortgages
  - Home equity loans
  - Student loans (\* prior to August 14, 2008, the SCRA did not cover federally guaranteed student loans)
- Interest is capped at six percent only for the duration of the period of military service

# Other Protections

Military service is not required for the following protections:

- [Forbearance](#) under the CARES Act
  - If the loan is backed by HUD/FHA/USDA/VA, the deadline for requesting an initial forbearance is June 30, 2021
  - If the loan is backed by Fannie Mae or Freddie Mac, there is currently no deadline for requesting an initial forbearance
- [Temporary halt in residential evictions](#)
  - The Order temporarily halts residential evictions of covered persons for nonpayment of rent during September 4, 2020, through June 30, 2021
- [American Rescue Plan](#) (Economic Relief)
  - Immediate and direct relief to families and workers impacted by the COVID-19 crisis

# Other Protections

## Renters in multifamily units

- As of 6/3/21, the Federal Housing Finance Agency (FHFA) announced that Fannie Mae and Freddie Mac will continue to offer COVID-19 forbearance to qualifying multifamily property owners through September 30, 2021
- It helps those families still struggling to pay their rent and to help multifamily property owners maintain their properties
- Property owners who enter into a new or modified forbearance agreement must inform tenants in writing about tenant protections available during the property owner's forbearance and repayment periods
- Property owners must agree not to evict tenants solely for the nonpayment of rent while the property is in forbearance.



# Housing Counseling for Servicemembers



# Housing Counseling for Servicemembers

## Check-sheet: A tool for the counseling session

- Quick in-hand reference for counselors
- Summarized background on SCRA eligibility
- SCRA housing related protections for servicemembers (mortgage default and eviction)
- Non-housing related protections under SCRA
- Resource list
- SCRA eligibility chart






# Military Lending Act (MLA)



# Military Lending Act (MLA)

- Federal law that provides special protections for active duty servicemembers
- How is it different from SCRA?
  - SCRA affects debts acquired *before* active duty, however MLA covers consumer transactions entered *while in* active service
  - MLA does not cover assets secured by real estate or by the asset (e.g., residential mortgages, car, boat)

# Military Lending Act (MLA)

<b>MLA STANDARDS AFFECT</b>	<b>FINANCIAL PRODUCTS CAPPED</b>	<b>MLA RULE INCLUDES</b>	<b>FINANCIAL READINESS</b>
<p>Payday loans ..... Vehicle title ..... Refund anticipation, deposit advance and installment loans ..... Unsecured open-end lines of credit ..... Credit cards</p> 	<p><b>36%</b> Military Annual Percentage Rate (MAPR)</p> <p>All-inclusive rate, capturing fees, charges and the sale of credit-related products</p> 	<p>No longer will banks require service members to:</p> <ul style="list-style-type: none"><li>• Submit to mandatory arbitration and tedious legal requirements</li><li>• Waive their Service-members Civil Relief Act rights</li><li>• Provide a payroll allotment</li><li>• Allow continual refinance of a payday loan</li><li>• Provide a post-dated check</li><li>• Access a bank account or a car title</li></ul>	<p>These new rules are intended to help service members, but it is strongly recommended that all service members become better educated about the types of credit they can receive. Financial readiness is a critical part of overall readiness for America's soldiers, sailors, airmen, Marines and Coast Guardsmen.</p> 

[https://www.army.mil/article/154192/changes\\_to\\_military\\_lending\\_act\\_better\\_protect\\_service\\_members](https://www.army.mil/article/154192/changes_to_military_lending_act_better_protect_service_members)



# Best Practices from the Field



# Best Practices from the Field



## **Money Management International**

- Tara Alderete, Director, Enterprise Learning

## **USA Homeownership Foundation, Inc.**

- Connie Der Torossian, HUD Program Manager
- Thomas Griffin, HUD Certified Housing Counselor

## **Virginia Housing**

- LaDonna Cruse, Housing Education Manager

# Improving lives through financial education



[LOG IN](#) [BLOG](#) [LOCATIONS](#) [ESPAÑOL](#)



[EXPERT SOLUTIONS](#) [BUDGET GUIDES](#) [IMPROVING LIVES](#) [ABOUT MMI](#) [SERVICES](#) [PARTNERSHIPS](#)

## Change your budget

Not your life

Saving money doesn't have to be painful or disruptive. Let us show you how to maximize savings with minimal effort.

[READ MORE](#)





Changing How America Overcomes Financial Challenges →

MILITARY  
RECONNECT

POWERED BY  Money Management INTERNATIONAL

# Military Reconnect at recon.mmiuniversity.org



POWERED BY  **Money Management INTERNATIONAL**

Counseling & Support ▾ Reconnect Resources ▾ Reconnect Partners ▾

[Sign Up](#)

[f](#) [t](#) [i](#) [l](#) [v](#)

## Financial Wellness for the Armed Forces

Military Reconnect, supported by Citi Community Development, is available whether you need immediate assistance from a certified financial counselor or just want to learn how to better manage your money. You've made the right connection!

If you already have an account, please sign in below:


Username / email  
enter your username or email

Password  
enter your password


Remember Me [Forgot Password](#)

[Login](#) [Sign Up](#)


### Course Catalog




**Understanding Military Benefits**




**Budgeting to Save: Strategies from America Saves & MMI**



**Eviction Options**



POWERED BY  **Money Management INTERNATIONAL**

# Military Support

## IN 2020



19,851

MILITARY-AFFILIATED CLIENTS



36

COMMUNITY EVENTS



8,739

SERVED BY MILITARY RECONNECT



2,205

RECONNECT COURSES VISITED

MMI's focus on military-affiliated audiences has been a priority for nearly a decade, thanks to the generous support of Citi and others. Our experts are dedicated to helping service members and their families reach the life of financial stability they deserve, especially during threats to our national security that may disproportionately impact their lives.

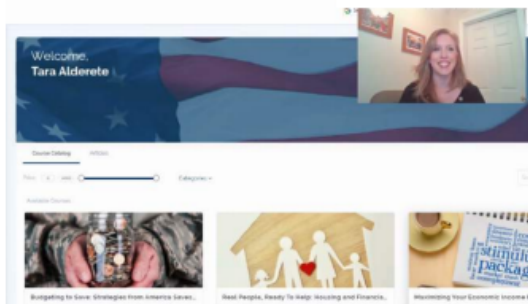
During 2020, we found that members of the military were significantly more likely to experience an increase in expenses related to the pandemic. By year's end, **20% of all clients counseled by MMI had a military affiliation.**

Within our pandemic-impacted housing counseling clients, 17% of all homeowners and 16% of all renters were from military families.

In addition to counseling, our **Military Reconnect** program provides free virtual workshops, online learning communities, and other educational resources to help service members and their families reach their goals. Leveraging our expertise and relationships, we create tailored partnerships tackling the areas of greatest need.

Learn more: [money.m.org/recon](http://money.m.org/recon)

### WE PROUDLY PARTNER WITH THESE VETERAN SERVICE ORGANIZATIONS:



## Spotlight Partnership:

### MILITARY RECONNECT

Since 2012, MMI has collaborated with a variety of financial institutions and Veterans Service Organizations to solve the critical financial issues facing military service members and their families. Whether active-duty, transitioning, retired, or a surviving family member, there are a myriad of unique circumstances that come with military service.

For those in the military, it can be difficult to "reconnect" after a career in the armed forces. Transition to civilian life comes with a new set of responsibilities, norms, and routines. Active-duty benefits may no longer be available, while relocations and spousal employment can create additional complications. As a result, veterans often combat financial battles during and after transition.

According to a survey by the Military Family Advisory Network, a staggering number - 92.5% - reported they have debt, while 44% reported financial stress is detrimental to their emotional and mental health.

At MMI, we understand these challenges firsthand and are dedicated to helping service members and their families reconnect to the life of financial stability they deserve. Specifically designed for active-duty military, veterans, and their families, **Military Reconnect** from MMI provides free in-person outreach, online learning communities, and counseling resources to help service members achieve their financial goals.



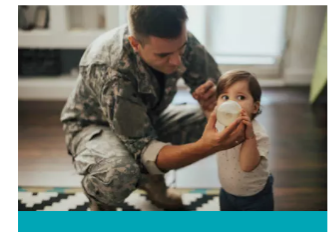
### CONTACT US

TARA ALDERETE  
Director of Education & Community Relations  
713.394.3280  
Email Tara

[MORE PARTNERSHIPS →](#)

### MILITARY RECONNECT SPONSORS

Citi Community Development  
SunTrust Foundation  
USAA



VAREP PRESENTS:

# VARAP

ONLINE EDUCATIONAL SERIES



**USA**  
**Homeownership**  
**Foundation**



## SCRA Housing Protections for Military Servicemembers



**VARAP**  
ONLINE EDUCATIONAL SERIES



# Who We Are

- Established in 2011, USA Homeownership Foundation, DBA Veterans Association of Real Estate Professionals (VAREP) is headquartered in Corona, CA.
- We are a national nonprofit and HUD-Approved Housing Counseling Agency (#90312) offering credit, financial, and homeownership counseling services at no cost!
- **Our Mission:** Dedicated to increasing sustainable homeownership, financial-literacy education, VA loan awareness, and economic opportunity for the active-military and veteran communities.

**NOTE:** Even as we focus helping military & veteran communities, our services are AVAILABLE TO ALL WHO NEED HELP.



**VARAP**  
ONLINE EDUCATIONAL SERIES



# How We Can Help!

- Credit, Financial and Budget Counseling
- Home Buying Counseling and Education Programs
- VA Loan & Down Payment Assistance Counseling
- Home Buyer Education for Down Payment Programs
- **Foreclosure Prevention & Loan Modification Counseling**
- Rental Counseling
- We also have **Free Virtual Workshops** on Foreclosure Prevention, Rental Assistance and Home Buying visit [www.MyHomeOwnership.org](http://www.MyHomeOwnership.org)!
- All at NO COST!



# VARAP

ONLINE EDUCATIONAL SERIES




# Success Stories

**USA Homeownership - Housing Counseling**  
Just now

Don't wait any longer, USA Homeownership Foundation is here to help you keep your Home. We are a HUD Approved Nonprofit dedicated to helping active Military and Veterans keep their homes. We are proud to say we are financial supported by the Well Fargo Housing Foundation, allowing us to help Service members like you free of charge.

Click below to watch a recent success story of another active military family who was struggling to keep their home.



**GET THE LOAN MODIFICATION YOU ARE LOOKING FOR WITH OUR TEAM'S HELP**

FIND OUT WHAT YOUR OPTIONS ARE!

Like Comment Share

- Foreclosure Prevention/SCRA Protection counseling client with USA HF
- Active Duty in Army Deployed from California to Virginia
- 2 Weeks after arriving in new duty station, client was deployed Overseas
- Servicer was trying to foreclose and would not grant loan modification to client
- USA HF's Housing Counselor was able to educate Servicer on SCRA protections for active-duty military members and obtain loan modification to resolve delinquency
- Trial period has been completed and client is now officially modified and housing is stable with issue resolved.
- **Need help with Military members, please reach out to USA HF for help!**

**VARAP**  
ONLINE EDUCATIONAL SERIES



# Connect with Us!



Getting help is as easy as 1, 2, 3:

- Contact our Housing Counseling Dept. by visiting our website: [www.MyHomeOwnership.org](http://www.MyHomeOwnership.org)
- Complete the Online intake forms and send all info into to us. Then we'll schedule an appointment!
- Call: 951-268-1518
- Email your request to Mindy Ramlogan, Housing Counseling Assistant at [mramlogan@varep.net](mailto:mramlogan@varep.net)



# Resources for Military Renters, Buyers & Existing Homeowners



# About Virginia Housing

- ▶ State Housing Finance Agency
  - Created by the Commonwealth in 1972
  - Operating under the direction of
    - Board of Commissioners
    - Chief Executive Officer (CEO)
- ▶ Mission: Helping Virginian's Attain Quality, Affordable Housing
- ▶ Public Private Partnerships





# Military Experience

## Developed Military Homebuyer Education Program in 1998


- “Operation Homeownership”
- Co-facilitate classes in partnership with varying military offices
  - Airman & Family Readiness Center (AFRC)
  - Army Community Services (ACS)
  - Fleet & Family Support Center (FFSC)
  - Marine Corps Relief Society (MCRS)

## Guest Speakers

- Local housing industry professionals
- Veterans, Retirees & military dependents

## Program Lead

- Virginia Housing associate & active-duty reservist

<p><b>RENTER EDUCATION</b></p>	<p><b>Includes</b></p>
<p><b>“HOW TO BE A SUCCESSFUL RENTER”</b>  Online Course &amp; <a href="#">eBook</a>  English &amp; Spanish  9 in-depth chapters</p>	<p>Special Military Provisions (SCRA)  VA Fair Housing Act (Veteran soon to be Military Status)  Available legal assistance (JAG)  Available Counseling (military financial educators)  Early Termination (entering active duty &amp; military relocation)</p>
<p><b><u>HOMEBUYER EDUCATION</u></b></p>	<p><b>Partnership</b></p>
<p><b>ON-LINE COURSES</b>  <b>IN-PERSON CLASSES</b>  <b>VIRTUAL SESSIONS</b></p>	
<p><b>POST-PURCHASE EDUCATION</b></p>	
<p><b>NEW HOMEOWNER’S GUIDES</b>  YouTube videos  Virginia Housing borrowers</p>	<p><a href="#">Making Smart Financial Decisions</a> (9:05)  <a href="#">Creating a Budget</a> (7:46)  <a href="#">Home Maintenance: In Sight, In Mind</a> (10:19)  <a href="#">Getting to Know Your Escrow Account</a> (8:07)  <a href="#">Refinancing: Understanding Your Options</a> (11:28)</p>
<p><b>OTHER RESOURCES</b></p>	
<p><b>BUYING OR RENTING A HOME IN VIRGINIA?</b>  <b>WELCOME HOME VIRGINIA</b>  <a href="#">HOUSING SEARCH SITE</a></p>	<p>A 30-minute interview about buying &amp; renting  A series of Podcast</p>



## MORTGAGES

FHA, USDA, CONVENTIONAL and VIRGINIA HOUSING PLUS SECOND

## VA-VETERANS ADMINISTRATION

VA-guaranteed  
100% Financing  
Liberal credit qualifying; 620 credit score

## GRANTS (Homebuyers)

### DOWN PAYMENT ASSISTANCE GRANT

2 – 2.5% of the purchase price  
Never have to pay it back

### **CLOSING COST ASSISTANCE GRANT**

Up to 2% of the purchase price  
Never have to pay it back  
Can apply to the VA funding fee

## TAX CREDIT

### MORTGAGE CREDIT CERTIFICATE (MCC)

Dollar-for-dollar credit toward federal tax liability  
Equal to 10% of the annual mortgage interest  
Effective for the life of the loan

## GRANTS (Accessibility)

### RENTAL UNIT ACCESSIBILITY MODIFICATION PROGRAM

Renters with disabilities  
Earning 80% or less AMI  
Pay for modifications  
Up to \$6,000

### GRANTING FREEDOM

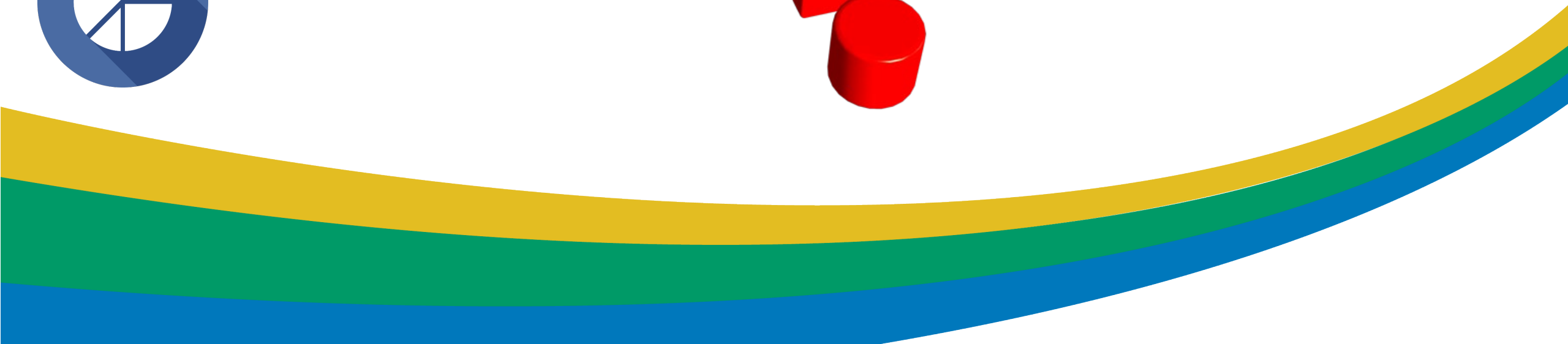
For disabled servicemembers & veterans  
Pay for modifications  
Renters & Homeowners  
Up to \$6,000



# Questions and Answers



Time for Mentimeter!



# Additional Resources and Contacts



- [Servicemembers Civil Relief Act Centralized Verification Service](#)
- [Armed Forces Legal Services Locator](#)
- [Consumer Financial Protection Bureau \(CFPB\) Office of Servicemember Affairs](#)
- [U.S. Department of Veterans Affairs Regional Loan Center Contact Information](#)
- [Office of Housing Counseling Website](#)
- [Mortgage Relief Options](#)
- [Resources for Renters](#)
- [CDC Declaration Form](#)
- [Consumer Protection Toolkit](#)
- [CFPB Servicemember Relief Act Resource](#)
- [Military Housing Tenant Bill of Rights](#)
- [The Bridge Newsletter](#)
- Email us at: [Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)



Office of Housing Counseling  
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Thank You for Attending

