

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

The Housing Counseling Federal Advisory Committee ("HCFAC") of the U.S. Department of Housing and Urban Development convened a meeting from 10:00am-4:00pm EDT on Wednesday, September 11, 2024. The HCFAC met in person in Norfolk, Virginia as well as virtually via Zoom. Public attendees included 211 registered attendees, 101 attended the webcast virtually and 23 attended the meeting in person.

HCFAC Members Present:

- Angie Liou
- Carol Ann Dujanovich
- Richard Verrillo
- Lawrence Batiste
- Bill Sevilla
- Paul Yorkis
- Sherri Eckles
- Gabe Ewing del Rio

HUD Presenters:

- David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling
- Virginia Holman - Designated Federal Official, Office of Housing Counseling

Panelist Presenters:

- Dr. Kenneth Alexander, Mayor of Norfolk
- Mathew Heckles HUD Regional Administrator, Region III
- Dr. Olusoji Akomolafe, Executive Director, Norfolk State University Center for African American Public Policy (CAAmPP)
- Peggy M. Britton, CAPT, Sector Commander, USCG Sector Virginia
- Madelyn M. Peay, Managing Director of Community Outreach, Virginia Housing
- Robert Thompson, Principal Deputy Assistant Secretary of Defense for Energy, Installations, and Environment, DOD Office of Housing
- Son Nguyen, President, USA Homeownership Foundation, Inc./Veterans Association of Real Estate Professionals (VAREP)

- Jason Wong, COO, Coast Guard Mutual Assistance
- Cara Erickson, Veteran Mortgage Advisor, Atlantic Bay Mortgage
- Erica Ramjohn, Senior HUD Housing Counselor, The Up Center
- Lori Thomas, Program Supervisor, Work and Family Life (WFL)
- Sid Alvarado, Grant Programs Officer, Virginia Housing
- Catrina Cain, Accredited Financial Counselor (AFC®), Fleet and Family Services, Naval Weapons Station Yorktown
- Pablo Rosado, Accredited Financial Counselor (AFC®), Fleet and Family Services, Naval Weapons Station Yorktown
- Shernita Bethea, Housing and Human Services Administrator, Hampton Roads Regional Planning Commission

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

- Gretchen A. Hilburger, Homeless Programs Social Worker, Hampton VA Medical Center Homeless Program
- Demetrius Granger, Homeless Programs Social Worker, Hampton VA Medical Center Homeless Program
- Lisa Snider, Vice President, Volunteers of America Chesapeake & Carolinas
- Tanisha Davis, Director of Family & Community Support Services, Virginia Beach Community Development Corporation

- Molly Allen, Senior Housing Program Specialist and the National HUD-VASH Lead, HUD's Office of Public and Indian Housing
- Courtney Herring, Housing Program Specialist, HUD's Office of Public and Indian Housing
- Nelson Akeredolu, CFPB, Servicemembers Affairs

Opening of the HCFAC Meeting

Summary: Virginia Holman called the meeting to order and announced that a quorum was met. Ms. Holman announced the topics of discussion as she briefly went over the agenda. David Berenbaum welcomed guests and speakers.

Virginia Holman: We're going to have a remembrance of 9/11. We will have welcomes to Virginia from several HUD and local officials. David Berenbaum will give updates for the Office of Housing Counseling. We'll get a report from our subcommittee on the housing counselors role in educating consumers about the real estate commissions. We're going to review the impact of the housing counseling agency over their activities for the last three years. We'll begin talking about the impact of housing counseling on military families and their housing. We'll look at housing issues, we have supporting financial and housing support for service members, we will talk about financial assistance, dealing with default, foreclosure and evictions. Homeownership education, the lack of affordable housing in the area, which translates to nationally. And we'll look at programs to support the homeless veterans. We have VA programs that we will discuss other supportive services and a discussion of the HUD VASH program, and we'll look at financial resources that are available. And then, we'll have comments and questions from the members. And finally, we will have a public comment period.

Meeting welcome – By David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling

I'm delighted to convene this hybrid and in person meeting at Norfolk State University at the Center for African American Public Policy here in Norfolk, Virginia. Partnering with minority serving colleges and universities and HBCUs to expand access to housing counseling services to students, faculty and community residents, is a strategic priority of HUD's Office of Housing Counseling. Since fiscal year 2021, HUD has distributed over \$9 million in housing counseling grants to HUD approved housing counseling agencies who are partnering with Historically Black Colleges and Universities, Hispanic serving institutions and other MSIs or minority serving institutions. The initiative encourages multiple

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

partnerships between housing counseling agencies and MSIs to work together on closing the racial home ownership gap across the United States. HUD is proud to be partnering with the National Urban League, and particularly their local affiliate, the Hampton Roads Virginia Urban League. These partnerships are educating students and community members on becoming more informed tenants through rental counseling and education, preparing students to become future and first-generation homebuyers, as well as providing training and internship opportunities in the housing counseling, housing finance and affordable housing industries. Hampton Roads, Urban League, Norfolk State University, conducted first time homebuyer workshops in the community and provided pre purchase one on one counselors to families that that really improved access to programs such as the state down payment assistance programs and related affordable mortgage loans. The Up Center, The Housing Resource Center of Virginia Beach and Navy Family Housing, who the members of the Housing Counseling Federal Advisory Committee also spent time with to get a sense of the needs here in the community to better serve members of the armed forces, their families and veterans. The mission of the Office of Housing Counseling is to help families to obtain and sustain and retain their homes. We accomplish this mission through a strong network of HUD approved housing counseling agencies, over 1500 not for profit organizations, housing finance agencies and intermediaries across the nation as their end as well their HUD certified housing counselors who provide best in class professional services to over 1 million households and consumers nationwide each year. I'll note the importance of helping seniors and elders determining whether a Home Equity Conversion Mortgage or other reverse mortgage product makes sense for them. The need to meet the needs of seniors so they can age in place is also very important from a safety net perspective, for all direct service providers and the growing importance of the reverse mortgage product to help seniors age in place is very clear to our office. The Housing Counseling Federal Advisory Committee is mandated by Congress to advise the United States Department of Housing and Urban Development and our Office of Housing Counseling about its programs and initiatives. This committee provides a forum for those involved with housing counseling to offer advice directly to the Deputy Assistant Secretary for housing counseling on the ways to accomplish the objectives of our office. All committee meetings are open to the public.

It is critically important that we acknowledge that 23 years ago, an unprecedented event happened in our country. It is our hope today to honor the memories of those who died on September 11, 2001 terrorist attacks at the World Trade Center, the Pentagon and in Shanksville, Pennsylvania, on this National Day of Remembrance, this remembrance will be led by our colleague, Jonathan Freyer, a Colonel in the United States Army Reserve and a member of our own staff as an Office of Housing Counseling Programs Specialist.

September 11, 2001 Remembrance, 23rd Anniversary – By Jonathan Freyer - Colonel, United States Army Reserve (USAR) and OHC Housing Program Specialist

Summary: Colonel Freyer made a presentation outlining the events of September 11, 2001. A bell sounding for each year since September 11, 2001, followed by a moment of silence.

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

Jonathan Freyer: The events of 9/11 and the days that followed remind us that in the face of unfathomable devastation and loss, our ability to come together with compassion and our capacity for resilience can see us through the most unimaginable challenges. That is from the 9/11 Memorial and Museum annual report. The tragic events of 9/11, at 8:46am, hijackers deliberately crashed American Airlines flight 11 into floors, 93 through 99 of the North Tower. 9:03am hijackers deliberately crashed United Airlines flight 175, into floors, 77 through 85 of the South Tower. 9:37am, hijackers deliberately crashed American Airlines Flight 77 into the Pentagon near Washington, DC. 9:59am, the south tower collapsed. 10:03am, after learning of the other attacks, passengers on United Airlines Flight 93 launched a counterattack on hijackers aboard their plane to try to seize control of the aircraft. In response the hijackers, crashed the plane into an empty field near Shanksville, Pennsylvania. 10:28am, the North Tower collapses, leaving the 16-acre World Trade Center site in ruins and collateral damage affecting all adjacent properties and streets. The rescue efforts commenced immediately. Throughout our country today, Americans are coming together in service in remembrance of the tragic events that traumatized our nation over 23 years ago. Let us take a moment to remember the 2977 people from over 90 nations who were killed in New York, at the Pentagon and in Pennsylvania. Let us always remember the heroes of 9/11 the firefighters, the police officers, the paramedics and all others who assisted those in need of help during this time of utter chaos, during this remembrance of bell will sound for each year since the tragic events of 2001 and in honor of the fallen, as well as those who risk their lives to save others and all who demonstrated extraordinary compassion in the aftermath of the attacks. And finally, taps will be played as a call to remember those service members who gave their lives and service the US Armed Forces as a direct result of the 9/11 attacks in America.

Welcome to Virginia

Summary: City, Naval, and HUD officials welcome the committee and Office of Housing Counseling to Norfolk, VA.

Welcome – By Dr. Kenneth Alexander – Mayor, Norfolk, Virginia

Dr. Kenneth Alexander: I want to extend a warm welcome to the distinguished members of the committee, as well as all our guests who are here today to take part in this important discussion on housing solutions. Housing affordability has become a pressing issue across the United States, with families everywhere feeling the impact of rising home prices and increasing rent costs. In 2022 I created the first Department of Housing and Community Development here in the state of Norfolk to improve the quality of Life for all Norfolk residents and increasing access to quality, affordable housing. Along with the Norfolk Redevelopment and Housing Authority, community action agencies, and other agencies, we are committed to addressing housing crisis head on, and improving the quality affordability access of housing. The gap between housing costs and wages continues to widen, and that's a serious issue. These challenges affect not only low-income households, but also the middle class, making it essential to address the housing and affordability crisis head on, through policy changes, increased funding and innovative solutions.

Welcome – By Dr. Olusoji Akomolafe - Executive Director, Norfolk State University Center for African American Public Policy (CAAmPP)

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

Dr. Olusoji Akomolafe: Thank you very much for having us, we're so thrilled that you're here this morning. It's a great honor that you chose Norfolk State University, you could have been elsewhere. But we're even more thrilled with our association with HUD. I will be remised if I don't start by welcoming you on behalf of Doctor Javaune Adams-Gaston, who's the President of Norfolk State University, and we extend a very warm welcome to you. I also want to thank the Urban League of Hampton Roads, they have been absolutely fantastic for the past two years that we have been working with them, we are absolutely fortunate that they extended that sub awards to us, and then we have actually achieved a lot of things in the last two years, and I'm very proud of our association with them. I want to thank Ms. Holman for your patience, and I would thank especially Ms. Boyer, who has made all this possible, and she has worked tirelessly. My hope is that this is the beginning of a great working relationship.

Welcome – By Matthew Heckles - HUD Regional Administrator, Region III

Matthew Heckles: Region 3 covers the states of Pennsylvania, Maryland, Delaware, West Virginia and Virginia and the District of Columbia. It is just a real pleasure to be here and Deputy Assistant Secretary, thank you for your leadership and your team's work. I think that we're seeing change and progress and improvement in HUD's relationship to the housing counseling industry that is meaningful and very much needed, especially in these days. Leadership at the local level is something that I am particularly focused on in my work at HUD, because when I look at what HUD does, our interactions with cities and counties and state agencies and the deployment of different programs is critical. There's a great public housing authority here in the city that's doing tremendous work on revitalization in certain neighborhoods through the Choice Neighborhood program in Newport News, also great progress being made right here in the Tidewater region, but across the region, across the country, HUD is focused on improving neighborhoods and serving families. I have often, in my career, worked with housing counselors, and it's hard to have a conversation with them that doesn't become very personal, and that's hard work to do. I just want to emphasize the importance of it, because housing for families in America today is a bigger challenge, and it has been in a long time. We're working on housing supply, but we've got to empower the demand so the million people that housing counseling agencies and housing counselors serve every year is a critical part of making sure that we match up demand to the supply that we're creating. I think it's fitting that we're here today on 9/11 because these challenges can be exacerbated for people who have served in our armed forces. I think it's important to recognize the increase in the veteran population that resulted from the conflicts that took place because of 9/11. I think this administration has done a tremendous job in supporting people who are experiencing homelessness for veterans, and part of that is with great partnerships that we have between at the federal level, between HUD and the VA, and at the local level, between our veteran hospitals and our VA hospitals and our public housing authorities administering the VASH program.

Welcome – By Captain Peggy Britton - Sector Commander, USCG Sector Virginia

Captain Peggy Britton: I'm so grateful that Ms. Holman invited me to be here today, because in my capacity, I oversee operations, and I can tell you everything about Coast Guard operations in the state of Virginia and across our nation. We have so much to be proud of here in this area. We have the largest Coast Guard footprint, the world's largest navy. We have geostrategic assets on the Army and the Air

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

Force, every possible entity that you could think of in our Armed Forces is represented here in the Hampton Roads region. We have so much to be proud of, and those service members, less than 1% of our nation, voluntarily sign and raise and raise a hand to take an oath to serve our nation. Just the other day, I was riding up an elevator at Norfolk center. I was in uniform. This young man was not but I could tell from his patriotic tattoos that he was a service member. And he said, Oh, you're in the Coast Guard. I said, yes. How long? Oh, over 24 years. He says, I'm at eight. I said, Oh, that's wonderful. How do you like it? And he paused. He said, It's good. I wish I'd have joined the Coast Guard, to which I laughed and chuckled, but I said, oh, really, well, tell me more. He goes. And he was going up there to see his bride and their brand-new baby girl. He says it's the deployments and the housing. And I thought, what a timely interaction. The deployments, yes, our United States Navy here, they can deploy nine months to a year wherever our nation needs them. But the second thing the housing. That's what's on his mind as he goes up to spend time with his bride and their newborn, he's worried about rent. And if you think about if you look at the pay scale of our junior personnel, our junior people barely live barely above the poverty line. I just want to say thank you for including our military members in this conversation, whether they be on active duty or veterans who proudly served their country, they deserve to have a home and access to affordable housing.

Welcome – By Madelyn Peay - Managing Director of Community Outreach, Virginia Housing

Madelyn Paey: Despite the challenges, what I think we all recognize is that home ownership continues to be the cornerstone of a stable community, home ownership fosters a sense of pride and belonging and investment in the future. I'd like to thank you for this invitation today and extend greetings on behalf of my team, who's here today, as well as our new CEO, Tammy Neil, and our board of directors. What I'll say is I'm pleased to learn that what many of you have known for many years. We have been providing house housing counseling for over 28 years, since 1998, so I am pleased to report that we remain committed to the priority of homeownership under Operation Homeownership. My colleagues will be providing you some updates on the resources that we have available, because we are continuing to evolve in our resources that we have for first time homeowners and minority homeowners. Managing both the HUD housing counseling network and providing homebuyer education classes to the military can't be done without a strong partnership with many people in community outreach in our organization, the HUD network, the military partners, and we are incredibly grateful and thankful for your partnership. Looking forward, we are going to be leaning into innovation, to collaboration, to a fresh perspective, and so we'll be sitting around the table, rolled our sleeves up to have those conversations with you as we as we move home ownership into the future.

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

Summary: Mr. Berenbaum gave updates on the day's agenda. He covered updates on counseling initiatives, on presentations from the PAVE Task Force addressing property appraisal equity, as well as discussions on housing counselors' roles in educating consumers about real estate commissions. Key

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

announcements include substantial grants for counselor training, a new \$10 million initiative to reduce the racial wealth gap in homeownership, and proposed enhancements to counseling methods through virtual platforms. These efforts underscore HUD's commitment to advancing housing counseling and empowering communities nationwide.

David Berenbaum: I'd like to start by providing an update on the important progress our office is making to address HUD's priorities to ensure that every American can live in the affordable housing of their choice in a marketplace that is free from discrimination. Our new homeownership initiative, the NOFO for that initiative was published originally in March of last year, and now we have awarded funds. The goal is to increase homeownership rates among historically underserved communities and constituencies, as well as to address some of the barriers that exist in the marketplace. Our office will be working with our Office of Policy Development and Research to document the impact of homeownership counseling. We received questions regarding regulation, such as the Real Estate Settlement procedure act, is it a RESPA violation to contract with housing counseling organizations? The CFPB, last year affirmed HUD guidance from a decade ago, stating that it is not a RESPA violation. We have solved that issue because HUD, as a regulator, is negotiating with all the grantees to establish a negotiated fixed rate with each of the agencies working in cooperation with a nationally known accounting chain of accounting agency. We are awarded \$36.9 million dollars in housing counseling grants under the comprehensive housing counseling grant program, and that reaches the full range of housing counseling needs across the country. The 165 grantees in that program included 32 national intermediaries, 16 state HFA's and seven multi state organizations, plus 110 local housing groups that applied directly to our funding program. We have announced training grants, and the training grants are critically important to keep all our counselors abreast of the latest issues in housing counseling. I want to highlight our Let's Make Home the Goal campaign; it's beginning right now. We have wonderful branding for housing counseling organizations. Look for a major announcement by Acting Secretary Todman, next week at our virtual conference about the initiative. The focus is on home ownership, the focus is targeting underserved markets. We've been having regional meetings across the country, where we talk about focused issues in those communities, and how housing counseling organizations can connect with all the community stakeholders, public and private sector, to leverage the work that we're doing, and to be sure that HUD is aware of your innovation. We went final on our tribal certification rule. HUD was mandated by Congress when our office was stood up 13 years ago to create a process to certify tribal housing counselors. We have completed that process, we did several consultations with tribal communities, tribal leaders, groups that serve tribal entities and nations. We are now moving to implementation, which will be a new segment of our certification exam. For those who would like to practice only on tribal lands, they will individuals will only be required to take a unique test that is custom designed to be appropriate for the knowledge base to work in tribal communities. For those who would like to practice everywhere, you can continue to take the traditional examination. We received many comments on our modernization rule, and the new standard will permit virtual and telephonic forms of counseling, coupled with using online educational tools with it to occur. We still have a requirement for any consumer who would like to receive face to face counseling that every organization, if they do not provide it, are required to refer to another agency who does provide it, and

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

if someone would prefer virtual or telephonic, and that's not your choice as an organization, we ask that you refer to an agency that does offer those services. Some of the broader work that we are doing in the education field, and the importance of meeting the needs of elders in our community. Many Americans don't realize that the fastest growing group of homeless in our nation are senior citizens who can no longer to afford in their rental or homes. I urge housing counselors to consider becoming HECM certified housing counselors. It is the toughest certification in our space, but it's designed to be that to ensure that seniors have best in class information.

Report from HCFAC Subcommittee: The Housing Counselors' Role on Educating Consumers About Real Estate Commissions – By Lawrence Batiste and Paul Yorkis – Subcommittee Co-Chairs

Summary: Mr. Berenbaum introduced Mr. Batiste and Mr. Yorkis to discuss the NAR settlement and how important it will be for housing counselors to educate their clients of the best practices regarding real estate commissions.

David Berenbaum: Many of you are aware of a settlement that took place that is affecting the real estate industry, in particular regarding broker commissions. There has been a lot of discussion about how these proposed changes in the settlement will impact on low to moderate income consumers, first time homebuyers, first generation homebuyers and communities of color. We are going to have a report out from the subcommittee on the steps that were taken, groups, industry, trade associations, that were engaged with and ultimately some recommendations to the Office of Housing Counseling to explore implementation on. I'd like to just read aloud the charge that was given to this committee to kick off our conversation. As a result of recent lawsuits and settlements regarding how consumers purchase and sell residential real estate, new guidance, policy, policies and practice changes have been developed by the National Association of Realtors, which are also being examined by the United States Department of Justice. The guidance, policies and practice changes took effect on August 17, 2024 but the process of implementation may vary from state to state, depending on state law, multiple listing service policies and regulations and how each state realtor board implements the policies for their members. The work of the subcommittee is to recommend next steps for the HUD Office of Housing Counseling consideration for the development of educational resources, best practices and guidance that can be shared with housing counseling agencies and housing counselors to ensure that consumers are provided accurate, current and timely guidance when engaging the services of a real estate licensee in the purchase or sale of residential real estate, the subcommittee will engage a variety of organizations for input during the deliberations process, including, but not limited to The National Housing Resource Center, the National Association of Realtors, the National Association of Real Estate Brokers, the National Association of Hispanic Real Estate Professionals, the Asian Real Estate Association of America, and the National Mortgage Bankers Association.

Lawrence Batiste: The subcommittee was created to facilitate the work and the recommendations of the Housing Counseling Federal Advisory Committee. As we did this, and as we work forward, we continue to do the work and we came up with a summary, and what we came up with was the housing

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

counselor must approach the changes that we're looking at from NAR Settlement and agreement with sensitivity. It is very important to ensure that the first-time homebuyers and seniors selling their homes are well informed in their rights and their obligations. Counselors need to be knowledgeable about the state real estate licensing policies and the forms to guide the consumer effectively. These are some key points that we found as we went through this process. The NAR settlement changes took effect on August the 17th, 2024, MLS and realtor associations are updating their policies and forms currently. A written buyer's agreement is now required with negotiable terms, but there are no national standards, it is a negotiable open end between the buyer as well as the agent. Each state has its own real estate laws, they have their different buyer agreements. It is very important that the housing counselor within that area be familiar with their local boards. Counselors should also create a library of sample agreements to educate clients on their options. Sellers must also have a written sellers agreement that includes special compensation terms and disclosures that are open and negotiable. Counselors are also encouraged to collaborate with realtor associations to stay updated on their policies and help consumers navigate the new contractual landscape that we're looking at. Key points regarding sellers agreements include these, seller agent agreements do not replace state required agency disclosure forms, all contract terms are negotiable with no standard seller agreement, commission services is open and negotiable. Total compensation for a seller agent cannot exceed what is expected in the agreement. It is so important that the counselor be involved within the real estate community to know what's going on, so that they can properly educate the consumer in regards to commissions and the agreements that are within that state or local board area.

Paul Yorkis: Even though we have a series of recommendations, please recognize that the federal court still has to review the agreement that has been reached with the National Association of Realtors. As a result of that review, it's possible there will be changes made to those recommendations. As previously mentioned, it is incredibly important for housing counseling agencies to work with realtor organizations to partner on behalf of consumers. The whole goal is to make sure that consumers, both buyers and sellers, are well informed and well prepared to do that buying process or that selling process. I'd like to share the seven committee recommendations that will be considered by the Office of Housing Counseling. The Committee recommends that the Office of Housing Counseling encourage stakeholder engagement and collaboration, including organizations such as the National Housing Resource Center, the National Association of Realtors, the National Association of Real Estate Brokers, the National Association of Hispanic Real Estate Professionals, the Asian Real Estate Association of America, the National Mortgage Bankers Association, the Coalition of HUD Intermediaries, The Mortgage Bankers Association and others. It is important that each of those stakeholders have contributed and continue to contribute to the implementation of these guidelines. The Committee recommends that the Office of Housing Counseling create an online resource center on the HUD Exchange where all best practices, guidance documents, frequently asked questions and additional resources can be addressed by the housing counselors and consumers. The committee recommends that the Office of Housing Counseling develop training, meeting and or webinars to ensure that HUD Certified Housing Counselors are fluent in the new standards. The Committee recommends that the Office of Housing Counseling incorporate the

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

new standards into the pending update to housing counseling best practices. The Committee recommends that the Office of Housing Counseling engage with stakeholders to regularly update its industry and educational initiatives. The committee recommends that the Office of Housing Counseling collaborate with HUD's Office of Fair Housing and Equal Opportunity to ensure that every consumer can purchase the home of their choice in a marketplace free of discrimination. The last recommendation, the committee recommends that the Office of Housing Counseling consider the creation of education and outreach campaign for housing counselors to educate consumers in conjunction with industry trade associations. On behalf of the Subcommittee, I present these recommendations to you.

NOTE: A motion was made by Paul Yorkis and seconded by Lawrence Batiste. The committee was invited by Mr. Berenbaum to discuss the recommendations.

Gabe Ewing del Rio: It's important, this is a huge change that if moves forward without being changed, everyone must get used to. There's a great deal of education for consumers and throughout the industry to happen. I do think that in the housing counseling discussion, how you're going to pay for potentially additional closing costs, and sort of running those scenarios and understanding when and where down payment assistance, which is often referred to as down payment and closing cost assistance, can be used to pay additional closing costs if they're bringing or paying their realtor directly. Our organization, along with many others, have joined in just to share our concern that we do think that underserved communities, which are the core of our mission, will be disparately impacted by this scenario, there you've got a group with less resources that is now burdened with bringing more resources to there in order to complete a transaction that they did not need those resources for prior to, it is concerning, and we'll stay watching it and stay on top of it.

David Berenbaum: I know there's a lot of discussion that this would have a positive impact and make pricing more competitive, more transparent, but there is a genuine Fair Housing concern that this is going to push costs onto first-generation, first-time homebuyers, once again documenting the important role of housing counselors to educate and empower consumers, but to the point of disparate impact.

Paul Yorkis: I disagree with the idea that somehow or another, this is going to benefit first time homebuyers, I think it's going to harm them. The counseling that needs to be done with the first-time homebuyer needs to be done very carefully, and with the expertise of the housing counselor, knowing whether a compensation to a buyer agent is available. Even though compensation is not listed on MLS, it still may be available, and it is critical that the housing counselor understands that they should be advising the consumer to ask the realtor, who they're working with, is compensation being offered or if it is negotiable through the offer to purchase. What's not permitted is a seller agent to offer compensation to a buyer agent through the MLS platform, that is prohibited.

Gabe Ewing del Rio: Sounds like we're in agreement that this is concerning for buyers, and the scenario that you just presented, where a buyer could potentially ask for their realtor to be paid would also make

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

that buyer less competitive than other buyers who were not asking for this. I think the overall response is that this might be great for sellers and might save them costs, I doubt this is going to impact the market very much from a pricing scenario, nor would this be good for buyers, and specifically the underserved populations and folks that already struggle to achieve and reach homeownership. This is an additional burden for them, and they potentially have less resources and less assistance going through the largest transaction of their life that is complex and stressful. The overall situation is concerning, and there's much to solve for. I think that technology platforms and other ways of assisting a consumer, or a homebuyer will need to birth in this new marketplace, and we're not there yet. Not only do we have to educate consumers today on this scenario, but five years from now, new solutions will pop up, and we'll have to educate consumers around those solutions and the best ways to shop and analyze their options.

Paul Yorkis: I think the point you're raising, that the process is an ongoing process, makes it critical that housing counselors have great relationships with the real estate community where they are practicing their counseling skills and recognize that the state of the process today can be very different a month from now depending upon how MLSs operate. There's still litigation pending with some MLSs, I just want to encourage housing counselors to really be on top of what's going on with the MLS in their area and the and the Real Estate Association in their area.

David Berenbaum: I believe that most, and there are 1000s of down payment assistance programs across the country, are taking a fresh look at their parameters right now because of this settlement. I can hazard a suggestion that many would allow this, but the impact is to take much needed equity investment away from a potential consumer. Also, don't expect mortgage securitizers to pay for this, because that would inflate the value of the mortgage related to the value of the home. There's no expectation that underwriters in the mortgage industry would be willing to do this.

Daniel Garcia: This all brings up the importance of education and collaboration. Housing counselors need to be educated about what this means for the consumer, but housing counselors can also be of help to educate and collaborate with the real estate professionals on how they can impart this information to the consumer. Being in the market there's a lot of misinformation, just from real estate professionals as well. Oftentimes the big thing that's out there is that sellers aren't required to pay or they're not allowed to pay buyer brokers or anything like that, that's not true. It's important that, from the office's standpoint, when we're talking about the recommendation of developing trainings, that we do develop some trainings for not only our housing counselors to talk and educate the consumers, but to help them educate the real estate professionals. There are great organizations that we could collaborate with in doing that, NCRC, for example, NeighborWorks America, their NTI trainings.

Richard Verrillo: One thing when I look at the housing counselor job is adding another thing to their plate. I know my counselors must understand this and educate them on this. It's increasing the time of the counseling sessions and how much they must share with their clients, and we have to find funding,

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

or we have to find a solution to what's going to offset this added burden and responsibility to the housing counselor.

NOTE: Mr. Berenbaum confirmed the first and second motion from the subcommittee chairs, Mr. Yorkis and Mr. Batiste, he invited the remaining members to motion approval of the recommended of the subcommittee. Motion was received by Angie Liou, Daniel Garcia, Richard Verrillo, Sherri Eckles, Gabe Ewing del Rio, Carol Ann Dujanovich.

HCFAC Impact Report: Highlighting the Accomplishments and Recommendations of the Committee FY22- 24 – By David Berenbaum, Deputy Assistant Secretary and Virginia Holman, Designated Federal Official

David Berenbaum: The importance of this committee was mandated by Congress was to ensure that housing counseling professionals would be perceived as integral and important professionals in real estate practice and housing finance, as well as, valuation, mortgage servicing, continuum of care, fair housing, etc. Each year our office is required to create a report on the work and recommendations of the committee and the purpose of that is not only to acknowledge the work of all these wonderful people who are serving, but to ensure that we serve consumers across the country. We are here to make a difference in the lives of Americans across the country, and that's how we assess our impact, both through our own strategic plan and the work of this committee. And I think the members of the committee would agree, we have been busy, so I want to take a moment to highlight that.

Virginia Holman: Three years ago, the committee was reconstituted to include 12 members. We had a rigorous selection process to fill the 12 vacancies, and by January 2022, 12 members had been selected and appointed for a period of three years, and they equally represent the mortgage industry, consumer industry, the real estate industry and housing counseling industry approved by the Secretary. During that period, we received two vacancies, one has been filled, the other resulted in re soliciting. 11 of the terms are going to expire in January 2025, we began soliciting applications in June of 2024. We received 98 applications, and they are being reviewed, the new members will be selected and appointed by the Secretary in the fall of 2024. Right now, the term is pending, but we're working on getting back to staggered terms. Our members in the real estate industry include Lawrence Batiste, Paul Yorkis and Angie Liou. In the mortgage industry, Carol Ann Dujanovich, Sherri Eckles, Daniel Garcia, and Patty Arvelo(resigned). In the housing counseling industry, Bill Sevilla, Richard Verillo and Ibijoke Akinbowale. Finally, in the consumer industry, which is a broad category, Tony Walters, Gabe Ewing del Rio and Marcia Lewis(deceased). January 2022 to date, we've held 12 meetings, covering a wide range of topics. Meetings have been held virtually, and after the pandemic, we were able to start in person meetings. The in-person meetings are held in locations that meet the subject of the meeting. We learned that over 2,400 people have attended our meetings, mostly virtually, but some in person. Some of our meeting topics include, housing counseling modernization, improving delivery, disaster response, aging in place, marketing campaigns, tribal certifications, Asian American, Native Hawaiians, homelessness, challenges to Latino housing, property appraisal and housing solutions for the military.

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

David Berenbaum: We have changed the culture of the committee, before January of 2022 the committee only met twice a year, the meetings were very formal and structured. Topics would be assigned to subcommittees and many of the recommendations were unrealistic. The approach we're taking now is real time discussion and recommendations so that we can move quickly. I'm focusing on how we can take our program to new heights and scale, through innovation, through privatization, through working more hand in hand with all our partnerships. We've been working to educating counselors to how to engage with immigrants and new Americans so that their housing needs are being met. This is probably the largest corpus of work that has ever been done by the members of the Housing Counseling Advisory Committee. There are 98 applications to serve moving forward, including many existing members of this group. Those decisions are in progress right now, as we hope by mid-October for announcements.

Supporting Financial Stability and Housing Support for Service Members and Veterans – By Son Nguyen – President, USA Homeownership Foundation, INC. and Veterans Association of Real Estate Professionals (VAREP)

Summary: Mr. Nguyen discussed the founding of Veterans Association of Real Estate Professionals the current struggles members of the Armed Forces are faced with when obtaining homeownership.

Son Nguyen: I'm the founder and head servant of the Veterans Association of Real Estate Professionals, or VAREP. The VAs reliance on real estate agents, lenders and the housing community has been hampered by VA loan biases, service members and Veterans deserve the same protections as others under the Fair Housing Act. We propose a 36-month pilot program to provide immediate, adaptable, measurable solutions, paving away for a permanent program under HUD. Founded in 2011, VAREP is the only HUD certified organization that is also a veteran service organization actively working to support VA loan borrowers. Our approach is threefold. Number one, trained housing professionals, as a CE school provider in 22 states, we have trained and certified over 40,000 professionals through courses such as military and veteran housing certification, military and veteran living certification, SCRA Fair Housing PCs, and we've even teamed up with Freddie Mac to author the military module for Credit Smart. Two, educate service members and veterans, we've educated over 20,000 service members and veterans through community events on bases and at Veterans centers. Three, provide HUD counseling services, we provide HUD housing counseling services to help many VA loan borrowers navigate the path of homeownership. Every VA benefit has a VSO custodian, except for the VA loan and financial counseling benefits, VAREP has been fulfilling that this gap. The NAR settlement has reshaped the real estate commission structures, which directly impacts VA borrowers, especially those with low to moderate incomes, such as reducing access to quality real estate representation, increasing upfront costs and raising financial stress. VA loan defaults are on the rise, with over 40,000 as reported in March of 2024 this number is projected to be over 100,000 by year end. A small mortgage servicer reached out this morning, stating that they have 18,000 VA loan defaulting borrowers at this moment that are non-responsive and need our help. The objectives for the 36-month pilot program, create a military and

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

veteran housing counseling specialist designation to train selected HUD certified counselors. Two, train real estate lending and housing professionals. Three, provide financial and housing counseling services to service members and veterans. Four, support the DoD's financial readiness mandate for service members. Five, engage defaulting VA borrowers to prevent foreclosure. Six, support VA borrower for the vast program rollout. Seven, create a fresh start counseling program including VA loan entitlement restoration. Eight, expand down payment assistance grants to include commissions for LMI VA loan borrowers. We are now closer than ever with legislation and committees to establish a federally recognized VSO and to add service members and veterans as a protected class for fair housing. Programs like SFVF and HUD VASH are good, but it's time to add HUD housing counseling as a preventative measure in the COC prevent veteran homelessness.

Overview of Military Housing – By Robert Thompson– Principal Deputy Assistant Secretary of Defense for Energy, Installations, and Environment, DoD Office of Housing

Robert Thompson: Megan is going to highlight the efforts of DOD, really, dating back a few decades, where we've privatized the majority of our housing inventory.

Megan Purkey: Out of the Office of the Secretary of Defense, we are charged with supporting the readiness and protecting the quality of life for not only the military personnel themselves, but their families and we do that in our part that is by providing or ensuring access to safe, high quality and affordable, accompanied or family housing, and then unaccompanied housing, which you might have heard the terms, dormitories, barracks, that's unaccompanied housing. We provide this housing, this support to quality of life through military construction, government leasing, and then privatization, so our mission areas are government-controlled housing, which that specifically is housing that either the Department of Defense owns, or we lease it. We have the military housing privatization initiative, which also encompasses family housing and unaccompanied housing, but it's more on the family housing side, and that's where basically we have taken housing that the Department of Defense once owned, and we have, through agreements with private companies, turned over that housing to a private company to own and operate on our military installations. Our MHPI, or military housing privatization initiative is only here in the United States. The actual biggest mission area that we have is our off-base community housing, it is a private agreement between the service member and his or her family with a private landlord, and about 70% of service members and families reside in this off base community housing. More about the military housing privatization Initiative, or MHPI, it was authorized by Congress with the FY 96 National Defense Authorization Act. It facilitated our ability to enter real estate transactions with competitively selected entities or companies, the military departments themselves enter into these agreements, these long-term ground leases and legal documents. The reason the Department of Defense shifted over and got congressional support to do this is the DoD recognized that we had a housing challenge in that the amount of funding that was needed to adequately house our service members provide them the housing that they need and deserve. We essentially outsourced that requirement and turned it over to a privatized housing company. Right now, our existing MHPI inventory is 88 projects, most of them, 79 are family housing. It's family housing at nearly 200 installations,

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

totaling to a little over 203,000 family housing units. And then we have privatized eight unaccompanied projects at eight installations, it's about 12,000 bedrooms down there in the Hampton Roads Norfolk area. From a DOD perspective, we truly feel that privatization was not only necessary, but it is a good program that we have set up.

Robert Thompson: The reality is, a few decades ago, the department realized that when you're in the business of national defense and procuring platforms like aircraft carriers and ammunitions it just seemed to be that that things like quality of life, housing, basic needs of service members always seem to fall below the cut line. The privatization initiative was a way for us to say we recognize the value.

David Berenbaum: After our visit yesterday, one of the outcomes of our conversation, was a realization that there's an opportunity for HUD and DOD and all the associated branches of our defense structure to work more closely together. For example, HUD standard for housing counseling certification and all our ongoing training and continuing education programs, many of our agencies already serve personnel around military bases. Do you see any opportunity for HUD and DoD to work much more closely and really bring some of these initiatives together for consistency and ensure that all members of the armed forces have the best in class services they deserve?

Robert Thompson: I think the short answer is yes. Yeah, absolutely. I think between what you and HUD and this convening today are trying to pursue are a set of shared values that we are also trying to pursue. My honest assessment that a few years ago we may have lost our way, we did, through this privatization, turn it over to others and say, you got it, and we trust it's going to go well. Through that learning and through the congressional support over the last few years, we are coming together around a set of standards, whether it's configuration, habitability, expectations for air quality, water quality, just basic living standards. We are actively engaged in the Department of Defense on a set of the appropriate standards that we expect for both family housing and unaccompanied housing. In that regard, as we are working towards this kind of discovery or definition of what are the appropriate standards, certainly your work, David, with HUD and others I do see an opportunity for partnership there to make sure we get this right in a collaborative way going forward.

Megan Purkey: It's a great setup, because furthering it, yes, I very much believe that there is an opportunity for great partnerships with HUD, because, as I highlighted, 70% of our service members and their families don't reside in DoD housing. Our challenge is that because, in particular, in the last couple of years, with the congressional focus about reassessing and reevaluating how we are overseeing and managing DoD housing, it has not come at the expense of the off base service members, but there is always that concern that we are not giving them the same level of attention and care that we are to the service members who are choosing to live on our installations. I think in a partnership with HUD, that's where we can look. HUD is very familiar with off base communities, with True Private communities around our installations and that's where I think the partnership will be the best. It's linking up our local military housing offices at the installation level with HUD counselors, HUD agencies in our military housing areas to ensure that we're taking care of that 70% in addition to the 30% who live on our installations.

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

Robert Thompson: It is the 70% that isn't within our control, and maybe in my leadership position, I'm so focused on the 30% because Congress is beating me about the head for that 30%, but it is that 70% where that shared set of values around the right outcomes for folks who live in the community, probably is a better opportunity to partner with HUD on that engagement, and how we do that going forward.

David Berenbaum: Thank you both. I think it's a perfect initial conversation for us to continue, and as I look around the table, I see a lot of nods right now, as our first action item or recommendation from this meeting. So we look forward to continuing the conversation with you.

Financial Assistance – By Jason Wong– COO, Coast Guard Mutual Assistance

Coast Guard mutual assistance, we're the Coast Guard's official aid organization. We are a nonprofit organization, essentially Coast Guard people helping Coast Guard people, we were founded over 100 years ago. For a century, we've been providing critical financial assistance to our Coast Guard members and their families. We do that by offering interest free loans or grant money they don't have to pay back, and then also financial counseling services. In addition to our service members, we also serve the retiree community, our civilian employees that are employed by the US Coast Guard, our reserve component and our auxiliary component. Specifically for Coast Guard mutual assistance, we offer three areas where we provide financial assistance to our Coast Guard community. The first is in disaster and emergency relief. This is financial assistance associated with any named storms, hurricanes. What we do is provide immediate financial assistance upfront for service members that need to travel and evacuate in the form of grants, so they don't have to worry about where the money is going to come from. It's also for other unexpected things, for example, they must travel to another state because there's a family emergency, we'll offer a loan upfront, take a look at the members financial situation on the back end and when the travel is complete, look at their finances, and if we can provide them a grant versus a loan, we'll do so. The other is day to day support, this is where majority of all our financial support programs fall under. This includes everything from adoption loans to vehicle repair loans to debt management loans, basic living expenses. They'll get assistance both loans and grants through that program and we have the flexibility within our organization with terms of repayment. In terms of housing assistance, we offer various loans and grants. Our service members receive travel advances whenever they move, but what we're finding out is the advances are not enough to cover security deposit first and last month's rent, which could be anywhere between uh \$6000 and \$10,000. The average is roughly about 1 million a year that we provide to our service members, and the average loan that they take out is about \$3,500. Issues with housing, and I'm not talking government housing, I'm talking rentals out in the community, where it's just not safe for them to be there. They didn't realize that, or things have changed over time, and they want to move, we will help them with a grant to move from one location to the other, things like mold, that sort of stuff as well we help with and the incidental loan is just costs related to moving. If there's extra costs that our service members need assistance with and don't have money up front, we'll provide them with a loan for that as well. The Coast Guard is a little bit different than our DOD

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

counterparts in the fact that there's almost zero Coast Guard owned housing. We do have some in some locations, but majority of Coast Guard members live on the economy. They're renting on their own, or if they're close by a military installation, there they are in privatized housing, that's not always the case, because most of our units are in isolated areas along the coastline and oftentimes in vacation spots where the rental costs are a little higher because it's closer to water, and the availability is not always robust as it needs to be to support our members. We are funded by donations, and we do campaigns throughout the year. Last year, we gave out or close to 10 million in assistance, 5 million were loans and 4.5 million were grants. We're also seeing a concerning decline in our donors. The number of donors from 2013 which was over 25,000 has steadily declined.

Financial Assistance – By Cara Erickson– Veteran Mortgage Advisor, Atlantic Bay Mortgage

There are a lot of misconceptions when it comes to VA Home Loans and VA home buyers. The first one that I want to talk about is just zero down, the VA loan is a zero down payment program, not because a service member does not have the money to put a down payment, but because it's an earned benefit. People who are unfamiliar with VA loans, they have this perception that if you don't have a down payment, you're a weak buyer. Statistically speaking, VA loan homeowner's borrowers actually tend to be stronger buyers than other traditional loan programs, even despite the fact that they don't have to put a down payment, they've got a stronger credit profile. The second one is that VA loans are harder to get through underwriting. There is this belief that VA loans are harder to get through, when it's the opposite. VA loans are one of the easier loans to underwrite, and they're one of the easier loans to get to closing, especially for our active-duty service members, because there's not a lot of verifying. There's not a lot of job hopping, they've got assets verified. Our average turnaround time from start to finish is 19 days. The third one, which says that VA loans take longer to close. They do not, an average turnaround time is 19 days from start to finish, because not the same need for paperwork that other loans have. The fourth one is the seller must pay veterans fees. For a long time, the VA did prohibit our service members from being able to pay certain fees, but with the NAR Settlement changes, the VA has been keeping up with the times, and they do now allow service members to be able to cover certain fees. There are percentages that this is capped at to prevent junk fees from being charged to our service members and to protect our service members from predatory practices. You can only have one VA loan at a time, this deters a lot of people from wanting to buy their first home with a VA loan. You can have multiple VA loans at one time. The VA has a max loan amount. It did, it does not anymore. If you have no outstanding VA loans, realistically, you can purchase as high of a purchase price as you want again, if you qualify. No foreclosures, no short sales when using your VA loan, simply not true. In fact, on a VA loan, if you're using your VA loan again and you've had a prior short sale, there's no waiting period between that time, if you can document that there was a true hardship and that you've made steps to be able to overcome anything that could potentially cause you to have another hardship like that. Appraisals are tougher and stick with the home, that's not true. There has been a long time kind of misconception that VA appraisers are tougher, that VA appraisals come in lower, more often than not, and again, that's not true. In fact, most VA appraisals also offer appraisals for other traditional loan types. They do not stick with the home; they stick with the service member. If you have a low appraisal, there's actually two

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

ways to combat that, whether it's called the Tidewater Act, which allows you to provide recent sales to an appraiser to help support your value, or reconsideration of value direct with the VA where the VA can review the comparable sales and determine if that appraiser was actually truly off base with their valuation. So those are the most common VA loan myths.

David Berenbaum: Many mortgage companies are really expanding their engagement with HUD approved housing counseling organizations across the country, particularly in programs that are designed to reach underserved markets. All of our counselors, are very fluent in the VA mortgage and loan program. They work on both sides of the coin foreclosure prevention as well as origination. I'm curious about your thoughts about how the industry can come together and work more closely together your personal experience or thoughts about how we can reach more members to take advantage of VA loans together and ensure that they have counseling from both HUD agencies, as well as working with professionals such as yourself?

Cara Erickson: For sure, I think the biggest thing is truly education. It's being able to get the word out, get into the community, share information to dispel these myths. With other HUD programs, there's this common misbelief that if you are a service member, you cannot take advantage of assistance programs, whether it's grants through the state or grants through the different cities, because it's a zero down payment program. And the misconception is that, well, these are specifically for people who need down payment help. Being able to have that conversation, being able to guide service members through that those different types of programs, and us as lenders, having the knowledge and not having the fear of those programs, really can help our service members, especially our younger service members, who've got maybe young families, they're newer to the area, they don't have as much money saved up, be able to achieve homeownership and have that security, have that piece of the American Pie that otherwise they wouldn't have been able to have. I think it's just a lot of community outreach, it's a lot of education, it's a lot of research, and just not being afraid to ask questions and look into other assistance programs, and if you're not sure of how to use them, picking up the phone and asking, how can we make this work for our VA buyers?

Dealing with Default, Foreclosure, and Eviction – By Erica Ramjohn– Senior Housing Counselor, The Up Center

The Up Center has served as a safety net for the Hampton Roads Community for the past 135 years. Our mission states, we are committed to partnering with children, families and communities to improve lives and outcomes through prevention, intervention and support services. So our housing and financial counseling services is what we are here to talk about today and as a HUD approved comprehensive housing counseling agency with our small staff of four in the housing department. Our housing and financial counseling program is dedicated to assisting households in obtaining and maintaining and or improving financial stability and permanent housing. The up Center provides these one-on-one services, which includes telephonic, virtual and in-person services such as pre purchase counseling, fair housing and rental counseling, foreclosure loss mitigation counseling, post purchase counseling and reverse mortgage counseling. We have served 1114 individuals, of which 685 were counseling and education

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

clients, mortgage default and Delinquency Prevention, 217 military clients. Of that number, 13% of the of that number will veterans and active-duty military families. Mortgage default and delinquency involves more than just the loss mitigation process. It involves the financial management piece, which is budgeting and basic financial planning, understanding credit and credit improvement strategies, emergency savings, all of that is part of the loss mitigation, the foreclosure prevention, but the loss mitigation and home retention options is something I deal with on a daily basis, and working with homeowners who are in this traumatic situation of thinking that they may lose their home, and explaining to them that the various options they have, such as reinstatement, forbearance, repayment plans, partial claim and we are here to explain that and counsel with them on that. Then loan modification, which is one of the more popular options. Beside all of that you have housing transition and that involves like the home exit, how do they exit their home and at least maybe get something for it, like a cash for Keys program. Our veterans come in to learn about Service Members Civil Relief Act, which provides the legal and financial protection to those who have answered the nation's call to serve, and that law was created to provide extra protection for the service members in the event that legal or financial transaction adversely affected their rights during military or uniformed service, and those protections enabled service members to devote their entire energy to the defense needs of the nation. We also have a granting Freedom program which is the Virginia's military home modification grant program, which grants up to \$8,000 for services such as modification services for their home to modify their home to make it more accessible in relation to their service-connected disability for disabled veterans and active service members. At the Up Center we provide a trauma informed care we are very particular about servicing our clients with trauma informed care.

Dealing with Default, Foreclosure, and Eviction – By Lori Thomas– Program Supervisor, Work and Family Life

Financial readiness is a foundation of DoD and the Navy's prevention efforts that encourage healthy and resilient individuals, families and communities in reducing damaging harmful actions. Financial readiness requires awareness, education and personal financial counseling. The Navy family readiness programs have been afforded the highest visibility, advocacy, and priority. This has resulted in increased services to family members, increased individual assistance and consultation, more education programs and a more proactive outreach and delivery of family support. Fleet and Family provides these essential programs, support, and services. We also collaborate with our military housing office, the Virginia Housing Community Outreach Division, with our home ownership class on base and many more of the entities that have been on the on the brief today. Financial issues for service members can have a direct impact on readiness and retention. In many cases, resultant financial problems have had a serious negative impact on personnel and families, their security clearances, as well as a significant effect on operational readiness, morale, and retention. The Service Member Civil Relief Act provides a wide range of benefits and protections to those in the military service. Some of these benefits and protections include residential lease terminations and protections in connection with evictions, mortgage foreclosures and installment contracts, a landlord may not evict a service member or his or her dependents from a residential home during a period of military service without first obtaining court

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

order. This requirement applies regardless of whether a state otherwise permits evictions without court orders. Furthermore, if a landlord or property manager pursues a court order through a default judgment, the SCRA requires that they file an affidavit notifying the court of the tenant's military status. If the tenant is in the military service, the court must appoint Guardian Ad Litem to represent the interests of the service member. The court may also postpone the judgment by 90 days if the service member cannot be reached or the service members appearance is necessary to present a defense. In The SCRA also provides certain protections when it comes to issues related to mortgages and housing. If a service member took out a mortgage before entering active-duty military service, they can't be foreclosed on without a valid court order while on active duty and for an additional 12 months after leaving active duty, this protection applies whether the mortgage lender or servicer was informed about their military status. Service members can contact Fleet and Family Support Center or their service branch Community Support Center for more information.

Homeownership, Home Buying, and Rental Education – By Sid Alvarado, Grant Programs Officer, Virginia Housing- Catrina Cain and Pablo Rosado, Accredited Financial Counselors, Fleet and Family Services

Sid Alvarado- Virginia Housing is a State Housing Finance Agency, we've spent 50 years making sure that Virginians in every community have access to quality, affordable housing, and we've provided dedication of more than \$700 million where we've supported vital housing initiatives in our communities and Operation Homeownership is one of those initiatives. We've had a partnership with the military installations that begin in 1998, and we have 26 years educating service members and have provided over 400 classes during those 26 years. Our class topics they cover the traditional things, such as managing your money, they cover the credit portion, they cover um exploring lenders, mortgage and loan process. We also talk about the partners that are involved. Our real estate agents, with their role are in the home buying process, things that they need to know about the home inspection, as well as the final steps to homeownership, which covers closing portion. Everyone that comes to that class receives a free 254-page home buyer workbook, so that way, when the class is over, they can take that home continue to go over and we always tell them during the class we want them to be well informed in that process. We invite the local real estate agents, we invite the mortgage lenders, we invite the home inspectors, we invite closing agents as well, that way, not only is it relevant as far as topics, but those people are aware of what's going on in the community. We encourage speakers that not only have expertise, but we encourage speakers that have knowledge and experiences. One of the things that we're big about in the class that when the speakers come, they know that this, there's absolutely no tolerance of self-promotion and so that way, the service members feel like they're coming to get educated, and the ones waiting at the door to try to sell them, or, you know, provide any type of unsolicited information. For all service members that come and complete the course, they do receive a certificate of completion, and this is a class that meets industry standards expectations, and so this is a certificate that they can take, for many of them who are first time homebuyers, if their loan requires it, or if they're looking to receive down payment and closing cost assistance, this certificate of completion satisfies that. The certificate of completion is good for two years. We're glad to say that in 2023 we had

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

about 351 service members who attended our course. We do have some resources, choices, options, as well as some opportunities that we let them know about in the course, because we believe that they shouldn't only be educated, but they should have the resources that access homeownership. We let them know that although Virginia Housing has some great, awesome programs, they are not at all obligated to take advantage of those programs, we let them know that they have choice and that they are not at all obligated, even though they're going to be hearing about some great programs, some great services, that they do not have to partake in any of those services, that everything is optional. We have a program at Virginia housing, which is Granting Freedom, this is an accessibility grant for disabled veterans. It pays for modifications for disabled veterans, disabled service members, and the funds can be used to widen doorways at ramps, install grab bars and so much more and you can find more information about that at virginiahousing.com/grantingfreedom.

Pablo Rosado: Fleet and Family support centers in the Hampton Roads area provide financial education, counseling, information and referrals to our service members. Although financial programs have a counseling mission, we focus on preventing financial difficulties and mismanagement through educating service members and their dependents. The following courses focus on developing financial independence and preventing financial distress. For example, the credit management course helps students make informed decisions about obtaining using credit wisely. Another important course is million-dollar sailor, a two-day training program designed to help service members and their families navigate the financial challenges of military life. The program aims in four. One, provide basic understanding of financial issues. Two, create awareness of available resources. Three, develop problem solving skills for financial issues, and four promote strategies for achieving financial growth. Personal financial managers understand that there are other support services available to ensure we have the most current information and referrals for our clients, we utilize military one source. This resource provides valuable information on personal financial basics, paying down debt, creating family budget and other financial resources for service members and their families. Another valuable resource is the Sen\$e Act, which is helpful across all ranks. It provides tools to help individuals become financially literate, such as spending plan, car payment estimator, credit quiz and touch points. Finally, the signal publication, a unique publication in the Hampton Roads, advertises the courses offered at our eight Hampton Roads Fleet and Family Support centers. Service members and families and retirees can attend these classes for free.

Catrina Cain: I just want to talk about two challenges, the basic allowance for housing and the permanent change of duty station. We're talking about BAH. BAH is an allowance provided to offset the cost of housing for service members who do not receive government provided housing. The amount of BAH depends on the service members, location duty station, pay rate and whether they have dependents. BAH rates are determined by surveying the cost of rental properties in each geographical area. However, BAH may not cover the full mortgage. Therefore, it is critical that service members have assistance from different resources and agencies. Why? To help them to develop a budget, to talk about this thing called credit management/ So those are some of the challenges, and I must say, I have

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

experienced both but in closing, there are always challenges. However, there are successful stories, and I want to just thank Sid for inviting us, because with this partnership between Virginia housing and military installations, service members are educated, they are equipped and informed to make better decisions when buying a home. Thank you.

David Berenbaum: We are aware, working with the Consumer Financial Protection Bureau and many of our agencies, that around military installations and bases, there are also many, what we'll call, predators. Whether it's rent to own furniture appliances or high-cost cars. The work you're doing in financial capability and reasonable credit, to educate consumers is very important. I heard a theme also from Sid and Erica about reaching more people to make them more aware of your services and I'm curious if you had any recommendations to this committee that would allow us to try to think about doing more with you in the community?

Catrina Cain: There's a disconnect and when I say a disconnect, you have agencies and resources, there is a gap, and then service members, so each agency offers whatever they offer, but somehow, some way we need to advertise to get this information to service members and I know a lot of agencies are doing great jobs, but when the service members come into my office they may not know. If we would continue to partnership to make sure we're marketing, getting the information and sharing the information. If at Fleet and Family, maybe I need to call Sid at Virginia housing and ask her or another agency. We just have to get the word out, make sure that the service members are aware, because they are making some decisions that are costly.

Pablo Rosado: I think is a collaborative force between the teams that you see here. Also, we need to talk their language, meaning we need to get smart with speaking their language, electronically, go to them wherever they are, and bring the resources to them. And I think if you do that, you'll see a big return on your investment.

Paul Yorkis: Do any of your programs permit a buyer to use either a grant or a loan to pay a buyer agents fee?

Sid Alvarado: To be quite honest, that is probably something new. I think it's something that we are in review on. I could say right now it is something that hasn't been excluded, but I do believe internally, there's some discussion on how that can be utilized.

**Lack of Affordable Housing – By Shernita Bethea– Housing and Human Services Administrator,
Hampton Roads Regional Planning Commission**

Norfolk Naval is the largest naval base in the nation, and the defense and the military here in our region is the number one employer. The military and the presence of military and defense in this area is very important to our economy, and whatever happens on base kind of spreads out to all of the areas. Our area is really comprised of approximately 1.9 million in this area. We talk a lot about Norfolk, but we

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

have 17 jurisdictions here in the region. A part of what we do at the Hampton Roads planning district is we have a group called the Hampton Roads Housing Consortium, which is a group of nonprofits. All our housing authorities and our city representatives are on there, and we come together to talk about all things housing as it relates to across from rental homelessness to education, Virginia housing is a member, The up Center is a member. So that is an important group to us, because, as you alluded, predatory lending companies have millions of dollars to get on Instagram, to get on social media, to be in front of our service members. That is not a part of what most nonprofits have in terms of being able to get this important work out. It's going to really rely on partners like you all and us just getting the word out organically. The Hampton Roads Housing Consortium covers all 17 of our cities, counties and towns in this area, we network, we get together, we have a housing award ceremony that talks about what we're doing in our community to further affordable housing in the education components. If I ask the people that have joined us, what is the most pressing issue in housing in this region, you're going to get different ideas. If you ask our service members, it may be housing, it may be rental, it may be the age of the property that they're living in. What we're looking at across the board in this region is looking at how those most pressing issues intertwine as it relates to our service members and as it relates to the residents here in Hampton Roads. Affordability is a huge issue in our area, home values are rising. Homelessness is still a critical issue in our area, crime and violence, unfortunately, most of our affordable housing sometimes are intertwined into some of the neighborhoods that people don't want to live in. One of the things I always found with clients, even though you would solve a housing issue another issue would arise. What I would for HUD and ask for this committee is seeing what other departments we can cross pollinate, because if a buyer or a resident is having one issue, nine times out of 10, they're going to see another issue in some other key component. We want to look at the gaps of current programs and services as it relates to what is needed, best practices and toolkits. Another nuance to our area is tourism, it's the historical amount, and it's also a huge part of resiliency. We own the coast, there's no way we can build out any further. We do a lot of coastal resiliency work in our in our office, and we're losing shoreline, so we have to make sure that we're looking at all of those as it relates to best practice. A huge part of the assessment that we're going to work on is the effect of the military and defense as it relates to our region. When we talk about BAH, I've heard a lot of service member, and proponents say the best thing to do is to raise the BAH to assist soldiers. Well, who's going to find that out quicker than landlords. What we're finding out is that landlords will increase their rent prices to match your BAH. That depresses the area, because then the average person that's nonmilitary, is out of it. We have got to look at some other creative ways and look at how the military impacts us, and what's the best way to give them the affordability that they need to stay in this area. We want the military to stay in this area, and we have to find those housing solutions for them in this area.

Angie Liou: Hearing more of the bigger picture context and the supply of affordable housing, we've been talking a lot about, from the demand side, how to help homeowners and renters through housing counseling, and that's important work. But the other piece of the equation is the supply side, increasing the supply. If you could elaborate a little bit more on whether there's been policy or legislative efforts, on the regional or the maybe the state level, to increase the supply and you kind of touched on that a little bit by mentioning zoning, which is a big piece of it.

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

Shernita Bethea: We've had great conversations with some of our larger affordable housing developers. We know there is a supply and demand issue, what the caveat is with that is that when you talk about affordable housing and supply, you have to have a conversation about density, and that's when a lot of the political issues come into play, that we have a mixed bag of cities and counties, and you start looking at NIMBY, Not In My Backyard, there are some organizations in some counties and cities that are a little bit leery about increasing density in those areas. So that's when we kind of talk about the zoning part. Our plan and our assessment is to give the information and hopefully give those best practices that, if we have a locality that wants to go in that direction, they have the necessary information. The other part and component of that is that we talk about the demand of supply as it relates to affordable housing. But again, that's one of the things you have to be careful of. I've been in my home for 25 years; it would probably be considered affordable housing. I'm not going anywhere, so I am holding up an affordable unit. So, in order to do that, you have to look at policies that allow housing in all areas. If I'm in this home and I'm wanting to take a step up, I'm freeing that house up for the next person. What we're hoping to do is just have this study show us what we call a toolbox of those things. Some of our smaller counties and cities may not be able to adopt those policies for zoning, but there may be some things such as ADUs there would be more feasible in those areas. We want to look at it from a la carte standpoint, because not one approach will be the right fit for each of those localities, but supply and demand is on the number one spot of what we need to address in the area.

Support for Homeless Veterans – By Gretchen Hilburger and Demetrius Granger– Homeless Programs Social Workers, Hampton VA Medical Center Homeless Program

Demetrius Grainger: Under the homeless program umbrella at the Hampton VA Medical Center, we're going to focus on two programs, but the one I'll be talking about is HCHV, and that stands for Healthcare for Homeless Veterans. The HCHV program at the Hampton VA Medical Center we provide outreach, as well as provide services for veterans who come into our facility, and we provide resources and referrals for those veterans who we either connect with out in the community or that come into the Hampton VA Medical Center for services. Those veterans that we work with, our veterans who are receiving VA care, have access and are able to receive care at our Hampton VA Medical Center. At the HCHV program, our primary focus is, homeless veterans who are eligible and focus on veterans who are not eligible for VA care, but our primary focus is if the veteran is not eligible for services at the Hampton VA Medical Center. The social workers that we have are assigned to either do outreach or walk in services, they're able to provide them with links to community providers that may be able to share resources with them or provide the care that we are unable to provide because they're not eligible to receive services at the Hampton VA Medical Center. We provide services to the seven cities in Hampton Roads. We also provide services to the eastern shore of Virginia and approximately 10 counties in northeastern North Carolina. We are working to connect with other programs within the Hampton, VA to provide that outreach support to as many areas in our service area as possible. We provide referrals to VA mental health care and primary care services. Veterans who are eligible to receive VA care, we have something called an H pact, which is a medical PACT team that is connected to our homeless program, so we're

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

able to transition our veterans who come in for homeless assessment to connect them with our medical provider, and our Homeless Clinic. We also provide referrals for substance abuse treatment if we have a veteran who presents with a substance abuse issue. We provide limited case management and supportive services. If we are providing case management, we tend to keep it around six to eight weeks of support that we can provide, and we also have criteria for those residents that we are providing those services for. We will also refer them to any kind of food or shelter if they're experiencing food insecurity. We will refer them to transitional permanent housing programs that are also a part of our Hampton VA Medical Center. Homeless veteran and Community Employment Services, we provide employment services to those veterans who are experiencing homelessness and come to us for assessment. Veterans can come into our VA Medical Center to receive walk in services, and we provide that every day, but they also can go out to those existing places where we have social workers and provide and receive outreach services at those facilities as well. Veterans can also contact us via phone at 722-9961, extension, 44117, if they need to leave a message, we'll have a social worker follow up with them. We encourage them to be patient, and the reason why is because there's such a large volume of homeless people, so it may take that hotline time to follow up and contact the veteran and when we're talking about documenting a veteran's homelessness, we encourage them to be as specific as possible about their homelessness. We have to educate our veterans to help them to make an informed decision about what they're going to do next, and sometimes we are not able to provide everything that they need, but our goal is to make sure that we're educating them to help them to make the best decision that they can for their life and their future. Eligibility criteria, we have to make sure that when we are assessing them, we're really looking at what is their specific situation as it relates to homelessness. Homelessness is defined by HUD, not by the VA, we don't make the determination. We have to follow the definition of HUD. When we're assessing them, we're making sure that we're asking the questions that we need to ask to ensure that the veteran is literally homeless. Veterans can have an honorable, general, other than honorable, or bad conduct discharge with special court martial from the military. We're also educating our veterans on that as well, because sometimes veterans have the belief that they may not be eligible for services. Those veterans who are National Guard or Reserves are ineligible, unless they have been activated for combat or federal emergency greater than 90 days.

Gretchen A. Hilburger: Our sister program is HUD-VASH. HUD-VASH is a partnership between HUD and the VA. VASH stands for VA Supportive Housing and HUD and it's a collaboration between the two, where veterans are given a housing voucher and use it in housing. While the VA provides the supportive services, it was developed years ago aimed at the most vulnerable veterans, those experiencing homelessness and who are in need of long-term support. HUD-VASH was developed to support the most vulnerable, hardest to serve, individuals who need long term supports and HUD-VASH not just supports veterans with housing but also by putting into place wraparound services and supports to help if they have substance abuse issues, mental health issues, or medical needs through the VA. We are able to get them connected to different services at the VA or even within the community. Case management is also a required component of this program, they will be connected with a case manager, social worker, and then all these other disciplines that I will address in a minute. Each veteran who comes into our program

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

goes through the intake process and once they get set up they will be assigned a social worker. We have roughly 20 social workers to support all the veterans in our program. We also have two nurses, an occupational therapist, an addiction therapist, a psychotherapist, at least two Housing Support Specialists, who will help them with finding and obtaining housing, and at least three vocational rehab specialists who can help with job hunting, peer support specialists and other support staff. In addition, beyond the HUD-VASH program, they also have the rest of the VA where they can get connected to providers throughout the VA and then even beyond that. The point of HUD-VASH is to address the homelessness by having all these wraparound services so that people won't fall back into homelessness and the social workers involved are hoping to help the veteran's foster independence, help them to self-advocate, help connect them to resources in the community, and overall, to maintain that housing.

Richard Verillo: Do you guys currently work with housing counselors or housing counseling agencies in the work that you do?

Demetrius Grainger: No, we don't. We may have landlords that have properties that are available, that will come to HCHV and let us know, and if we have veterans who fit the criteria, we will link those veterans to those potential landlords. But right now, no, we don't work with counselors. Now, I don't know if HUD-VASH does, but HCHV doesn't.

David Berenbaum: HUD-VASH will work with community care providers as well as housing counselors. All HUD programs, any housing counseling that's offered must be through a HUD approved agency. There is a perception among many housing counseling agencies that all work in the area of housing counseling at the VA is done generally internally by VA staff, and that's something that many in the industry have been trying to address over the years. I think it's an opportunity for us to collaborate on a higher level.

Demetrius Grainger: Agreed.

Paul Yorkis: In terms of trying to find housing, if it's a veteran who maybe a single parent or veteran?

Demetrius Grainger: Yes, if the veteran presents to HCHV and they have a family, we address the veteran because that's the identified patient, but we also will attempt to address the needs of the family.

Support for Homeless Veterans – By Lisa Snider– Vice President, Volunteers of America Chesapeake and Carolinas

I work specifically with the Chesapeake and Carolinas and so we have Maryland, DC, Virginia, North Carolina and South Carolina and our particular territory, and the way that Volunteers of America works is that we are a partnership that's working to build healthy communities for all, and so we have services that do address veteran services, but we also have services that address a wide range of the population. VOA is in 47 states, and DC and Puerto Rico, where we are providing services in 450 different communities. The services that we provide really are looking at the holistic approach for the individuals

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

who are in services. We have services that are looking at health, the behavioral health care, combined with the housing and homeless services and other human services and supports that communities may need. Before I go any further, because this is suicide prevention month, I think it's important to just share. We have one program that we run in our area that is the Sergeant Fox Suicide Prevention Program, and that is open to any veteran who might need support. I want to share that that phone number to reach us in Virginia is **703-595-2625**. We have a very holistic approach when we're looking at different services. We have services for someone who is homeless who may be looking for housing, services for those who are experiencing a behavioral health care issue. We serve about 2 million people in all the different areas that we look at. We offer different housing development and offer homeless center services in some of the areas. We work with veterans and their families, depending upon what the need is, whether it is a Veteran who is homeless or anybody else in the community, we really want to look at the whole person. As we know when we're looking at, how do we stabilize communities and make sure people are having the correct support. It's important to look at housing, it's important to look at the social services that they need. We have contracts and things with different organizations throughout uh throughout the nation, we have a lot of different funding streams to try to look at how we meet the needs of a community, to help people to find that stabilization. We also offer in person clinic services and one of the services that I think is really exciting as it grows more, is peer support because we know having people who can meet you where you're at, if it's a veteran having another veteran that can meet you where you're at can be really helpful to make sure that you're addressing and helping them find the support and connection to community. One of the things that is being developed is what's called medical respite and so it is specifically for individuals who don't have permanent housing, who are facing a medical issue to be able to go there, so that they have a safe place to address that, which helps them to be able to address the medical issue in a safe location. We must dismantle the systems of inequity, that for too long, have prevented many from fully accessing the services and supports that are needed to be healthy and to thrive. We must reimagine the inexplicable link between health, housing and Human Services. We must realize a bold new vision for the future in which all people and all communities live with social, emotional and physical well-being, spiritual fulfillment, justice and hope and that was a very quick overview of our services.

Supportive Services for Veteran Families – By Tanisha Davis– Director of Family & Community Support Services, Virginia Beach Community Development Corporation

The SSVF program is a VA funded program that provides case management and financial assistance to veterans, and we have the opportunity here at Virginia Beach community development to service the entire Hampton Roads area, and our services expands all the way to the peninsula. We cover Hampton, Newport News, Poquoson, all the way up to Williamsburg, and so to be eligible for supportive services for veteran families program, we can take a veteran with any discharge status except dishonorable, or someone who was discharged from the military with a general court martial, the VA requires us to have that veteran have an income 80% or below, but they are not required to have income to come into our program. And then last, they either have to be literally homeless or at risk of losing their housing. Once they enroll in our program, we have a team of case managers, a housing locator, and we have a

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

healthcare navigator that will wrap around our veterans and the households that they identify with. We serve single veteran households, households with children, households without any minor children. After they determine eligibility, they start working with their case manager so that we can look at their housing stability plan, so that we can either prevent them from being homeless again or to rehouse them so that they can be stably housed. They work with our housing locator; we find housing based on veterans choice in the area that they identify where they want to live. Their Case Manager works with them on budgeting. We do referrals for employment. We have a great partnership with the Virginia Employment Commission, with their disabled Veterans Outreach Program. We have a great partnership with the Hampton VA Medical Center who presented today. We look at each individual veteran and develop a housing service plan. Once they're in the program, we start to determine if they are going to be able to sustain with the short-term rental assistance that we are able to provide, and our guidelines for the rental assistance are dedicated. If the household is not able to sustain in our program, we look at if they are eligible for the HUD-VASH program. The VA added a new program called our shallow subsidy. It's an extension to the SSVF program, but those households who can afford to pay 50% contribute to 50% of their rent, they could potentially transition into the program. A portion of our households who are in our SSVF program, transition into the shallow subsidy and can remain in the services for an additional 24 months where they continue to receive their case management services. Optionally, we provide a healthcare navigator, they work with this healthcare navigator who helps connect them for physical health, mental health and substance abuse and so this person can work alongside the entire household on those areas.

HUD-VASH – By Molly Allen, Senior Housing Program Specialist and National HUD-VASH Lead and Courtney Herring, Housing Program Specialist– HUD's Office of Public and Indian Housing

Courtney Herring: The HUD-VASH program is part of the larger housing choice voucher or HCV program, and HCV's enable low-income individuals and families to afford market rate units by providing a rental subsidy, the participant can choose any housing that meets the requirements of the program and is not limited to units and subsidized housing projects. Voucher holders contribute 30 to 40% of their monthly income toward rent, and the subsidy provided by HUD covers the rest. The HUD-VASH program is a special purpose voucher program that is administered jointly between HUD and the Department of Veteran Affairs, or VA, HUD-VASH enables homeless veterans and their families to use an HCV voucher to access safe, affordable housing, while also receiving a variety of VA services. The VA provides referrals, case management and supportive services for participating veterans through VA medical facilities. Since 2008 HUD and the VA have collaboratively awarded HUD-VASH vouchers based on current geographic need and PHA administrative capacity annually. To date, over 112,000 HUD-VASH vouchers have been awarded to PHA VAMC partnerships and VA funds about 4500 staff and contractors to provide case management and supportive services to HUD-VASH veterans nationwide. HUD-VASH vouchers are authorized under Section Eight of the US housing act of 1937 as modified by the requirements in the 2008 Consolidated Appropriations Act. Most recently the appropriations act of 2024 generally the HUD VASH program is administered by PHAs in accordance with regular HCV and PBV, or project-based voucher program requirements, which can be found at 24 CFR Sections 98 82 and 983.

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

Unless otherwise noted, regular HCV program requirements apply the authorizing language, however, allows HUD to waive or special specify alternative requirements for any provision of any statute or regulation affecting the HCV program to effectively deliver and administer HUD VASH voucher assistance.

Molly Allen: The HUD-VASH operating requirements were originally published in the Federal Register back in 2008 when the program was first authorized in its current form. They were continuously updated, most recent on August 13, 2024. This new update to the operating requirements for HUD-VASH apply to any and all PHAs that administer HUD-VASH vouchers. PHAs may seek individual HUD-VASH waivers through the regular waiver process. If there's something they need to address in their program that's not addressed in the HUD-VASH operating requirements under the blanket waivers and the alternative requirements therein, these variations to the program would then be noted in the PHA as administrative plan. I'll just quickly highlight a few of what we think are the major updates in this most recent version of the operating requirements in terms of improving our efficiency and effectiveness in serving our veterans in the HUD-VASH program. We have a requirement now to go up to 80% of area median income for the program. What's considered low income for HUD, for program eligibility, this used to be optional for PHAs, they could either stay at the HCV standard, 50% AMI, or go up to 80% it's now a requirement, so that significantly expands the eligible veteran population. We have an exclusion of VA service-connected disability benefit income for purposes of HUD-VASH program eligibility. Now this income is still included for rental calculations, however, we wanted to ensure that veterans who may benefit from HUD-VASH are not deemed ineligible due to having 100% service-connected disability for example, so a veteran is under 80% AMI with their VA service-connected disability benefits excluded, they are now considered income eligible for the HUD-VASH program. An issue that may arise with this expansion of HUD-VASH income eligibility is that veterans may be able to fully cover the rental amount with 30% of their income with those benefits included, so they may not need a HUD housing assistance payment, or HAP, a subsidy is required to enter into a HAP contract, however, we want to ensure that those veterans who would most benefit from living in HUD-VASH project based units that are either located on a VA facility or have on site services are able to access those units. In addition to setting a HUD dash payment standard up to 120%, we're now also allowing PHAs to approve exception payment standards as reasonable accommodations, this eases the administrative burden and allows veteran families to lease up faster in units that best meet their needs. Another big one is allowing PHAs to set minimum rents, or \$0 minimum rent specifically for their HUD-VASH families, this eases administrative burden for both the PHA and the veteran to be able to have a \$0 minimum rent only for HUD-VASH without necessarily impacting the rest of a PHAs voucher portfolio. We're currently housing over 85,000 veterans in the HUD-VASH program. We've had over 240,000 cumulative move ins in the program to date. We've seen a 52% decrease in overall veteran homelessness between 2010 and 2023 with reductions in both sheltered and unsheltered homeless populations.

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

Financial and Legal Resources for Serving Servicemembers, Veterans and Military Families – By Nelson Akeredolu– CFPB, Servicemembers Affairs

For those of you who are not the mission of the CFPB, we're essentially a 21st century agency of implements and enforces consumer financial laws and military consumer protections such as the markets and consumer financial products work fairly in a transparent and competitive for all consumers, particularly service members. We've been deeply involved in mortgage markets and making sure that Americans, particularly service members, are treated, have been treated fairly since we opened our doors back in 2011. We did a lot of impactful work early on, issues such as a foreclosure relief, short sale rules for service members with permanent change of station orders, loss mitigation issues. Within the bureau itself, we have Office of Special Populations, and the office of service member affairs is one of them. The Office service member affairs, or OSA, was established to protect the needs of service members, veterans and military families in the consumer marketplace. Our job is to listen to your issues, we analyze the problems they raise, and we implement solutions where we can and serve as their voice at the Bureau. Now we have three central mandates under the Dodd Frank law that created OSA and the Bureau. One we educate and empower service members and their families on consumer financial products and services. We monitor consumer complaints by service members and their families related to the products and services they use. We also coordinate among other federal and state agencies regarding financial laws and product services for service members. The complaints the CFPB receives from service members of military families really gives us insight into what they're experiencing in the marketplace. Since we began taking complaints 2011, the CFPB has received over 45,000 mortgage complaints from service members, veterans and military families. It's currently our third highest category, and it's consistently ranked somewhere between number one and number three. In 2023 alone, service members submitted over 4,700 consumer complaints. That's a 9.5% increase from 2022 and to give you some context, those complaint numbers, service members made up about almost 17% of the mortgage complaints the bureau received last year. If you take a deeper look into those subcategories, the top three sub issues that service members and veterans complained about last year were troubles during the payment process, struggling to pay a mortgage and also applying for a mortgage and or refinancing existing mortgage. One of the more important tools that we have and the things that we do on behalf of service members are enforcement actions. The purpose of our enforcement actions is to ensure that service members and military families are protected and that their rights aren't violated. Just last month, the CFPB took action against a repeat offender, New Day Financial, sometimes known as New Day USA, the bureau ordered New Day to sum more than \$2.25 million in civil penalty to the CFPB. It's something that we've been doing for a while, and we're deeply passionate about this issue.

Member Discussion facilitated by David Berenbaum, Deputy Assistant Secretary, Office of Housing Counseling

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

Summary: Mr. Berenbaum opened the floor for the committee members to comment on any of the presentations that occurred.

Daniel Garcia: Lots of information that we received today, I'm just happy that there are services that are available to support our veterans. These are things that they've earned. Any assistance we can provide, we should do that and of course, I know there's always room for improvement. Collaboration is very important; education is very important in order to be able to provide these services and meet the needs of our veterans.

Angie Liou: Likewise, it's been a lot of information today, and it's very enlightening. I think there is a lot more room for cross departmental collaboration and cross interagency among different organizations, between the active service member and as well as veterans, as well as HUD and other housing counseling agencies.

Carol Ann Dujanovich: Lots of information today, and I'm so happy to see the services that are available. Of course, just as Daniel said, it there's always room for improvement, but I was still pleased to see what services are available.

Richard Verrillo: I'd love to see housing counseling agencies become a bigger part of this. I think there's a lot of opportunity for the organizations to work together to provide these services.

Sherri Eckles: First of all, I want to thank everyone who presented and everybody who's doing the great work of helping our veterans with their housing situation, as well as all the other folks that are in need. I'm one of the representatives from the mortgage industry, and so I would like to encourage all the housing counselors, especially given the shortage of inventory, to discuss the fact that VA does offer a renovation loan. If there's a house that needs some fixing, it works a little different than the HUD program or the Fannie and Freddie products in that VA won't insure the loan until all the works completed. Lenders really restrict the amount of work that can be done because there's a risk there, but it is still 100% financing on a property that enables somebody to buy a house and fix their kitchen up or put in a new furnace or a new roof. Also in any of your advocacy work, I would also encourage you to talk to the VA about modifying their renovation loans so that it mirrors what the 203k does so that it can be used even more successfully by veterans.

Paul Yorkis: First of all, I want to thank the staff for putting together such a wonderful program today and the prior day, it's been very helpful to me. I want to thank the housing counselors and staff who we met with yesterday, very impressive group of people, and very valuable information was shared with us. As a realtor, I just want to encourage as many housing counselors and housing counseling agencies to reach out to the realtor association in your area and collaborate with them for the benefit of our your clients and our clients. Thank you very much.

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

David Berenbaum: The office of housing counseling staff is going to be reviewing all the comments and information that has been shared with us, both in our site visits yesterday as well as today, and more formal presentations. I also would like to thank all of our presenters, both here as well as virtual. Moving forward, we are going to take a serious look at how we can engage, educate, and leverage more resources to collective partnerships, because that is the financial or budget environment we're in. But we have to do more to reach military families, to reach the unhoused, as well as to serve our veterans.

Recognition of the HCFAC Committee – David Berenbaum

I'd like to take a moment, because I have had the personal privilege of working with the members of the Housing Counseling Federal Advisory Committee since their appointment. We at the Office of Housing Counseling felt it was very appropriate to honor and express our appreciation to the members for their service in this capacity. We have some certificates that we're going to be sharing with each of the members. Allow me to read the language of from the certificate for all Housing Counseling Federal Advisory Committee. For all of your public service as a member of the Housing Counseling Federal Advisory Committee, in appreciation for your active participation, contributions and recommendations that inform the Office of Housing Counseling and enabled us to realize our mission to ensure that every family can obtain, sustain and retain their housing and benefit from a strong network of HUD participating housing counseling agencies and HUD certified housing counselors. I want to thank each of you personally, wholeheartedly and professionally for your service, and we look forward to continuing to engage with you as we move forward in the future.

Introduction to Public Comment Period - Virginia Holman, Designated Federal Official, Office of Housing Counseling

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: This meeting is open to the public because we value your comments and opinions, which help guide the committee's focus. We will now begin the comment period. Virtually, you can use the raised hand tool via Zoom. In person, you can raise your hand and our facilitator, Ajanta, will invite you to speak. Please remember to unmute your microphone and feel free to use your camera if you wish. When speaking, introduce yourself with your name and organization. Please note there is a two-minute limit per person for comments, as required by statute. Ensure your remarks relate to agenda items or housing counseling issues. It's important to understand that committee members will not respond to comments or questions during this meeting; however, your input will be carefully considered in future venues and meetings.

Jennifer Swan: Thank you. Thanks. This was a really great program. Thank you very much. And I did have a comment then you said they can't respond to it, so my only comment was, this was really, really nice, and I like that it was focused on home ownership, but I have been working with the Philadelphia program on renters and tenants and those kinds of things, and I would love to see some discussion of

**U.S. Department of Housing and Urban Development Housing Counseling
Federal Advisory Committee Meeting (Hybrid)
September 11, 2024, Meeting Minutes**

Meeting time: 06:15:45

renting as well, because I know that that contributes significantly to the homeless population. It's kind of a first step before you actually own a home, and I know I'm preaching to the choir, but, but it would be helpful. My other comment was in an area that has very few housing counseling agencies, how difficult is it to set up a housing counselor center or a group or agency? That's the question. Those are I had two questions, and then I don't know if you can answer them, but anyway, those are my comments, and thank you very much for a really, really nice program. I look forward to getting the slides so I can digest them a little bit more. Thanks.

David Berenbaum: Thank you. I direct you to the HUD Exchange for the answer to your question. It's up on the website.

Nina Colliemore: Hello. First off, behold the green and gold. And I just want to say, as a student here at Norfolk State University, I'm so excited that you guys decided to have this event here. My name is Nina Colliemore. I'm a Senior Business Entrepreneurship scholar, originally from Memphis, Tennessee, but I'm actually looking to begin my home ownership journey here in the Norfolk community, and I would have to credit Home Free USA for helping me with this journey. I'm actually a Center for Financial advancement scholar as well, and they have a program that actually helps students learn about home ownership, financial literacy, credit building, and I began that when I was only a sophomore here and now I'm a senior beginning my home ownership journey. So I know the conversation today was mainly around veterans and also helping single families, excuse me, low to middle income, but I would like to just charge you guys to also think about the youth. Think about the students that are coming before you. I'm working on actually getting more students involved and interested in topics like this, because it's this is going to be our future. And I'm just so elated to just had seen the sign. No one told me to be here. I just saw the sign. I was like, Oh my gosh. So I'm so glad I'll be connecting with most of you today, and hopefully we can have more events like this in the future for the local community. Thank you again.

Erica Ramjohn: I'm just pleased to hear from you all that you are encouraging every one of the panelists and the guest speakers to connect with housing counselors. HUD, certified housing counselors. It's a big deal. HUD certified housing counselors. HUD certified housing counselors, and just to know that post COVID, post residential moratoriums, and that's because my passion is foreclosure prevention, loss mitigation services. We now need to utilize a wider range of strategies, traditional and non-traditional services, and I am a firm CFPB champion. I'm always going to the CFPB when I need non-traditional methods to help my clients. So again, thank you for encouraging folks to connect with a HUD, certified housing counselor, housing counseling agency.

Mona Addison: My name is Mona Addison. I'm from the wage Improvement Association in Baltimore, Maryland. And thank you for your invitation for this, to see this seminar. This is the first time I've ever been into a seminar with the Veterans Administration and the housing authority. I was wondering, because I was listening to you talk about all of the housing uh situations that we're having in America, and if any way possible that I could help out, or if the wage Improvement Association could give some

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assistance to some of the vacant and abandoned housing that we have here in our community, and how we can get in touch with HUD and VA and provide some services for the homeless veterans that we see around in the neighborhood. I would love to get involved in this. I know we right now, we have a lot of houses here in Baltimore, Maryland, in the city that needs renovating, and we need people in houses to stay there and to live here in this community. Thank you.

Anita Kerry: My name is Anita Kerry. I'm with the Urban League of Hampton Roads, and I just wanted to speak in reference to you, young lady, we have been we have in a partnership with the HBCU here at NSU. So I would love to connect with you so that you can get some of your friends and students and everything to come to the classes that we will be having here. Okay, thank you.

Kena Lee: I'm so glad I came to this. This is so needed. I'm very energized. My comment has to deal with all of the things that I've heard throughout the course of today, as far as you know, the recommendations for housing counselors and I saw a string of collaborations that we can take on, and I think that's commendable at the same time, the pay is not there. I am trying to become a housing counseling agency, and that's one of the biggest battles we have right now is as housing costs are rising incomes are not, preaching to the choir there, but it's the same for housing counselors, and it's very hard to retain good people if we can't pay them. So the work is there, the people that want to do the work are there, but the money is not. And so I just wanted to, I'm thinking of ways outside of the box, creative ways that we can come up with in order to overlay funding so that we can really pay housing counselors to do the tremendous job that they do.

Next Steps and Adjournment- David Berenbaum

David Berenbaum: Thank you, everyone again, to our members, to our audience, to our housing counseling colleagues across the country. Today has been a very informative program, and we look forward to seeing you in the near future, we are adjourned. Thank you, everyone.

Meeting Adjourned.

End of Webinar