The Housing Counseling Federal Advisory Committee ("HCFAC") of the U.S. Department of Housing and Urban Development convened a public meeting from 1:00 pm to 3:30 pm EDT on Thursday, January 10, 2024. The HCFAC met virtually via Zoom. Public attendees included 473 registered webcast attendees, 287 attended the webcast.

 **HCFAC Members Present:**

* Angie Liou
* Carol Ann Dujanovich
* Richard Verrillo
* Ibijoke Akinbowale
* Daniel Garcia
* Lawrence Batiste
* Bill Sevilla
* Paul Yorkis
* Sherri Eckles

**HUD Presenters:**

* David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling
* Terri Ames-Housing Program Specialist, Office of Policy and Grant Administration
* Tracie Oaks- Housing Program Specialist, Office of Policy and Grant Administration
* Tracy Badua- Senior Housing Program Officer, Office of Policy and Grant Administration
* David Valdez- senior Housing Program Specialist, Office of Policy and Grant Administration
* Virginia Holman - Designated Federal Official, Housing Program Technical Specialist, Lead for DART, Office of Outreach and Capacity Building
* Terry Carr- Acting Associate Deputy Assistant Secretary, Office of Housing Counseling

**Opening of the HCFAC Meeting**

**Summary:** Virginia Holman called the meeting to order and announced that a quorum was met. Ms. Holman announced the main topic of the meeting which is “Modernizing the Scope of Housing Counseling Services, she also briefly went over the agenda. David Berenbaum welcomed guests and speakers and announced the OHC updates.

**Virginia Holman:** I am now calling the meeting to order as we do have a quorum. I want to briefly review the agenda. David Berenbaum will make his welcome and his updates to O.H.C, then we will move on to the main topic, which is Modernizing the Scope of Housing Counseling Services and David will, again, make remarks. Then the staff from the Office of Policy and Grants Management will give you a briefing and background on the handbook and other issues that impact the scope of services. We will take a short break, and then we will give an update of O.H.C. activities supporting the victims of Maui. Then we will have an update on the National Awareness Campaign, then there'll be a discussion, comment period where members are able to give their opinions or suggestions about policies and other requirements, not just to the scope of services, but anything that they're interested in. We do have a couple of members so far that are geared up to make that presentation. Then of course, we will end with our normal public comment period.

**David Berenbaum:** Thank you everyone for joining us today for the United States Department of Housing and Urban Development's, Office of Housing Counseling, Federal Advisory Committee Meeting for Wednesday, January 10 of 2024. As we have quorum, I'm really looking forward to what will be a very robust meeting. I'd like to welcome the members of the committee and all of you who are joining us today. Today's meeting is virtual, and I would like to wish all of our committee members the over 300 individuals who have registered to view the Advisory Committee today, a happy and healthy New Year. I look forward to the public comment section of our discussion. But more importantly, particularly the program discussions that we'll be having. The mission of the Office of Housing Counseling is to help families to obtain, sustain and retain their homes. We accomplish this mission through a strong network of HUD approved housing counseling agencies, and their HUD certified housing counselors, who provide professional services to over 1.2 million consumers over the past year. For those of you who are viewing or participating in an Advisory Committee meeting for the first time, the Housing Counseling Federal Advisory Committee is mandated by Congress to advise the United States Department of Housing and Urban Development about its Housing Counseling Program. The committee provides a valuable forum for those involved in housing counseling to offer advice directly to the Deputy Assistant Secretary for housing counseling on ways to accomplish the objectives of HUDs Office. All committee members and all committee meetings are public, and we take that responsibility very seriously, and we look forward to today's engagement with you. HUD is committed to ensuring individuals and families have access to HUD certified housing counselors and HUD approved housing counseling organizations to obtain and sustain and improve their housing. Our Housing Counseling Program ensures the integrity of all of the program participants and leverages the capacity of a network of over 1500 HUD approved counseling agencies throughout the nation, and there are over 4000 HUD certified housing counselors nationwide.

**Office of Housing Counseling Updates – By David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling**

**Summary:** David Berenbaum began with stating that the OHC is committed to modernizing our program with an audacious goal of reaching 3 million consumers per year within the next five years, as well as to elevating the profession, consumer choice and education and partnerships through the delivery of housing counseling between the public and the private sector. Entering the new year, we need to also be cognizant of the challenges that we face as a nation. The racial homeownership gap in the United States continues to increase, 1 in 5 households across the nation remain at risk of eviction. Foreclosure filings are up over 36% year over year, and baby boomers are woefully behind in savings and are carrying unprecedented debt in retirement. He stated that the objectives are really straight forward. First, to make homeownership a reality for more first time and first-generation homebuyers. We want to ensure that American families build wealth and enjoy economic health in safe, affordable housing in the community of their choice. We're working to advance efforts to prevent eviction, foreclosure, and homelessness, and of course, post pandemic to return households to financial health. We’re providing direct services and support to families and communities in response to federally declared disasters, and we're increasing consumer awareness about the availability of housing counseling throughout the nation. You've heard that we reach over 1.2 million consumers, but there are many more wins and accomplishments that we can speak to. We'll be hearing today about the National Awareness Campaign, both its impact as well as our proposed next steps. You'll be hearing about the impact of our brand-new agency locator tools, that over the past year have helped over 3 million consumers identify a housing counseling organization and a counselor of their choice. Today also, you'll have an update on where we are with our brand-new program handbook, as well as rulemaking. And, of course, our work to ensure program integrity and expansions, expansion. This is a time of transformative change and modernization for our program. We're very excited about how all of these new initiatives are rolling out. We're going to have an unprecedented number of training, conference events, regional meetings, and we've launched our effort on industry best practices. There's a lot happening right now. And of course, many of you know that yesterday, the United States Department of Housing and Urban Development announced the availability of $40.25 million in grant funding to support housing counseling services that help homebuyers, homeowners and tenants that work to ensure that homeless have a safe place to stay, that are working in response to disasters, that are helping elders to age in place. This NOFO in this funding opportunity represents critical support, and we hope to award grants to over 150 or more housing counseling agencies and their affiliates and intermediary partners. These funds will equip these organizations so that they are able to provide sorely needed education and resources so that consumers can make informed decisions about their housing needs. Besides the Comprehensive Housing Grant Program, within the announcement was also a very significant component, our work with historically black colleges and minority serving institutions, $3 million dollars are available under this new Notice of Funding Opportunity and it's designed to help our organizations partner with the next generation of homeowners who are students, who are faculty, who are community residents, and who are part of the HBCU or minority serving institution communities. It's a very exciting initiative that we look forward to continuing to build in the coming year. Then later this month, our new Office of Housing Counseling Homeownership Initiative Grant will be announced this NOFO is going to be a wonderful opportunity to expand homeownership opportunities in all of our target underserved communities, that in fact, so many of our groups are focused on today. I'd like to thank all of our public and private sector partners who provided feedback to this preview version of the grant program that was published online last year. We've taken your comments seriously, we've listened and we're very excited about the impact of this new homeownership initiative and look forward to presenting more information about it once the NOFO is published. We have quite a few strategic priorities, I know many of you have been watching very closely, our work with regard to Tribal Housing Counseling Certification, and the associated rule. We have really enjoyed our consultations and our engagement with stakeholders with regard to the development of the rule. The final rule will be published in the very near future, as well the proposed rule to modernize the delivery of housing counseling services, the comment period closed on December the 26th. Our office has received 28 comments to date. The rule itself will allow housing counseling agencies to use alternative communication methods, including virtual or telephonic meeting tools, in lieu of or in addition to providing in person services. Participating agencies that choose not to provide in person services will still be required to refer clients to local providers that do provide such service if that is what a consumer is requesting. It is going to be a very effective rule. Overwhelmingly, while we're reviewing the comments to date, they had been very positive, and it is our hope within the coming months to also move this new rule to a final perspective and publish it in final form. We'll also be launching what I'll call phase two or the second year of our Let's Make Home the Goal outreach campaign, you'll hear more about that shortly. Some things coming up this year is the 90th anniversary of the FHA mortgage program, a program which has made a tangible difference for so many first-time homebuyers. Last year, over 80% of FHA loans, went to first time homebuyers, who are taking advantage of the program. As well, we have a very important and significant goal relative to helping elders to age in place and that is to increase the number of HECM certified housing counselors who are real subject matter experts with regard to reverse mortgage and related issues, so that those services can be delivered around the country, and we have a goal of increasing the number of certified counselors by at least 10%. Many of you have participated in our Virtual Community Conference that will return and we're currently planning five regional meetings and they're being expanded to build upon area of interest that you have identified to us. We'll hear shortly about the program manual, thank you to all of you who have given feedback and even our Housing Counseling Blog will be growing in the coming year, with expanded use of new video features and other resources for your use. Today, we do have a robust agenda and it's going to be focused on expanding the capacity of housing counseling organizations nationwide, to provide more services and more assistance to individuals and families with a focus on modernizing the delivery of services. We've invited, and we've charged the committee to respond to the presentations, we want to solicit their expertise and recommendations on how we can move the program to scale and offer high impact programs that meet consumers where they are coming from, with a focus on human centered design. We'll talk more about that during the program itself. I'd like to introduce my colleague, Terry Carr. Terry, could you come on camera for a moment? Terry is the Office of Housing Counseling, new Associate Deputy Assistant Secretary. I'd like to congratulate Terry. We've just concluded what was a very significant search, thank you to all of those who expressed interest. Terry brings over 20 years of public and private sector executive knowledge to the role, including extensive professional experience creating, launching, and leading complex internal and external programs in housing, community planning, risk management, and budget formulation and execution. Terry has a great track record of developing and implementing organizational policies, plans, procedures, and operation guidelines, which from my perspective, are critical skills for the successful Associate Deputy Assistant Secretary at HUD. Terry joined the Office of Housing Counseling when the program was launched as an office. She has extensive experience in that role. She previously also served in the FHA commissioner's office as the Director of Strategic Communication and prior to that Ginnie Mae has their Director of Policy Communications and Spokesperson**,** spokesperson, for Ginnie. Terry please, I'd like to invite you to say a few words to everyone.

**Terry Carr:** Thanks, David. The only thing for me to say is I am really happy to be able to assume this role, I considered it a real honor and a pleasure to have the opportunity to take a leadership role in housing counseling. I could walk through all the things we've done, but I think people have a good sense of that based on your remarks. I think we've made great strides in helping people appreciate the benefits of housing counseling. Given my work on the campaign, which is definitely a high priority issue for me. I look forward to supporting to you and the rest of the team in making 2024 and from here on out bigger and better for the Office of Housing Counseling.

**David Berenbaum:** Thank you, Terry. Congratulations again, and we all look forward to working with you.

**Modernizing the Scope of Housing Counseling Services to Serve our Communities and Consumers Across the Nation**

**Introduction by David Berenbaum, Deputy Assistant Secretary, Office of Housing Counseling**

**Summary:**

David Berenbaum, Deputy Assistant Secretary, Office of Housing Counseling, shares informal remarks on the modernization of housing counseling services at the Office of Housing Counseling. He emphasizes the diverse service areas, reaching rural to urban areas and various demographics. Efforts include offering services in additional languages, virtual conferences, regional meetings, and transparency in program simplification. David discusses updates to IT systems for real-time reporting and capturing meaningful impact data. He introduces the Homeownership Initiative Grant Program and highlights the partnership approach for housing counseling. The focus is on engaging with communities and addressing serious issues like homelessness. He mentions the Annual Homeless Assessment Report and the need for continued focus on providing services to the unhoused. The office aims for streamlined resources, including a revised handbook, grants, new technologies, and standards. David appreciates the innovative work of agencies and expresses hope for further positive changes beyond the pandemic. David notes the time for further change and addresses agencies' efforts during the pandemic in providing information sessions for emergency rental assistance. He encourages capturing information in all consumer interactions and presents a fresh interpretation of what constitutes housing counseling. The goal is to simplify services and focus on human-centered design. David concludes the updates be introducing Terri Ames and Tracie Oaks to provide an update on the new HUD handbook.

**David Berenbaum:** I will start with a few informal remarks on where we're going with regard to modernizing the scope of housing counseling services, to serve our communities, as well as to meet the needs of consumers nationwide. The Office of Housing Counseling, service area is truly amazing. We work from rural areas to urban areas, we serve suburban areas, we serve groups of all demographics and incomes, there is no one group who, in fact, we don't reach in this nation and there is so much opportunity for growth. One of my joys working with the talented staff at the Office of Housing Counseling, as well as all of you are housing counseling providers or partners targeting groups who are really not familiar with what we do. Bringing our program up to date to really serve all of our communities. You've seen our efforts to date, for example, focusing on issues of offering our services in additional languages. Our first significant step of that two years ago, was converting the Find a Counselor Tool, our 800 Contact Center to have interpreters available in close to 300 languages we're finally at a point now where we're beginning to translate through the use of contractors, our certification exam into additional languages, as you have requested. I'm delighted that we have identified the funds and we're now moving forward with that. You said that there was a desire to really engage with our office more directly, and coming out of the pandemic, not only did we expand our conference to be truly a virtual experience over three days, but we expand the participation to 1500 people each. We hope to reach even more this year. We didn't just stop there; we're now doing our regional meetings. Each of the meetings have had space challenges and as we move forward with the five new meetings we're planning; we're looking forward to larger venues. We're operating with transparency, and with a strategic plan to really simplify, make the program more pragmatic, to really deliver funds where you, as our providers, need the funds, and as well, to ensure the flexibility of our program. We're working internally at HUD to update our IT systems so that they become next generation systems, and as we move forward in the coming years, all the reporting will become real time. We'll be capturing meaningful data, impact data from your work, so that we can inform all of our stakeholders to what we're doing and who we are reaching. We know that more than 50% of our volume are consumers who are interested in homeownership, they often reflect the diversity of our communities. We are really looking forward to developing new methods such as the Homeownership Initiative Grant Program, which will use a negotiated fixed price, to empower your efforts not only to provide these services and see more loans originated, but also to leverage private sector support to do the same. The best formula for housing counseling as a whole is a partnership approach. That’s where the campaign came from, the idea of educating the public to the availability of housing counselors as trusted advisors. With just to initial funding from last year, how far we've come in touching more consumers in our 15 target communities, as well as what we've been able to do with all of our partners at HUD, all of our regional offices and the House Party Events. Next year, we have some very ambitious goals to expand that to a very large number of communities. I also want to touch on a more serious issue for a moment, I think many people are aware that the focus of the committee meeting in the recent past, one was on the unhoused and homeless, it was a very powerful meeting, there was so much information, the meeting ran late. I hope for those of you who are focused on the issue, you're aware that HUD released our Annual Homeless Assessment Report just this month, there's some very powerful information in there that demands our attention and our continued focus to provide more services to those who are unhoused. Between fiscal years 22 and 23, January to January, there was a 12% increase in the unhoused and homeless population year over year. Unfortunately, the point in time numbers report indicates that each night in our nation, over 650,000 people are homeless. We need to continue to focus in on this issue and our office will continue to offer additional training and resources to our agencies to meet the needs. We're talking about streamlined resources, such as our handbook, streamlined grants, new technologies, and new standards as we move forward. It's a time of innovation for all of us and we really enjoy hearing the good works that you're doing. For example, many of you are doing some amazing work, leveraging the Section Eight Housing Choice Voucher Program for new homeownership, which will be a focus of our office moving forward as well. Our work in Fair Housing in conjunction with our Fair Housing partners at the Office of Fair Housing and Equal Opportunity, private and public sector, FAPS and FIPS, are all also really doing some very powerful work. We're delighted that so many of our consumers in the Housing Counseling program are really engaged, over 50% of our one-on-one sessions also involve Fair Housing education. As we move forward beyond the pandemic, I'm very hopeful, but also recognize this as a time for further change. Something that we noted as our agencies were active providing over two years over 300 information sessions for consumers who are impacted by the pandemic, and who are interested in applying for the Treasury, Emergency Rental Assistance Program, and Homeowners Assistance Fund initiative was that many of our agencies felt that because that was only referral or providing information or, in a number of instances, helping consumers apply or provide translation of documents, that that was not considered or defined as housing counseling, as well in rental situations, often dealing with recertification or helping a consumer find affordable housing. Again, many agencies felt that that was not something under existing standards that could be reported on the 9902 forms. Every time you touch a consumer, we believe that you should be able to capture that information, helping a consumer avoid foreclosure or eviction, helping someone who is homeless find housing, helping somebody who's simply interested in a green aspect of a home improvement, maybe it's solar panels. Those are not full housing counseling sessions, perhaps not demanding a budget, but yet you are providing vital services. For example, after a disaster, how to apply for FEMA support, or how also to help someone find emergency housing. Home Improvement for seniors is a very frequent request in our program, as well as many other components of financial education, leading to long term housing security. We're going to be talking about that today and our team will be presenting something that's perceived as a fresh interpretation of what is defined as housing counseling in our nation and within our program. I think for many of you because of the nature of training and some of the mythology that has happened over the years through training and repetition with what we expect to be provided to us. I want to simplify it and our team wants to simplify all that, we want you to deliver services under our program that meet the consumer where they're coming from and apply an executive order that we all have received in federal government, for focusing on human centered design, so that we're really delivering services in a way that help consumers. For example, if we are helping a consumer avoid a foreclosure and apply for Treasury support, is there really a need to do a budget or a credit check? Of course, the answer is no that could be part of a follow up. Before we do that, I'd like to turn things over to Terri Ames and Tracie Oaks from our staff. They're both Housing Programs Specialists. They're both with the Office of Policy and Grant Administration, and they're going to give an update on where we are with our new HUD handbook. Thank you, everyone, for all of the information that you suggested and reviewing the publication when it came out last year, we're really in a great position to move forward. Terri, Tracie, let me turn it over to you.

**Updates to HUD Handbook 7610.1 by Terri Ames, Housing Program Specialist, Office of Policy and Grant Administration and Tracie Oaks, Housing Program Specialist, Office of Policy and Grant Administration**

**Summary:** Tracie Oaks, from the Office of Policy and Grant Administration in the Office of Housing Counseling, Housing Program Specialist, expresses gratitude to David and provides an overview of her role in leading the Housing Counselor Handbook. She mentions the background leading up to the publication, highlighting changes since the last edition in 2010, including the Dodd Frank Act and the 2016 final rule for Housing Counseling Certification. Tracie discusses significant changes related to certification requirements, new definitions, and the alignment of housing counseling practices with regulations. She emphasizes the standardized requirements for all organizations involved in HUD programs. The handbook clarifies what doesn't constitute housing counseling and outlines eligibility criteria for HUD approval, including the need for agencies to comply with certification within 36 months. Additionally, Tracie addresses compliance, detailing circumstances for agency inactivity and termination if certification requirements are not met. The handbook aligns with regulations on election law violations, prohibiting grant funds distribution to those convicted of such violations. She transitions to the delivery of education and counseling services, highlighting the distinction between counseling and education. New requirements include referrals to HUD certified counselors and updates on homeownership counseling. Tracie outlines updates to the handbook, including revised housing counseling activity reports and guidance on work plans, emphasizing the need for agencies to inform clients about lead safety rules. She ends by handing over speaking to Terri to discuss oversight and compliance.

**Tracie Oaks:** Thank you David. I am Tracie Oaks with the Office of Policy and Grant Administration in the Office of Housing Counseling. I've been working with the handbook team for a few years now and was placed in a position to actually lead the handbook over the past year and oversaw the publication of the handbook. I wanted to start by providing some context in terms of our path to publishing the Housing Counselor Handbook. As many of you know, the handbook was last published in May 2010. Since that publication, the Dodd Frank Act was passed, which established our office here in the Office of Housing but as the Office of Housing Counseling. In 2016, we published the final rule for Housing Counseling Certification. But it is important to note and to point that, to point out that although it had been several years since the 2010 publication leading up to us actually publishing the handbook, the handbook team, felt pretty strongly that most of the agencies that are approved in our program, were quite knowledgeable of most of the changes that were forthcoming and most of the revisions that were being proposed, because primarily, they related to housing counseling certification. Additionally, a lot of the changes were updates to our business practices here in OHC. We're going to talk about housing counseling certification, and those changes that are in the handbook, we'll talk a little bit about the delivery of education and housing counseling services, and what some of those revisions were in terms of oversight and monitoring as well. Then Terri also will walk you through some of the major bullet points and changes within the HECM chapters of the handbook. In terms of housing counseling certification, the most significant change was centered around the inclusion of the certification requirements. The final rule first, for certification adopted new definitions that were not previously defined in our regulations. It also redefined what housing counseling is. So, these definitions were codified in part five of 24 CFR and then also in our program regulations in part 214. With this update we're aligning with those definitions, and they've now been placed within the Housing Counseling Handbook as well. The second is the impact to other HUD programs. This final rule essentially is standardized housing counseling requirements for all organizations that delivered housing counseling in connection to a HUD program. So that's not just the Office of Housing Counseling, but all other HUD programs, such as CPD and PIH just to name a few. The provisions that were incorporated in the handbook essentially align with these requirements. Additionally, what we've done in the handbook is we've delineated what does not constitute housing counseling. Those are things such as intake or routine administrative services or referral services. I know that the team at that time when the certification rule was published did quite a bit of outreach, technical assistance, and training to all the other HUD programs here. Next is eligibility for HUD approval. The final rule required agencies to come into compliance with certification I believe it was 36 months after the certification exam began for them to come into compliance. So, for an agency to participate in the housing counseling program, meaning if they want to keep their approval status as a HUD approved agency, or if you have an organization that's seeking approval, that meant that agency needed to employ staff, of course, that was trained in housing counseling, but they also need to pass the certification exam. So, the requirement for passing the certification exam is in the final rule. However, the handbook does detail requirements for agencies to maintain that HUD approval as it applies to certification. We also spell out circumstances for when an agency should be placed in inactive status and possibly face termination if they don't continue to meet the requirements under the certification. Lastly, the certification and material and election law violations. The provisions added in the handbook essentially aligned with the requirements again in the certification rule, which were mandated for certain grant fund restrictions. What it says essentially is we are prohibited from distributing housing counseling grant funds to an organization or individual that has been convicted for violating federal election laws, and any participating agency that receives grant funds and if those funds are used in a manner that constitutes a material violation, they would actually be ineligible to receive additional funding. This was not a new policy, per se, it was codified in regs in 2017, The update to the handbook is essentially aligning to the housing counseling regulations. Next, I'm going to talk briefly about delivery of education and housing counseling services. The key change that provision again is centered around certification. The handbook defines and sort of delineates the difference between housing counseling versus education. Additionally, it does also delineate what does not constitute housing counseling. Intake is an example of that. In terms of referrals, this is not a new requirement in the handbook. The handbook now states that when a housing counseling agency refers a client to another housing counseling agency, that referral must be made to a participating agency that has a HUD certified counselor. That is a new requirement that was added to our handbook for the certification. In terms of homeownership counseling and inspection materials this update to the handbook was to align with the requirement for homeownership counseling to address the entire process of homeownership and that includes providing inspection materials to clients. One thing that was added to the handbook is we've spelled out more clearly guidance for participating agencies on updating their work plan, and how to document that they're fulfilling this requirement of providing these home inspection materials to their consumers. Two sections were updated to align with certification requirements, but also changes within OHC program guidance since the 2010 publication. For housing education outreach, again, in addition to the new definitions that were added, we've also updated and published a revised housing counseling activity report or you're probably familiar hearing the HUD 9902. That's the tool that we use to track and analyze work from housing counseling agencies. We also use that form to analyze and collect outcomes and impacts of the housing counseling program. Over the course of several years, we've added new education in one-on-one counseling types. We've also added new outcomes for agencies to report the impact of their program. This wasn't new guidance; we were simply aligning the handbook with what had been previously published over the past several years. In terms of work plan, similarly to the 2010 publication we've also updated and published on the HUD Exchange a guide for agencies to develop a work plan, which is required for an agency to become a HUD approved agency and for an agency to maintain their approval. In the handbook, we've outlined guidance for agencies to assist them in modifying their work plans as well, to ensure they remain compliant with the program. The handbook also details the work plans and what is required for modifying. One thing that was added new to this handbook is that agencies now need to add to their work plan, how they will inform clients of their rights under the lead disclosure, or lead safety, lead disclose rule for lead safety. We'll be working with our counterparts in the Office of Capacity Building to update the toolkits and the guides that are on the HUD Exchange. This was updated due to our changes in OHC program guidance since the last publication of the handbook. I'm going to turn it over to Terri, and she's going to talk about some of the oversight and compliance.

**Terri Ames:** I am Terri Ames, and I work here in OHC and Office of Policy and Grants Administration as well. I'm delighted to share information with you today on updates we did on oversight and monitoring. I will also cover reverse mortgage and HECM updates. For oversight and monitoring, some of the topics we wanted to clarify include performance reviews, work plan modifications, client file documentation, and HUD notifications. For performance review information we made no new policy changes, however, we wanted to update this section to align with existing policy and modified HUD 9910 form that we revised last year. The HUD 9910 form is the checklist used when conducting performance reviews for agency compliance. We wanted to ensure that the handbook language is consistent with the language on the form and this information is found in chapter six section three. For work plan modification, this is a significant change. In chapter three the updated work plan language describes the process for work plan modifications depending on whether the agency is an affiliate/sub grantee or not. If the agency is not a sub grantee or it's not affiliated with an intermediary or State Housing Finance Agency, the notice and plan must be submitted to the HUD point of contact or the POC for approval. However, if the agency is a sub grantee or affiliated with the intermediary or State Housing Finance Agency, then the notice and plan must be submitted to the intermediary or State Housing Finance Agency with which it is affiliated and they must then review and confirm that the work plan complies with all requirement, then forward the copy to the HUD POC. There are a few areas in the case documentation process that we updated. One area is termination of counseling services, here in this section, we wanted to clarify the timeline of when counselors should document their intent to terminate services, we added guidance for agencies documenting not only when the case is terminated, but also documenting the reason for terminating services. The next topic to share with you is on fees; we added additional guidance that requires the counselor to document that they notify the client of the fees and how they communicate this information. The file must also demonstrate that the counseling agency assessed the client's ability to pay whether reduced pay or waived fee if necessary. Notification is another area we updated. Here in chapter five, we clarified guidance to improve the oversight and monitoring process. We are looking to enhance our oversight of agencies as to when agencies need to notify HUD, for example, when there's a change in certifications or counselors, an agencies profile or tax-exempt status, or a possible conflict of interest. Now we'll cover the updates for HECM, for HECM we mostly wanted to consolidate topics and streamline this section to lessen confusion as separate reverse mortgage counseling and the HECM protocol. The overview on reverse mortgages, including HECM, is found in chapter four, but the actual HECM protocol is found in Appendix one, which provides all requirements for conducting a HECM counseling session, and all the handouts and resources that counselors will need to have a successful session. We made several updates to include improved clarity of information and to easily locate information. We consolidated some sections from the previous version into sub sections for reverse mortgaging counseling as well as consolidated for HECM counseling. We eliminated the former appendices and just included the HECM protocol and appendix one and then we moved on specific technical guidance as well to the HECM protocol. These changes here will, we organized again to make it clear of the requirements of section four-one are applicable to reverse mortgage counseling. We added background information on the three types of reverse mortgages such as single purpose reverse mortgages, proprietary reverse and HECM's. We also add clarifying language that reverse mortgage counseling must be provided by a HUD certified housing counselor. Section four-two specific changes at a specific requirements related to the FHA insured HECM for purchase. We also added mystery shopping as a potential agency quality control method in which trained personnel act as prospective clients. We clarify that HECM counselors also need to pass the exam and comply with requirements for local and state authorities. We added guidance on maintenance, maintaining the HECM counseling roster profiles. For mystery shopping, this also aligns with our strategic plan goal to make it easier for agencies and stakeholders to do business with us. We also did some updates to broaden telephone counseling to include virtual or remote counseling methods to coincide with our modernization efforts, providing more specific contact information for concerns and complaints where folks can easily reach the Office of Housing Counseling as well as FHA. We clarified how to get the sort of certificate of HECM counseling issued with specific guidance on what the counselor needs to do as well as what lenders do. We talked a little bit and updated fees for HECM. We moved the fee guidance and section four one into its own new section to provide more detail on the allowability of the fees for both types of counseling, and fee information can be found in the HECM protocol as well in section three A-1. We also added reference to requirements of chapter seven, section seven six which is on debt management service fees for default or homeless counseling services. Now I will turn it over to Tracy Badua and David Valdez. Thank you.

**David Berenbaum:** Thank you both Terri and Tracie for that presentation. Before we move on, obviously, there are some edits there before we go final on the manual. I'd like to invite Tracie Oaks just to give sort of our next steps briefly, because I think that's going to be of great importance to our audience.

**Tracie Oaks:** I want to say first, thank you for all of the feedback that we received directly from agencies and through your points of contact here in the Office of Housing Counseling we did receive some feedback on some of the changes that were made for the handbook that was published back in September. We've taken that feedback and we've worked very closely with our DAs office to make some edits to the handbook and so currently, the handbook is going back into the clearance process sometime later today. Our goal is to publish some of these updates or revisions, I believe, April 1. We want to have a new handbook published on April 1, based on some of the feedback we received, there are some few things that we do feel warranted some discussion and we are working to make some of those minor edits and revision. Please be on the lookout for an updated handbook. We're not calling it revision seven, but rather revision 6.1, and we're excited about that.

**David Berenbaum**: Tracie, thank you and to the entire team who worked on this. The changes, the edits that you will see coming forward are very small, I think the entire housing counseling community can rely on the existing manual very much in good faith. We will be offering more trainings, but we felt it was appropriate to polish the document so that when it's issued it is good to go in every way. Before we move on to the next agenda item, I'd like to invite the members of the committee, thank you for listening so patiently and carefully to the presentation, I know is a lot of detail if you have any questions or observations that you'd like to share, I'd like to invite you to please do so. Please just raise your hand and I'll recognize you. Does anyone have any questions or thoughts? I'm not seeing any hands up, so we will move on to the next agenda item. There have been some questions about what is considered housing counseling and what is not considered housing counseling. We're going to endeavor to answer that question with quite a bit of detail. We have two members of our team who are going to be talking about the scope of delivery of housing counseling services. We have Tracy Badua, who is a Senior Housing Program Officer, as well as David Valdez, Senior Housing Programs Specialist with our Office of Policy and Grant Administration. They are both our subject matter experts and they have been working with other members of our team, as well as engaging with you, our housing counseling practitioners in the field to get a good understanding of where things stand. Let me turn it over to David and to Tracy. Thank you both.

**Scope for Delivery of Housing Counseling by Tracy Badua, Senior Housing Program Officer, Office of Policy and Grant Administration and David Valdez, Senior Housing Program Specialist, Office of Policy and Grant Administration**

**Summary:** Tracy Badua, Senior Housing Program Officer, Office of Policy and Grant Administration, outlines the agenda for the discussion, covering topics such as customer experience, service delivery, the definition of housing counseling, regulations, common misconceptions, and unreported activities. She emphasizes the importance of aligning with an executive order on transforming federal customer experience. Tracy refers to the principles of designing services with a focus on the user's experience. The discussion aims to ensure that the definition of housing counseling aligns with stakeholders' perspectives and how agencies operate. The focus is on addressing agencies' concerns about the definition of housing counseling and HUD's documentation requirements. Tracy discusses potential undercounting of clients, which could impact funding and public perception. The presentation includes a transition to David Valdez, Senior Housing Program Specialist, Office of Policy and Grant Administration, who delves into regulations and case studies, highlighting areas of confusion and proposed solutions. David Valdez discusses the four elements of counseling: intake, financial and housing affordability analysis, action plan, and follow-up communication. He presents a case study on the misunderstanding of budgets and housing affordability analysis. Other areas of confusion, such as the third element of the action plan, are explored with examples. The presentation emphasizes the commitment to improving customer experience, adopting principles outlined in an executive order. The approach includes targeted outreach, training, FAQs, and updating policy guidance to address areas of confusion and ensure a better understanding of housing counseling.

**Tracy Badua:** Thank you, I just want to lay out how our discussion is going to go. David and I are going to cover a few things about considering customer experience and service delivery and what is housing counseling. We're going to go back to the regs on this and talk about common misconceptions and unreported or underreported activities. HUD 9902, that's our housing counseling activity reports, those categories are case examples, potential solutions, and of course Q&A. We really want to lay out some of the principles we go back to and considering how we define housing counseling and this executive order on transforming federal customer experience and service delivery to rebuild trust in government. This came out back in 2021, and it really focuses on designing and delivering services with a focus on the actual experience of the people whom it is meant to serve. For us this means putting people at the center of our process and as David Berenbaum had mentioned, it's really about meeting the consumer where they're from. Bringing that back to defining housing counseling we of course want to focus on putting people who will use or be impacted by our program at the center of our design process. That obviously includes today's discussion with all of you, our advisory committee, to make sure that the way that we are looking at housing counseling is aligned with how our stakeholders are looking at it. We want to design and look at housing counseling to center how our agencies do business and also how the public receives housing counseling services. So why are we talking about this today? Participating agencies are seeking clarity about the definition of housing counseling and HUDs documentation requirements. There are some agencies who may not believe that their activities are properly classified as counseling and thus, there may be systematic undercounting of clients. Undercounting really paints an incomplete picture of the breadth of work that is performed by our agencies and the impact of the HUD housing counseling program as a whole. It could affect funding and the general public perception of how valuable housing counseling is, agencies may be out there doing the work providing those vital services that were mentioned earlier with disaster and so forth, but not getting credit for it. That is the issue that we wanted to bring up and have that in the back of our minds as we as we discuss the definition of housing counseling today. I'm actually going to turn it over to David Valdez to really go into the regs on this.

**David Valdez:** Thank you, Tracy. I'm so glad you framed this in terms of improving the customer experience, consistent with that executive order. We seek to systematically identify and resolve the root causes of the challenges or misunderstandings. We hope that a better understanding of our core requirements will lead to a more accurate count in this specific instance, what we'll talk about today are a few of the case studies where we have found through our interactions with our stakeholders, and both external and internal, from HUD colleagues alike, areas where there may be outstanding confusion, or where we can do a better job as HUD in trying to clarify. I'd like to jump into this specific problem, this specific case study where we look at what is the definition of housing counseling, and later, we'll talk a bit about financial analysis and the other bits of the elements of counseling. The definition at 5.100 and that is a HUD wide definition of housing counseling that encompasses homeownership counseling and rental counseling, as they were defined in Dodd Frank, as well as all other types of counseling that that that our counselors engage in and that you folks oversee. The issue is that there has been a narrow view of what constitutes counseling historically and Tracy spoke to the implication, and that means that in some instances we may not be counting all forms of counseling, because it doesn't quite fit with what counselors, counseling agencies, and HUD, traditionally thought of what is the traditional notion of counseling. There's an added layer of confusion here as we sought to systematically identify the root cause. We found that there were industry practices, or other grant programs, which had different requirements. Overtime, folks erroneously believed and attributed these extra requirements to HUDs own requirements and so there was this misperception, and we think we can clear that up through clear communication. We'll describe at the end how we think we want to tackle this problem in particular, but what we're really interested in is engaging with you in a human design exercise, so that we can develop an understanding of other areas where we should be devoting resources or attention. The bottom line here is that counseling must be appropriate for the circumstances, and it must have an emphasis on meeting the client's housing goals and or achieving their housing problem that they present with. As long as the counselor does so and meets the four elements of counseling then those fit within the box of counseling. Let's look at what those elements are; the four elements of counseling, in any counseling session, there must be an intake that occurs to determine whether the client can receive services and what type of services are needed. Then after a client goes through intake, and one is determined that the client requires housing counseling, this next important step of financial and housing affordability analysis occurs. There is confusion surrounding the third element, which is an action plan. An action plan is simply what the counselor would do, as well as what the client will do to meet their housing goal and or address their housing problem. We require a reasonable effort to have follow up communication with the client when possible. Recognizing that it's not possible in every instance to reconnect with the client, there still must be a good faith effort and evidence that this follow up occurred. This could be as simple as a note to the file that an email was sent on such and such date. That's really what we're talking about here; what are the baseline requirements to fulfill the sufficiency standard and to check the box of each of these elements. Let’s take a look at a case study where we found there was some misunderstanding as it relates to budgets and a bit of a conflation on our part on financial and housing affordability, analysis and the budget requirement. I do want to note that David Berenbaum just brought up how the handbook is being revised to account for this is a great example of where we will clarify and try to clear up the confusion surrounding budgets and when they're required, and what instance and whether they meet the financial and housing affordability analysis elements in every instance. The problem here is that the second element that we just looked at requires a housing and affordability analysis. While in most instances, a budget is evidence that a housing and affordability analysis occurred and so it's the presumptive way that a counselor and an agency can meet this element. In most instances, this will be sufficient. However, there are instances in which a budget does not further the purpose of addressing the client's problem or meeting their housing goal. A simple note to the file to notate the reason why, in this instance, a budget was not required, and that itself is a performance of a financial and housing affordability analysis. In other words, the analysis that was performed and what came out of it was that there was no need for a budget and so in that instance, you would add a note to the file and that would be sufficient. What we did when we've recognized that this was a problem and we sought to resolve the root challenges we've consulted with our own program counsel to draft and issue a new frequently asked question on this topic. We hope this will go a long way in clarifying this second element of counseling and hopefully increasing the count and giving us a more accurate count of housing counseling clients. The third element of an action plan is documentation of what the client will do and what the agency will do to meet the goal or address the problem. This is part of human design and interacting with stakeholders and the end user here to get a better understanding of how we design the program in a way that actually makes sense to those using it. We found this very interesting situation where it’s a rental, landlord, tenant dispute. The counselor questioned do we really need an action plan here? The issue presented was that the landlord needed to take extermination measures, and there were rodents and pests in the in the space. The counselor honestly thought that's very onerous, and we won't put the client through that, but an action plan that would have been sufficient in this circumstance, is something quite simple. In this instance, hypothetically, the client would reach out to their landlord and with the help of the counselor they would discuss what the requirements were as it relates to take action to solve the problem. As you can see, in this instance, it's quite easy to document what the client will do and what the what the counselor would do in this circumstance. This is an example of a missed opportunity to count housing counseling client when it was proper to do so. Just because an action plan is straightforward, it doesn't mean that it's not an action plan. There's this emphasis on how counseling must be appropriate for the circumstances, and we must meet the client's housing goals and address their needs and their problems and we must do so while checking each of the boxes, or each of the elements, this was one way to do so it was to properly documented. The regulatory tax, this is in the handbook. These can encompass situations that we don't traditionally think of as requiring counseling, but they certainly can. For instance, another landlord tenant rental issues, like habitability issues can be addressed through counseling with reasonable accommodations as well and other disability rights, types of actions, obtaining resources from the state or the county or installing necessary accommodations. These are all things that agencies are already doing but they're not linking it to counseling and they can do so easily by properly documenting in the client file that all four of the elements were met. We are committed to abiding by the executive order and really adopting its principles. We've already started through an internal customer service box, where our own HUD employees send questions to where they're seeking clarity with regard to grants or policy type questions. This really informs us and lets us know where the end user is as well. The feedback that we got from the recent handbook publication prompted us to reexamine and iterate to promote a better understanding and that's what we're doing. We’re very committed to the Human Design approach, and engaging with stakeholders, including you, to tell us other areas where we should be devoting our resources or our attention. We plan to conduct targeted outreach and trainings, issue FAQs, and update policy guidance, like we're doing so with the handbook, but also other forms of guidance that may be existing in causing some of the confusion out there. That will be part of what of the undertaking and we look forward to doing so and to continue to engage with you and other stakeholders.

**Member Discussion – David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling**

**David Berenbaum:** David, thank you very much, and Tracy as well. This is transformative for many practitioners to view how we provide services in such a clean, straightforward way to focus or go back to basics and focus on the needs of our consumers, our programs should support all of our agencies to do exactly that. We don't want to become so rigid or bureaucratic that we're not supporting our organizations to deliver services quickly, effectively, pragmatically that makes a difference in the housing situation or the lives of our clients. I want to commend Tracy and David and Brian Siebenlist and the entire team at the Office of Housing Counseling, because this was an internal challenge for us to really think out of the box and redesign in a way that we think will enhance our program and enhance the delivery services, and also capture more information. Potentially up to 30% more sessions will be captured by this subtle reinterpretation of what is the existing rule. Lawrence, Thank you. I see you have your hand up, please jump in.

**Mr. Berenbaum opened the floor for the committee to comment.**

**Lawrence Batiste:** Thank you. Good to be here today. Excellent presentation in regard to this and informative. What I would ask and make a statement on is that the 9902 document and as you state these items that could be classified as HUD, there is not necessarily an area on there that identifies these, it would be positive, if in essence, it was defined somewhere. Then counselors would then know that this is the part of it and where they could place it on 9902, because otherwise, some of these items would not be on there.

**David Berenbaum:** Lawrence, thank you. I'd like to invite David or Tracy to respond to that, because that is a discussion we've been having internally as well. It's connected also to updating our systems. We have an existing system. I'm a little bit of critical of it, but we are moving to update those systems with all of the systems across the Office of Housing. David, Tracy, please feel free to respond to Lawrence's point.

**David Valdez:** Sure, thank you, Lawrence, point taken, I think we can do a much better job part of human design is to figuring out how do we best communicate what is permissible, in this instance, as what we're dealing with. I think one place to start would be the 9902 form itself. If we were to look at the instructions in Section nine that relate to one on one, housing counseling types by purpose, there is some description in there as it relates to each of the counseling types that are captured on the 9902. I would posit that they're quite broad. That would be one way to look at it. Look at the existing categories and to see where these types of activities that are being performed fit. Section nine on the HUD 9902 directions page is one place to start. I take your point, and I think that we can do a much better job of expanding on those descriptions, with each of the categories on the one-on-one counseling by purpose.

**Tracy Badua:** I do want to add that more description on the different categories is also available in our handbook, which I know my colleagues, Tracie and Terri went to detail on earlier. It sounds like we do have some work in terms of what David Valdez was saying of outreach and trainings and FAQ. This is something we'll definitely take a look at.

**David Berenbaum:** Thank you, Tracy, I see a number of hands up. I'm going to go to Richard Verrillo next.

**Richard Verrillo:** Just a question, could you share an example of what would replace the budget for the financial analysis requirement?

**David Valdez:** I want to emphasize that a budget would still be required and would be the presumptive way to meet that element of the financial and housing affordability analysis. In other words, in most instances, that is still going to be the proper way to meet that standard. However, what we're doing is recognizing that there are instances in which a budget may not be necessary or appropriate. In those instances, the way for the counselor to capture the fact that is not appropriate in that circumstance would be to note in the client file, the reason why it is not so they must articulate in writing, why in this instance, a budget was not the outcome of the financial and housing affordability analysis. In most instances, it will be the outcome and the evidence of that that analysis being performed. When it's not, we would just require an explanation in the in the client file.

**Richard Verrillo:** That's perfect. Thank you.

**David Berenbaum:** Thank you. Angie Liou, please.

**Angie Liou:** Thank you for that presentation, I found it super helpful to have those couple of examples. First of all, it was really eye opening to hear that those types of activities would also fall under the definition of HUD housing counseling. I guess for agencies such as the one that that I work at which is a local community based organization where we do an array of services, whether it's homeownership education, homeowners, homeownership specific one on one counseling, but we also do a lot of advocacy or assistance for renters. The way we divvy up our work, and I suspect, many other agencies probably do this way to is that the, the HUD certified housing counselors really focus on carrying out the first-time homebuyer education as well as folks who are working on trying to buy their first homes. Then we have other staff who we think of as resident liaisons or resident advocates, who do not and are not required to go through the very time-consuming investment and process of getting HUD certification. In other words, there are staff who are indeed performing those services, including as an example that a dispute with a landlord, or trying to get landlord to fix something. But because they're not being performed by the HUD certified counselors, because we have a limit on that, and instead they are being performed by let's say, our resident advocates, those I don't believe would count, even if we are performing them, because they're not being performed by housing counselors. That's something I just want to point out.

**David Valdez:** So that's correct. Yes, in that instance, because the work is not being performed by the HUD certified counselor, it could not be counted as housing counseling. Ultimately, circumstances are unique, and for each agency, depending on its size, and the amount of money and the resources of counselor numbers and all of that. Certainly, we defer to each of the organizations to make their own choices about how they split up that work internally. But certainly, one can imagine a scenario where your resident advocates perhaps pass on you, if the counselor had the resources, the time resources, but where you could sort of link the two services and still use your resident advisors, but also think about is there anything more necessary here that would help the client meet their housing goal and or address the problem they presented with. Then if a housing counselor conducted that work and performed all elements of the counseling, to include the financial and housing affordability analysis and the action plan, as well as follow up, and of course, the intake, then then one could conceivably move that into the housing counseling bucket, if you will. Certainly, every organization is different and has different resources.

**David Berenbaum:** David, thank you so much for that very accurate response. Angie I'd like to present it from a more business management perspective. Many organizations have cross trained their staff, having intake specialists having distinct staff who do follow up and then engage a counselor as appropriate. Others, such as our legal service organizations that are also HUD approved counseling groups, or FIP agencies that are also HUD approved counseling groups often have several staff working together and this gets to David's point about, in fact, having shared responsibilities, that in the end is a very cost effective method of ensuring first the consumers needs are met. The examination of the counselor with the consumer, of an advocate or legal service provider with the consumer are, in fact, all coming together in a triage, and ultimately a follow up situation. So ultimately, it's extremely cost effective, but David's point is correct. Our goal is to ensure, for example, of fair housing as being services are being offered to a consumer, let's capture that information and support the agency. The business models that agencies choose and how they fund their staff will remain up to them. Our goal is to be more efficient and effective and supporting the array of services provided by our organizations. So that was a really good question, Angie, thank you so much. Paul, I think your hand was up next. Paul Yorkis.

**Paul Yorkis:** Thank you, David. I would share with Tracy and David Valdez that I really enjoyed your presentations a great deal. Thank you, they were very helpful. And I just got a couple of questions and perhaps a suggestion. I don't recall, the total number of certified housing counselors there are right now. David, do you know that?

**David Berenbaum:** Paul, it's approximately 4200 across the country.

**Paul Yorkis:** So, there's 4200 of those folks. And how many agencies are there?

**David Berenbaum:** Approximately 1550.

**Paul Yorkis:** So, my sense of what you've described to me, I think, is really important, and incredibly valuable. I don't know if there's a way to directly communicate with those 4200 folks through an email, and those 1550 agencies through an email saying, we got a question about how do we handle XY and Z. We want to give you an update example, as of today so you are aware that you have this flexibility, because I really think we're talking about flexibility. We're really talking about making sure that, we, the Office of Housing Counseling, the advisory committee, the people with boots on the ground are all working together for the American public. I would just encourage you to think about a putting together a nugget of information to send to these folks when you discover this. When I was listening about the spray for roaches example, I said to myself, well, what's probably happening is somebody's listening to that tenant and then I'm going to intentionally use the word counseling that tenant on how to correctly communicate to the landlord, yelling at the landlord doesn't work. You know, screaming at the landlord, knocking on the door if they happen to be a in the same building. So, you're really counseling those folks and I just think it's so important that if we can send out nuggets, that would really be very helpful. Thank you.

**David Berenbaum:** Thank you, Paul. I think that's exactly where we intend to go. As Tracy and David noted, we do plan on engaging with all of the housing counseling community and I'll add also lenders and real estate professionals and others because as we have begun these conversations, more and more examples of very profound services are being captured in our discussions. I shared what really gave rise to the whole issue, which was the consumer requests for assistance with Treasury's programs during the pandemic. The more we discuss it, the more other forms of counseling emerge that are invaluable, in fact, when delivered to consumers. The conversation we're having with you today is the first step to take a poll the exact direction that you mentioned. Thank you for stating it so well. Carol Ann Dujanovich please join.

**Carol Ann Dujanovich:** Thank you, David. I just wanted to say thank you for everyone, recognizing the importance, and the need for strong counseling for our senior borrowers, as it relates to our HECM. As we all know, our audience is much different, therefore, they require different counseling, different than a first-time homebuyer. So, thank you so much for bringing its first and foremost. And you making the changes necessary. We in the industry, definitely appreciate that.

**David Berenbaum:** Carol, are there any examples of services for aging in place, or elders in particular that come to mind? Home Improvement is often an example that has been shared with us by housing counselors. Are there any others that come to mind?

**Carol Ann Dujanovich:** I think of national Aging in Place Council, which I am a member. One thing, this may not really be the appropriate time to bring this up, I learned something interesting. We have so many of our senior borrowers, their homes are in disrepair. They need work done and of course, their equity can't support the additional repair. Did you know that your local ACE hardware has a handyperson division that will guarantee the work to be completed and will allow, in most circumstances, for minor repairs to be collected by HUD, therefore, no funds out of pocket to the senior borrower. They are not borrowing it, it's simply a service that Ace Hardware does. So, my team is actively working with their local Ace Hardware to promote this. But national Aging in Place Council is strong advocate for our senior borrowers as well.

**David Berenbaum:** Thank you. I would like to invite Bill or Ibijoke to share any thoughts that you have? Certainly, both of you are very active as counseling professionals and practitioners, both through your own agencies and working with other industry leaders. I just would like to invite you to share any thoughts that you may have.

**Bill Sevilla:** David, I will just say a few things. I have been doing counseling for 30 years, but the last 14 have been focusing also on foreclosures. I have helped hundreds of people. One of the things that I keep finding strange is when you get a mortgage servicer who tells the homeowner that they cannot approve a loan modification because they can't lower the payment. I constantly go back and argue that well, one you have raised the interest rate, two the cost of insurance and the cost of property taxes have increased. So naturally, the payment is going to be higher. What are we working towards saving the home, or forcing the homeowner into a foreclosure path, and sometimes they do agree, but I'm wondering if there's any way to address that type of issue that the key is if the homeowners income and support with normal underwriting ratios, the increase than they should be allowed to keep the home, no one wants an increase in payment. But if that is the only route to keeping the home, then it becomes, I think, a vital process that needs to be looked at as to why some of these investors have these policies in place when the end goal is to really preserve housing, not to eliminate it. Thank you.

**David Berenbaum:** Thank you, Bill. That could become a discussion for a whole separate meeting for this group. I will note that FHA has taken some significant steps to apply learnings not just from the pandemic, but also the financial crisis and apply them forward to help individuals who have an FHA loan stay in their home, even at a higher interest rate environments. So, Bill, that's a very good point and I think it's one which we should consider a follow up discussion. Ibijoke, I know I put you on the spot a little bit. Anything you would like to share?

**Ibijoke Akinbowale:** Absolutely. I want to extend a warm congratulations to the Office of Housing Counseling for the permanent placement of Terry Carr as the Associate Deputy Secretary, that's a big win for the field overall, given her level of expertise. I just wanted to call out a thanks on the elevation of the conversation around the uncounted cases. I know that this is something that many really did raise a flag for during the pandemic, specifically, but as natural disasters and pandemia has become more frequent occurrences. I know that there has been some modification to the 9902 to address different counseling types but there's still a number of agencies that aren't certain how to capture, to truthfully capture the number of clients that they're seeing, in addition to what the appropriate case type is and so I know that there is some additional guidance for this in the in the handbook and some attempts from your team to provide further clarification, especially in the revisions. I wanted to give kudos to the team for calling attention to that, as there are a number of significant cases, whether that be from half programs to homelessness services and rental counseling that significantly go uncaptured and documented by our work. As we continue to push for greater clarification around what housing counseling is, and the best way to capture it. Of course, as you have mentioned, David, increase in improved technology is really going to be key to addressing some of these issues, especially for local housing counseling agencies that don't have as much access and resources to navigating the technological support needing, needed in those instances.

**David Berenbaum:** Well, put Ibijoke, and I'll add as well, we're beginning to really focus on the client management system needs of our organizations. That includes both commercial, off the shelf systems, as well as those that are proprietary. Because these systems should be simplifying how we capture outcome information and reporting. We are learning in many instances that unfortunately, some of the systems are genuinely not meeting the needs and some of the providers are not providing adequate training to the very staff they are licensing to use these systems. That is going to be an area of focus of our office moving forward, as well as looking at updating our own IT systems moving forward. Again, I mentioned earlier, we are looking at real time systems that will really capture outcome information on a whole new level, thinking about connecting to Mizmor, and FHA Catalyst and systems being used by Fannie and Freddie and other information available. We see the impact of our work. I would like to invite Sherri or Daniel to share any thoughts they may have. Maybe to kick off your conversation or conversation with you, I've heard that in the downpayment assistance area, and then also with regard to Special Purpose mortgage programs, that there are a lot of questions that come in from qualified consumers who feel they may not need a budget workup yet, but they're beginning to think about these mortgage products. Now, providing information is not an adequate standard for the delivery of housing counseling services. But I am wondering if anything comes to mind that we should be thinking about in the work that you do in promoting homeownership in the industry in the lending and Sherri, let me invite you to kick us off.

**Sherri Eckles:** I do not actually have a thought specific to that question off the top of my head. One of the things that was going through my mind, in terms of the broader context of defining housing counseling was really funding, all the groups that I talked to funding is one of the biggest issues. Looking at the impact of helping a tenant stay in their home or foreclosure prevention. Quantifying the impact on homelessness on the social safety net ramifications of somebody in an unstable housing situation, gives more credence to public policy recommendations around increasing funding for organization. I feel like the more of those types of things that you can capture and be able to measure the impact is going to strengthen the argument for funding, which is the thing that's always top of mind when I'm talking to the groups. I don't know if there is a way, on the homeownership side we’ve done a lot of analysis on how borrowers are much less likely to default if they have gone through pre purchase housing counseling. A lot of the downpayment assistance programs have that as a requirement as a result. So being able to quantify that for servicers on the back end of showing how this will save money on loss mitigation, and default, servicing is another avenue that continuing to collect that data. I don't know if there's a way to assign like partial credit or something, because it certainly is something that should be being measured, even though I understand that it doesn't rise to the level of a full counseling, it's putting somebody on the right path.

**David Berenbaum:** Thank you, Sherri. Daniel, any thoughts?

**Daniel Garcia:** Thanks to staff are working on updating this handbook. This is transformative for the industry, especially for these agencies who were maybe struggling and understanding on ways for them to count some of these numbers towards housing counseling and things like that. Going back to your question, your question alludes to the very point that it's important for lenders and banks to work with the housing counseling agencies. Oftentimes when you know, the clients go to the housing counselors, they're wanting to be prepared for homeownership. By the banks and the lenders working closely with the housing counseling agencies to ensure that they are up to date on the various programs that are out there. I think that's very beneficial to allow the clients to take advantage of those programs, because they're there. The banks and the lenders, they want to roll those programs out, they want to get those loans done. I really think that it shows and highlights the importance of banks and housing counseling agencies and lenders all working together cohesively to be able to help our clients achieve homeownership.

**David Berenbaum:** Thank you, Daniel. Thank you all. I think it's safe for me to say that there appears to be an endorsement of this fresh look at the standards for the delivery for housing counseling and what is defined as housing counseling. Quick show of hands, we can use our video, if you agree we should continue on this significant path forward. All right, everyone, I see it. All right, we have a unanimous endorsement, this fresh look, and it looks like our audience as well is weighing in. Thank you, everyone. We look forward to continuing as our team noted to build this out to provide more resource information, most importantly, to engage with you applying human design, human centered design, to really ensure that our agencies have the funding, the support, and we have the ability to capture this information. All of our stakeholders are looking for the impact of our work, most notably the consumers we serve. I am really proud of the work that we have been doing in particular on disaster relief. I've mentioned in various forums and meetings, our own virtual conference that we sponsor, that we have been doing quite a bit of work and Virginia Holman who is going to be speaking next housing program technical specialist, one of our most talented professional staff. She has been leading an effort where housing counselors literally have become first responders in a series of unfortunate natural disasters that have happened around the country, whether they be a result of fire, flood, hurricane, certainly almost any issue that we have been dealing with across the country, she has been our principal lead. More importantly we have updated the resources that are available that we use, both for our agencies, as well as in house at HUD so that we can more quickly work with FEMA, work with other HUD offices, work with local desk disaster response agencies, and this work is making a difference. I hope at some point in the future, we actually can more aggressively fund, what is a disaster relief effort with our agencies so that we have early responders ready in advance of any disaster, specially trained, a cohort of housing counselors, who can respond both on site as well as virtually or telephonically to needs at a community level. That's something we're working towards in the Office of Housing Counseling. So let me turn things over to Ginger Holman for an update on the good work that we have been doing in Hawaii with some amazing agencies.

**OHC DART On Maui by Virginia Holman, Housing Program Technical Specialist, DART Lead, Office of Outreach and Capacity Building**

**Summary:** Virginia Holman gave an update to how OHC and the DART team were able to respond to the Maui Wildfires and the organizations that were involved in assisting the community to get back on their feet.

**Virginia Holman:** I want to use the response to the Maui wildfires as an example of what OHC has been doing. A little bit of background on the wildfires. The fires broke out August 8th, sort of unexpectedly. There's conversation about whether there were warnings, but it is sure to be that Hawaii and other states will improve their warning systems. On August 10th, we had a presidentially declared major disaster which sometimes can take several days and weeks to do it, but the response was very quick. 97 lives were lost, which was down from the initial estimate. More than 2000 buildings were destroyed, and most of those were homes. This was a historic area, so many of the homes were old and had a lot of history to them. The town of Lahaina reopened on December 11th to allow residents and business owners to assess the damage to their properties. There was always a sign of hope, everybody was so distressed about this 150-year-old banyan tree that had been in the middle of town for 150 years and was a major part of the community and they were so worried about it, but it's coming back, much like the town and the island. There are some continued ongoing issues, there's an unprecedented mental health crisis, the work that needs to be done to clear the properties of burn debris and define the opportunities to rebuild, securing long term housing for the survivors, and of course, scammers got out there and were selling short term nonexistent rentals to survivors and landlords and misleading them on the cost and what funding was available. What did OHC and the DART team do? Once we realized how bad the wildfires were, we activated our standing operating procedures for disaster operation. The agency, POCs, reached out to their Hawaiian agencies in their portfolios to say we're here, let us know what you need. We have a survey that we send out using Survey Monkey, where we ask them to assess their operational status and capacity. We did find out that all housing counseling agencies were open and operational and that's in large part because many of them were not actually on the island of Maui, or if they were they were not in the area with the fires. And then we're, we followed up with a recovery survey that we sent out every couple of weeks. We provided training and resources to the counselors that needed some information on loss mitigation. We provided regular weekly reports called SITREPS, situation reports, to the Office of Disaster Management and OHC management. Housing counselors assisted at FEMA disaster centers, as well as centers that are sponsored by local groups. The Hawaiian Insurance and Banking Assistance Center sponsored four very large outreach events with lenders, servicers, counseling agencies and federal agencies, and we worked with them and the agencies to get counselors at these events. A wide range of services were provided for individualized solutions to their problems. For example, they met document replacement requests for those who lost important documents. They discussed insurance situation issues and budgeting resources; we did have a couple of agencies that were able to provide legal services. So, it was whatever the agency's skill set was, that they provided the assistance. They helped over 2000 clients and families.

**David Berenbaum:** I want to commend our agencies who are on the ground providing services as well as those who were remote. But I also want to applaud the terrific work, HUD staff to quickly respond and meet the needs of individuals who were displaced and unhoused due to the disaster.

**Paul Yorkis:** I was wondering if the Hawaiian Mortgage Bankers Association, or the Hawaiian Association of Realtors was able to assist in any way in the recovery?

**Virginia Holman:** I'm sure that they were there in the background. They were not prominent in in the work that I was doing. I'm sure that the field office and some others, were in touch with them.

**David Berenbaum:** Paul, I will say behind the scenes working with FHA on the servicing side and allowing for some of the allowances and accommodations that had to be made, it's my understanding both national and state level NBA was very much involved with those discussions.

**Richard Verrillo:** Is there any way that you guys can work with your colleagues at HUD and get access to some of the CDBGDR Funds early in the process to help with this? There is a lot of money that goes out, but one of the issues that we always see is the money comes out so late for these programs that many of the survivors have made it past the emergency stage and now the money is finally coming out but a lot of the needs have already been kind of addressed, or the need is has now passed, because it was so long since the storm. So, it would be great to see some of those funds set up for preventative work that housing counselors can do. And then when the disaster hits to have some of that funding available for the counseling work to be covered and paid for.

**Virginia Holman:** My understanding of the legislative that setup that program is sort of very prescriptive about all these stages that must take place before they're able to release the money and then some the money is not appropriated, they must ask for it every time, which does put a kink in it. Every community that gets that grant must do an action plan. And we have reached the point where we do include housing counseling in their plan. So, we're slowly convincing them to do it, but I think as I understand it will take legislative action to change the scheduling of the release of that funding.

**David Berenbaum:** What the HUD secretary has done last year, was created a distinct office within HUD focused on disaster relief, to bring all of HUD’s efforts together. But they are beginning to engage housing counseling, Ginger's point about process and what our mandates across all agencies for use of federal monies is a fair one, but HUD is internally taking steps to do things more quickly and expediently within our own programs.

**National Awareness Campaign: Let’s Make Home the Goal by Terry Carr, Acting Associate Deputy Assistant Secretary, Office of Housing Counseling**

**Summary:** Terry Carr gave some data to the research OHC has done for the Let’s Make Home the Goal Campaign and what steps OHC is going to do moving forward in 2024.

**Terry Carr:** We kicked off this campaign with some research, and these are the ages for the first time homebuyers and here are also data whose mortgage ready and almost mortgage ready and we just show that because it means that we continue to have a good percentage of people in our target area and minority communities that we can target and try to bring more awareness to the value of housing counseling services. The main thing here is just it's a look at the homeownership rates by race and you can see that among Black Americans, Hispanic Americans, and Asian Americans, they significantly lag behind the overall homeownership rate, and particularly the non-Hispanic white homeownership rate. We did some interviews with housing counselors and with consumers to try to kind of get a sense of who they are and where they are. What we found is there's a need to understand and be aware of housing counseling services, we found that they're aware of some resources, but they don't really know if those resources are things that they can apply for or that apply to them and that they would like to know more. Just some comments that we found early on from folks who were talking to consumers, curious, confused, trying to get their ducks in a row, had no idea that HUD dealt with first time homebuyers and definitely want to have, they feel a little bit overwhelmed by all of the information they have to kind of sift through to buy a home and would love to have some help in doing, in making that, navigating that process. We’ve done some social listening and we found that the sentiment around home buying is changing and right now it's quite negative and that's due to homeownership rates. We wanted to reach the risk communities and promote housing counselors, as certified professionals, and as trusted professionals that consumers could use to help get through that homeownership process. The main components of the campaign are paid media, social media, campaign materials and events. We launched Let's Make Home the Goal on June one, we purchased social media that included Google Display ads, radio ads in 15 metro areas, and we use those ads to tap the benefits of housing counseling. We also created a landing page until we drove all the traffic from the ads to a landing page and the first thing on that landing page was something that they could click on to find a housing counselor in their area. We also established social media accounts, which we intend to make much better use of and round two of the campaign. We crafted branding and logos, we obviously provided some providing to our housing counseling agencies with a logo, they said that they were HUD certified, and we held an inflow of federal employee Expo. We had 15 metro areas here you can see they were Yuma, Odessa, Texas, Houston Albuquerque, Memphis, New Orleans, Virginia Beach, Baltimore, Richmond, Tuscaloosa, Rockford, Illinois, Indianapolis, Kansas City, Elkhart Goshen in St. Louis. We had reached nearly 37 million impressions and with those impressions, we reached over 5 million consumers. So that means we reached each consumer about five times and that's about how much how many times it takes to get someone to start thinking about taking an action. Our Google Display ads garnered doing 8 million impressions and we reached a little over 3 million people through Google Display. Through Facebook, we had a click through rate of about .23%, which is higher real estate in areas that we think are comparable to the kind of education effort we were doing. The overall impact and some of the key achievements we kicked the campaign off with a Ask Me Anything Reddit interview, where David got online and spoke, just agreed to answer questions about homeownership for one hour and it was a big success. We had 10,000 views in the first hour and 40,000 views by the end of the day. Another really big success was a public service announcement that Secretary of HUD, Marcia Fudge, had made and that was looked at by nearly a million people. We're thinking in 2024 that we want to use some of the successes and leverage of those results, and we want to expand the campaign in some ways. We want to continue to focus on pre purchase counseling, we have these resources for five years. We want to expand the number of in person events we attend, we got positive feedback by being in person. Another area where we're really focused is broadening our partnership and this is really a social media campaign, and we'd love to see if we can't get more intense participation from partners and that is anybody who has an interest in making sure consumers are aware of housing counseling. On average, we invested about $20,000 per city and this time, as part of expanding our partnership, we’d like to invite people to adopt cities. And this is one of the ways that we would like to expand the reach of the campaign.

**David Berenbaum:** Terry, thank you so much. I think everyone is familiar with the regional and mall in DC house party events that are occurring, HUD is exploring continuing that programming and continuing also to work with our office using Make Home the Goal as a theme of all the house party events, with our housing counseling stakeholders as partners. We’re also looking to link our programming to some of our efforts to reach out to tenants in various HUD programs, to connect them with housing counselors to explore homeownership opportunities, through unique mortgage products, special purpose programs, as well as the FHA mortgage program, and of course, the choice housing voucher program as well. Mr. Berenbaum invited the members of the committee to ask any questions or make any comments.

**Lawrence Batiste:** I just had one question and I know this is all in the plan, but is there any direct intention, focus on the counselors that they will be getting this in information, all along with the factor that you have it going to the different subsidiaries and so forth and partners.

**Terry Carr:** Yes, one of the things we're exploring is that we really want to up the use of our own social media accounts. We want to find a way to share everything with the counseling community in a way that will allow them to repost easily. We are going to find a way to try to include counseling and counseling agencies, in really day to day it might be week to week kind of updates, what's going on with the campaign.

**David Berenbaum:** I'll also add that we are collaborating with the National Association of Real Estate Brokers in their homeownership event programming. We're really going to actively engage with our housing counseling community partners, we are looking to really expand the footprint so that it truly moves to more of a national presence as we move forward. Looking further ahead, we do foresee reaching out to the public in other areas. We are troubled about some of the eviction trends, and there have been suggestions that we can play a larger outreach role in that space as well. The idea is to be adaptive and responsive to the needs of the community and the residents we serve.

**Member Comments - by David Berenbaum**

**Summary:** David Berenbaum opened the floor to the members of the advisory committee for a new concept based on other public meeting forums and that is to allow the members to share their thoughts and questions based on any topic related to Housing Counseling.

**Paul Yorkis:** There are two issues that I’d like to address, one within HUD and one external to HUD. The Veterans Administration today prohibits veterans from paying a buyer-agent who is assisting that veteran in the purchase of a property. That's the only federal agency that has that kind of regulation. And my hope would be that HUD could advocate to the VA to consider removing that, because it's a tough market and veterans need excellent representation, and they get that through a buyer agent. Number two, within HUD, I have learned a great deal, but have much more to learn about the determination of fair market rental housing, and how HUD determines a rent. And in the Boston area, where I live, the city of Boston has almost 600,000 residents, and the town I live in has 13,393 residents to be precise. But when fair market rents are being calculated, Medway is lumped in with Boston. And that makes fair market rents in Medway unaffordable because of the nature of the process. So, I would simply encourage us to explore that to see if there is a way that a more effective way to create more reasonable and appropriate fair market rents. And I'm sure, the Boston area is not the only area of our country where this is true.

**Bill Sevilla:** I wanted to make a comment on what I think happens all too often with our basic housing counselors. We're always happy when our client gets approved for a mortgage. And in the research that I've been doing for the last eight years, I've noticed the preponderance of how many homebuyers get loans from mortgage brokers. I think we're missing a point where in terms of providing our clients with information that can make help them make informed decisions, they need to know two things, one, they're going to pay more when they deal with a mortgage broker compared to working with your bank, and two the tendency of mortgage brokers is not to inform the client of downpayment assistance programs, it's just a quick, easy approval, and they get dumped into an FHA loan and this is really negative to the community. So, in our workshops we don't steer people away if they're pre-approved from a mortgage broker, but we try to provide them with making the right decision, providing them with three banks that can also provide the same service at a lower cost, and sometimes avoid being dumped into an FHA loan when they really don't need that. And it just because it's such a quick approval, that that's the tendency of a lot of these loan officers. So just wanted to bring that up, that I think we need to educate our counselors to go beyond the happiness of seeing an approval and determining is it an approval that really benefits that new homebuyer?

**Angie Liou:** I think many of us were, are aware of this recent lawsuit and ruling against the National Association of REALTORS that will likely have profound implications in the way that agents charge commissions. So, the ruling now since that buyers have to pay for their own agents, instead of having sellers. I talk more locally to some of the other housing counseling agencies about what they think this, how this might play out for our clients, especially for first time homebuyers who tend not to be familiar with the process and so buyer's agents really play a critical roll. I think this is something that this group too should continue to keep a close eye on. So just want to flag that.

**Lawrence Batiste:** I know that in fact that we are looking at workshops and so forth. But I would ask that we would start considering hosting an interactive workshop or even webinar focused solely on reporting practices. So that if we focus on that, then we can get the understanding to the counselors of exactly what they are to be reporting. The other thing that I would just want to mention in regard to that also was that HUD may consider recognizing or have a program recognizing the agencies that demonstrate an exceptional accuracy based in their reporting, and highlight these agencies in HUDs, publication, their events, newsletter, and to showcase the benefit of accurate reporting. And that way we would then have more agencies having the incentive to improve where they are at this time.

**Ibijoke Akinbowale:** I kind of want to piggyback on some of the work that your team is doing in the way of disaster and thank you to Ginger for sharing an update on Maui. I know in this meeting, and maybe the prior two, we spent a lot of time talking about our neighbors in Hawaii and just as first responders, were there to address the Maui fires, so were developers in a very predatory nature. And so I think as the DART program continues to grow, that perhaps there's a lot of anecdotal evidence and feedback that might be helpful for advocacy groups and lawmakers to be shared with as they work to sort of address what's a natural recurrence, in the instance of disasters, and that's predatory lenders and the pricing out of local consumers. Hawaii is a very unique market, of course, it's not uncommon for folks to have a 100-year mortgage and so it's really advantageous as a lot of the locals and folks that are advocating to preserve the land and to keep it as affordable as possible. A lot of the evidence that the DART team may be uncovering by working with local housing counseling agencies may be helpful in this goal. So, I just want to encourage the sharing of resources, specifically for those disaster impacted communities and the advocacy groups and lawmakers that have a responsibility to them.

**Daniel Garcia:** I just like to mention that we still have a lot of work to do when it comes to housing counseling and the impact that we're having, but I think it's important to also recognize how far we've come. And I think today's presentations were an indication of how far we've come in really trying to meet the needs of the community, as you stated earlier, what it continued to be adaptive, respond and responses to the needs of the communities that the agencies are serving. I think it's really important that we recognize that we've come a long way, even though there's still some work that needs to be done. So, thank you to HUD staff for really putting this together and leading the way for us.

**Richard Verrillo:** For me, it always goes back to funding. I'd love to see if HUD or the Office of Housing Counseling would be able to host some type of event for private organizations and funders, to kind of showcase housing counseling, and housing counseling agencies and the work that we do to bring more resources into this program so we can have a greater impact and help more clients out there.

**Sherri Eckles:** First, I just want to say this has been an incredible presentation and an awesome recap of what was truly a hugely impactful year, in terms of the handbook and all the progress that was made, and the amazing outreach efforts and all the people that you reached, I feel really grateful to be a part of this group and supporting the efforts that you all have been so successful at over these last couple of years. In terms of my comments, I had two things. One was, I do see a huge opportunity for synergies, and I know you mentioned this before, in amplifying the efforts of the outreach initiatives. So, the MBA has what they've called this convergence initiative, where they've got a multi-pronged approach in several cities. So being able to work with them as well as, so here locally where I live, we had a study that came out that showed a massive amount of PFOA contamination around a plant that was located locally. And at the time, I worked at the State Housing Finance Agency, and we spoke to the local housing counseling agencies, which literally the weekend that this all broke, we were out in thence, meeting with people in parking lots, at churches, grocery stores, everywhere, because it was mass panic among the homeowners of “what does this mean to us?” “Are we safe in our homes?” “What is this going to do to our property values?”, and they were they're giving concrete advice as trusted professionals. And so, I feel like there's also an opportunity on the funding side to build upon the wonderful support that HUDs providing to these agencies, by leveraging the state housing finance agencies as well, and how else those partnerships can be expanded on for support. And then the one other thing I would mention is all the great work that's being done to bridge the racial homeownership gap to help more people become homebuyer ready, we're not seeing the full impact of that, because of the lack of supply. I have people every day that are approved for mortgages that cannot get offers accepted. And so, I think there's a lot we need to do in terms of educating the industry on the fact that just because these borrowers are low income or might be using downpayment assistance doesn't mean that they're a bigger risk, that the industry has evolved to the point it doesn't mean it's going to take them longer to get their home sold. But also just if there's a way that we can, I know that part of housing counseling doesn't consist of citizenship education, but, there's a lot of public policy that impacts density and local zoning requirements and things that people don't understand, how the importance of voting, the importance of advocating for themselves, either at the ballot box, or just by reaching out to their local elected officials, which is something that they can do for free, would be helpful in terms of trying to address a lot of the things, construction, labor shortages, and a lot of the other policy initiatives that we're trying to support to address the inventory issue, which is obviously, the other side of this coin, in terms of they have to be able to find a house they can afford once we get them approved and ready to buy a house.

**David Berenbaum:** Thank you, Sherri, very insightful points. And I'm happy to share with you that we are meeting with the Mortgage Bankers Association and the National Association of REALTORS for a much closer working relationship on their homeownership initiatives to reach underserved communities in partnership with many counseling organizations at this time, so stay tuned for more information from those conversations.

Before we move to the public comment period, first, thank you all, for your personal comments. The subjects that you raised are all related to the work that we do every day, and we'll follow up. I want to share a few things with you. First, our office has begun in cooperation with our Office of Policy Development Research, for a survey on the experience of housing counseling groups who have been focused on eviction prevention. We presented some of those findings last year at one of our public meetings. We're now doing focus groups with select organizations who participated, and our Office of Policy Development and Research will be releasing a paper on all of the outcome and findings and recommendations that they are able to observe from this process. When that is complete, we will share that with this group, as well as all our stakeholders. I am just so impressed by the amazing work that was done by housing counseling groups during the pandemic and across the board. I also wanted to share with you as well, that as we look forward to our spring meeting, we plan on modeling it on the recent meeting we had last year in Little Tokyo focused on Asian American Pacific Islander issues. But we're looking to go on site, I'll keep the location to be determined at this moment in time, but a culturally appropriate location. Our focus will be on Latino and Hispanic housing needs challenges and the role of housing counseling. And we are looking at a March date for that stay tuned for more information.

**Public Comment – David Berenbaum & Virginia Holman**

**Summary**: Ms. Holman started the Public Comment Portion of the meeting by explaining the rules and procedures.

**Virginia Holman opened the floor for public comment**: Thank you very much, David. This is a very important part of our meeting where we ask the public to give us comments relative to what we discussed or just any other housing counseling topic. Just to give you a little guidance on how the process is going to work. You're going to be able to make your comments either through Zoom, the facilitator will call on you if you registered to speak, but this meeting we will be using the raised hand tool in Zoom. The facilitator will open your line, but then you must unmute your microphone yourself. We'd like you to introduce yourself by providing your name and your organization and an important thing to note is that there is a two-minute limit on your individual comments. As I said earlier, restrict your comments to the topics that we discussed today or just general housing counseling issues. Another important fact is the members of the advisory committee will not respond to your comments or questions during the meeting. They will, however, consider them at a later date during future deliberations. Thank you.

**Corzann Sailor**: I can no longer speak. But thanks for everything. It was a great presentation. Appreciate everything. And I'll be in touch. Thank you so much.

**Ciera Barnett**: My question was just when the new handbook comes out, 6.1. What, by what day will the agencies need to implement it?

**David Berenbaum**: Ciera, that's a very good question. Part of it will be based on what we learned to be an internal review process. So, we will follow up with an email to the entire housing counseling industry with regard to an effective date. But you heard earlier today and that we were shooting for April, but I don't want to give out misinformation. Just stay tuned and we'll share that.

**Lou Tisler**: Lou Tisler, National NeighborWorks Association. With the various funding discussions that are going on this month, with the deadline coming soon, how will that affect what is going on with all the good stuff that's going on right now in the Office of Housing Counseling? What's the plan should there be a shutdown or continuing resolution?

**David Berenbaum**: Lou, unfortunately, you're asking a question during a public comment period, which I am not supposed to be responding to any questions. I would invite you, or anyone who's interested to reach out to me away from this meeting, and I can share that with you. Right now, we are all in HUD, very hopeful that there will be no need for a shutdown, because as you know, a shutdown would be very disruptive for federal programs, including the Office of Housing Counseling.

**Sarah Simson**: Hi, Sara Simpson. We were just hoping to make it known that we would really love to have some more HUD training materials for new counselors. Specific to the HUD exam. We take about every single class we possibly can NeighborWorks and CRC, many others, but it would be great to have additional resources coming directly from HUD on HUDhousingcounselors.com.

**Next Steps and Adjournment- David Berenbaum**

**Summary**: I would like to thank everyone who participated and share their thoughts. I invite our audience to reach out to your point of contact at HUD or anyone and the office of the DAS if you have anything you'd like to engage with us on. I'm really looking forward to what will be the next NOFO that will be issued by our office, we expect it to be later this month or the very latest the first week in February but it's getting very close. This initiative has several purposes, the most important is to increase the number of homeowners who qualify for mortgages and buy a home through the Office of Housing Counseling programs and the good works done on a community level. Also, for the first time, we will be capturing very comprehensive data about the clients that we are serving demographic data such as, where they lived, where they purchased, the type of mortgage product, the value of the home, and so on. We'll be working with our Office of Policy Development and Research and others, after the first year of the grant, to report out that data to celebrate the impact of housing counseling. Thank you for all the feedback that you gave us when we posted the NOFO for public view. It was a very successful process to improve upon the NOFO content and answered a lot of very good questions as we move forward about it. I want to thank all of you again, thank the members for their active participation, all of our audience, and again, happy and healthy New Year.

**Meeting Adjourned.**

**End of Webinar**