The Housing Counseling Federal Advisory Committee ("HCFAC") of the U.S. Department of Housing and Urban Development convened a public meeting from 1:00 pm. to 4:00 pm EDT on Wednesday, March 15, 2023. The HCFAC met hybrid via Zoom and in person. Public attendees included 176 registered webcast attendees, and 75 attended the webcast.

**HCFAC Members Present:**

* Angie Liou
* Carol Ann Dujanovich
* Richard Verrillo
* Gabe Del Rio
* Ibijoke Akinbowale
* Daniel Garcia
* Lawrence Batiste
* Marcia Lewis
* Bill Sevilla
* Anthony Walters
* Paul Yorkis

**HUD Presenters:**

* David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling
* Virginia Holman - Designated Federal Official, Lead for DART, Office of Housing Counseling
* Julia Gordon – Assistant Secretary for Housing and the Federal Housing Commissioner
* Julienne Joseph – Senior Advisor for Homeownership, Office of the Secretary
* Danberry Carmon – Associate Deputy Secretary, Office of Housing Counseling
* Tammy Dunn – Senior Housing Program Specialist, Office of Housing Counseling

**Subject Matter Expert Presenters:**

* Julienne Joseph – Senor Advisor for Homeownership, Office of the Secretary – FHA MIP Reduction and other updates
* Marcia Griffin – HomeFree-USA – FHA MIP Reduction and other updates
* Virginia Holman- Housing Program Technical Specialist, Office of Housing Counseling – Update of OHC Disaster Operations SOP
* Danberry Carmon – Associate Deputy Secretary, Office of Housing Counseling – Briefing on Tribal Counselor Certification Rule
* Tammy Dunn – Senior Housing Program Specialist, Office of Housing Counseling – Celebrating OHC Training for Housing Counselors

**Opening of the HCFAC Meeting**

**Summary:** Mr. Berenbaum welcomed everyone, stated that a quorum was met, and called the meeting to order. Before beginning, Mr. Berenbaum took a moment to express his delight in convening today’s meeting both in person at the HUD Headquarters located in the Weaver Building and virtually via Zoom.

The Office of Housing Counseling's mission is to help families obtain, sustain, and retain their homes. HUD accomplished this mission through a strong network of HUD-approved housing counseling agencies and their HUD-certified housing counselors, who provide professional services to over 1 million consumers annually. The Housing Counseling Federal Advisory Committee is mandated by Congress to advise the United States Department of Housing and Urban Development about its Housing Counseling program. The committee provides a forum for those involved in housing counseling and related industries to offer advice directly to the Deputy Assistant Secretary for housing counseling on ways to accomplish the objective of HUD's Office of Housing Counseling. The committee's 12 seats are equally split between representatives of the real estate industry, the mortgage industry, housing counseling agencies, and consumer advocates. Committee meetings are open to the public.

Mr. Berenbaum gave a brief rundown of the agenda as follows: committee members will be focusing in on discussions that solicit their expertise and recommendations on a scalable and high impact program. First will be a briefing on FHA MIP Reduction. Following a few remarks on the importance of pre purchase housing counseling and our comprehensive housing counseling minority serving institution partnership initiative. The second discussion will focus on the new standard operating procedure and how the Office of Housing Counseling engages all our partners to offer housing counseling assistance in Federally declared disaster sites. Followed by an update on Tribal rule making. Followed by a discussion on the orle and importance of HUD sponsored training and continuing education for current and next generation of housing counselors. Followed by the public comment portion.

**Introduction of Assistant Secretary of Housing, FHA Commissioner- David Berenbaum**

**Summary:** Mr. Berenbaum introduced Julia Gordon, the Assistant Secretary for Housing and Federal Housing Commissioner.

**Comments by Julia Gordon, Assistant Secretary for Housing and the Federal Housing Commissioner**

**Summary:** Ms. Gordon started by thanking Mr. Berenbaum for the invitation. Stated that this is the one thing she requests to do because she came from a background of working with individual consumers and individual borrowers, that is her passion. Ms. Gordon continued to thank the certified Housing Counselors and partners for the work they do day in and day out to provide individual people the attention needed. She stated that as we head into the spring home buying season, the market is very different than it was the last spring home buying season. We have what’s been seen as a cooling housing market and much higher interest rates and now we have a lot of economic uncertainty added to the mix. It’s more important than ever to help people get into homeownership and then to help people retain homeownership.

There is a longer conversation about what HUD is doing internally. First is the budget. The president has released the 2024 budget which includes $175 billion to lower housing costs, expand housing supply, improve access to affordable rental options and homeownership, and advanced efforts to end homelessness. One thing we are particularly excited about is a proposal for $10 billion for first-time, first-generation homebuyers to access down payment assistance. While there a many down payment assistance programs available, it is hard for lenders and their systems to work with hundreds of individual programs, the existence of a federal program of this magnitude would be a game changer. We have a proposal for a down payment assistance pilot within HUD’s home program that will have the same effect just smaller dollar amount.

Another new thing in the budget is a proposal for a demonstration project at FHA is to help encourage lenders to lend to borrowers who want to buy lower priced homes with a smaller balanced mortgage. It’s a problem not only in the less expensive parts of our country but also in the less expensive parts of the more expensive parts in our country. This is tough because the whole system is made through incentives and are aligned for different stakeholders or different actors in the whole mortgage process to preference higher balance mortgages. There is a lot of interest, but really need the help from Congress to make this a reality.

We’ve asked for $7.5 billion in funding for project-based rental assistance contracts. These are long-term contracts with either private for-profit or nonprofit owners to rent affordable housing units combined with other support for low-income housing. The idea is to attract more capital for the creation of more affordable units at a time when rentals are just unattainable as they’ve ever been. We have also asked for more funding to support new permanent affordable housing specifically for seniors and for people with disabilities under our 202 and 822 programs. For anyone who wants to know more or participate in that, the President’s budget brief is out and there is a lot of HUD materials and collateral that can support and help.

We’ve made a lot of progress since the last time we met, and nothing more exciting than the reduction to the annual Mortgage Insurance Premiums. Ms. Gordon extended her thanks to Julienne Joseph, who has been working on this issue since her first day at HUD. It’s something Ms. Gordon has been working on since her first day at HUD. This program is not that simple, it requires a lot of aligning different people across different agencies to cross the finish line. Ms. Gordon expressed her thanks to everyone that was involved with this.

We worked on credit and making a few key changes to this, we added positive rental history to the underwriting process. HUD released new tools for loss mitigation for borrowers. The COVID suite of loss mitigation tools was very successful. We wanted the ability to help borrowers get out of the COVID forbearance program more permanently, this program is available for use for 18 more months and some of these lessons will be baked into the waterfall going forward. One of the lessons is for borrowers in trouble, extending their term for 40 years can be very helpful to provide payment reduction. Payment reductions keep people in their homes, we’ve reinforced that lesson.

Everything on the agenda is so important to FHA and to HUD as a whole and Ms. Gordon expressed her gratitude for being a part of today’s meeting.

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

**Summary:** Mr. Berenbaumupdated the community and members of the committee on some of the work counselors nationwide as well as within the HUD office of the developments that will be announced in the near future. First, with our colleague, Danberry Carmon, the Associate Deputy Assistant Secretary for housing counseling, our team has been looking into some of the performance and trends from fiscal year 22 with regard to the delivery of housing counseling services for all of our agencies working virtually to provide services, both in a group and one on one basis, using aspects such as teams or zoom, doing group education, group seminars, group meetings with consumers using these as well, platforms was a major change in the delivery of services. Related to that, we were very interested to see what was happening in our community and we're very close to final numbers for fiscal year 22. First, our agencies with all of your support, touched over 1 million households. Now, some of the numbers within that had dramatic changes. For example over 200,000 consumers nationwide were counseled by HUD approved housing counseling organizations on foreclosure prevention. That was a 57% increase over fiscal year 21. Now, in addition to that, as many of you know consumers were very interested in the treasury programs to support families who are at risk of foreclosure or who had risk of eviction, the emergency Rental Assistance Program, and the related half programs that you're very familiar with. Very notably, and I want to applaud the work of housing counseling organizations across the country, under our definition of HUD approved housing counseling, which is mandated by Dodd Frank, when we simply educate consumers or advise them or help them fill out an application for that support that is not captured as a foreclosure prevention, counseling, delivery or service. But we know from conversations with the housing counseling community, that over 300,000 consumers across the nation receive those services from our constituency. Thank you to all of the HUD certified counselors and all of the agencies who found the resources to provide those services because it was a critical importance. We know that when these programs were announced, the volume of calls and frankly, they're still coming in and states where the programs are still alive, that you were there, really first line of defense, the safety net for consumers nationwide. Now, some other statistics that you may find interesting as well, is in the reverse mortgage space. In fiscal year 22, we saw a very large increase in reverse mortgage counseling, a 24% increase year over year from fiscal year 21. Now that trend has slowed down a little bit because of the increase in interest rates nationwide. However, we do believe that trend is going to continue for many of the reasons that we discussed during our morning work session today; that elders are carrying unprecedented amounts of debt into retirement. That includes student loans, Parent PLUS, that includes credit cards, and as a result of the pandemic and for many, even the financial Great Recession. They're carrying mortgage debt at an unprecedented level into retirement. So, the importance of the FHA HECM product really continues to be critical. I hope everyone has enjoyed the launch of housing counseling today. I hope that you took note of some of the features. We're updating it very, very frequently with new information on language access and our programming on our on the impact of our agencies. It's really a delightful new approach, where we're really using what I'll describe as a blog platform to keep everyone informed and updated very quickly. Of course, we had a great run with our previous online newsletter, The Bridge, but now we're really looking forward to engaging with all of you via LinkedIn and this new platform. I think you're going to see HUD and the Office of Housing Counseling, using these social media platforms more regularly moving forward. I know many of you are tired of hearing me say this, but we expect in May, that the long-awaited housing counseling handbook will be released. Our office is preparing not just to release the handbook, but to do a series of webinars for the housing counseling community so that you will understand all of the changes from the original document that came out a decade ago, to where we are today. It has been streamlined, it has been refined, and it's in a great place for your use. We're really looking forward to the release of the document. In fact, it is actively in the clearance process and I'm very optimistic that come May, we're going to begin this entire process of introducing it and it will take over. I want to thank my team who has been working so diligently on that. Also, the in-person waiver has been issued, you will certainly learn more about that from our office. In essence, through the end of December of this year, the in-person waiver continues, but please know, based on feedback from this committee, as well as agencies nationwide, we are in active development of a rule that will take us into the future that will incorporate all of the recommendations that have been made to the Office of Housing Counseling to really allow for effective delivery. That's what's most important, high quality best in class services, whether it is virtual, telephonic, in person, individual group, we're using eLearning platforms all of the above. That's what we are moving towards, and we look forward to when we issue this rule in the future for your feedback and comments. Because we've incorporated, in the drafting that we're working on, your thoughts and comments that the rule, will be very responsive to your industry recommendations to us. As well look for a new FAQ. The coalition of intermediaries and a number of the agencies that are very actively involved in pre-purchase housing counseling, requested that the Office of Housing Counseling issue an FAQ responding to the following question: Can national and regional intermediaries and state housing finance agencies facilitate a single lender funded counseling agreement on behalf of participating agencies in their affiliated network? The answer candidly and straightforwardly is simply yes. Within this simple FAQ, that is shortly going to be published, will give you more detail to ensure robust RESPA compliance, as well as to ensure effective delivery of services at a fair market value. I want to advise all of those who are interested in the supplemental Novo that it is actively under review. Thank you for your submissions, we expect to announce those awards in the very near future. As well, we are moving forward on some very important initiatives. I'm delighted that we have some guests from the HUD innovation lab here with us today, we're doing amazing work with the Ilab; focused on human- focus centered design. In particular, we're looking at how to engage with the students, faculty, residents, HBCU and MSI communities to really enhance our programming in that space. Stay tuned for more information on that. Now, in doing this, we're actually beginning a process to really get some qualitative and quantitative information through a series of meetings and interviews with the students who are in the actual campus communities. We're working with seven of our housing counseling providers to facilitate those interviews, meetings and online activities. I'd like to thank all of those, including Homefree USA, who is here with us today, for their work in that space. We're calling these synergy innovation roundtables, and the first one will take place on March 21. We're really looking forward to it. Last, you've heard me speak publicly about this before, but our office is focused on housing equity, really expanding of the capacity of our organizations to deliver culturally sensitive, linguistically appropriate services. In the next NOFO, which our office is already preparing to release in the near future, we in fact have a whole new comprehensive housing counseling category. It is called simply the homeownership initiative. For the very first time, it will use for intermediaries and state housing finance agencies who are eligible for the program, a negotiated fixed price for services, including pre and post purchase housing counseling that realize homeownership, we're focusing in on communities that are underserved to expand and to address the issue of bridging the homeownership gap. We're very excited about this, because we believe by establishing what I believe is a fair market value for pre purchase counseling for each of our respective organizations. That will resolve some of the speed bumps and roadblocks that are addressed and exist out there, in working with lenders who are interested in fee for service agreements with the housing counseling community. Today, over 4000 consumers actually, it's closer to 5000 consumers every day, use our agency locator tools, and we're very excited about that. We're hearing from our members, all of you, thank you to the members on the committee who have shared information, as well as our agencies, how are people finding our housing counseling agencies, they're going to the HUD website, they're calling the HUD 800 Number. They're asking for interpreters and over 250 different, now close to 300 languages and that is a game changer. We announced it a year ago, the first update in over a decade really longer than that, 18 years, and many for particular aspects of the system. We are delighted that now we can connect this contact information to our national awareness campaign that you'll be hearing more about in the very near future. We're working on special purpose credit programs. We're excited about our agencies and the work they're doing that because FHA 80% of the loans for first time homebuyers, were exciting for all of the work that you're doing to sustain homeownership and tenancy and make sure that folks have quality housing. The future is very bright. I'm going to turn things over now to Julian's take, take all of this on and away from me, because some of the recent announcements really will help us realize so many of our mission and goals. Mr. Berenbaum introduced Julienne Joseph.

**Brief on FHA MIP Reduction and other Updates – Julienne Joseph -Senior Advisor for Homeownership, Office of the Secretary & Marcia Griffin - HomeFree-USA**

**Summary:** Julienne Josephthanked Mr. Berenbaum for the introduction. Good afternoon, everybody. It's such a privilege and an honor to be here with you all for many reasons. I'm Julienne Joseph, the Senior Advisor for homeownership in the Office of the Secretary. Prior to assuming this role, I was actually David's colleague in the office of single family as the deputy assistant secretary. It’s been an honor to work with David, as his colleague, as so much of the work that is done in the office of single family would not happen without you all. It is a beautiful partnership. I'm very privileged to be here because I too, am a former housing counselor, I was a housing counselor in 2009, at the neighborhood housing services of Baltimore providing foreclosure counseling there, and that is where I earned my stripes, after the housing crisis nonetheless, so whenever I have conversations with people, I always want to level set there, because that is my why. I was at Ground Zero with the people who had nothing else to live for. And I vowed to myself that if life ever brought me to a place where I could impact policy, I will never forget all of the many lessons that I learned as a housing counselor, aside from the other experiences that I've had. This is mission driven work, there is no question about it. You don't do this for the money, you do this for your passion. Thank you so much for what you do, I'm a strong fan and also an alumnus of this fraternity and sorority of housing counselors. It is a privilege and an honor to be able to serve at the pleasure of the secretary. There are amazing things that are going on.

I don't know how many of you have had the opportunity to experience Secretary Fudge, but she is the real deal. What you see is what you get and the passion that you see whether it's on television or on the Internet or even in person, if you've had the privilege, she means what she says which is why she has been so supportive of a lot of the efforts that have taken place in the Office of Housing under Commissioner Gordon's leadership. The most recent, as David mentioned, was the mortgage insurance premium cut that we rolled out last month with Vice President Harris and we were so excited for her to join us at Bowie State University to discuss that rollout. I know that you have probably heard about it, but we wanted to bring home a little bit for you all, what the impacts of that actual cut mean. We're looking at about 850,000 new homeowners who will benefit from this cut, they will save about $800 a year on average, in the first year. And as Commissioner Gordon mentioned, there was a lot of deliberation that went into this. We wish that everything was just a policy conversation, but things cost money, and I don't know if you all have experienced this, which I'm sure you have it with housing counseling, money makes the world go round, and especially the government. So as much as we wanted to push the ball and advance it much faster, we are really pleased that we were able to deliver on the mortgage insurance premium cut. So just the bells and whistles, it's a reduction of 30 basis points. Originally, the annual mortgage insurance premium was at .85% of the loan amount. Now it's been dropped to .55%, which is what would translate to about $100 a year for a borrower who has about a $250,000 to $275,000 mortgage, which is what is typically the balance of your average FHA borrower. When we were making that decision, there were a lot of factors that came into play, one of which was did we want to reduce the upfront premium, which is also financed into the loan, but when we looked at how much the price tag would be in weighing it against how much benefit the borrower would actually receive, because that amount is already financed, it wouldn't have given the level of impact that we wanted.

The other thing that has been a concern for a lot of the consumer advocacy community was the removal of life of loan. Now we had to really wrestle with that, but one of the major things that we did, we had to model this, and we wanted to take into consideration how do we provide the deepest and widest assistance to everyone, so when looking at the modeling, what we realized was, the average FHA borrower doesn't keep the mortgage until it reaches 78%. Because as David mentioned, most borrowers or 80% of our borrowers are first time homebuyers who tend to stay in the home about five to seven years. Well, what the data was sharing with us is that borrowers who reached 78%, it usually takes nine years, so if we were going to use a lot of the funding, that life of loan would have removed from the MMI fund, it would have been expensive, with a smaller impact, because the majority of FHA borrowers weren't even staying in the loan for that level of time. So, when we were weighing the price tag of it, as opposed to the ability to give a deeper cut to everyone, that was the calculus that we had to make. That's how we settled on not doing the upfront, not doing the life of loan, but given the deepest cut possible that we could to the monthly or the annual mortgage insurance premium. Now, I'm going to give you guys a brief MMI fund 101. Because I know that a lot of the conversation is well the fund is so healthy, why couldn't you do more, there's so much money that's already in the Mortgage Insurance Fund. So, here's the interesting thing about the funds. All of the money that is collected in premiums have names on them. So those premiums are collected for the borrowers who have already closed. So those premiums are literally associated with those borrowers in the event that they default. So, we can't take money from yesterday's borrower and give it to tomorrow's borrower. So, when we were determining what a cut would be, what we were doing was ensuring that we were right sizing the premium for the risk of tomorrow's borrower we couldn't actually take the other premiums because they're in the pot for those who have already closed. So, to kind of give you an idea of what the size of that portfolio is, it's about 8.3 million loans in the pot. That is about 1.63 trillion dollars in unpaid balances. Okay, so we never know when the next pandemic is going to happen, and we are still in the midst of this one here, so we're still riding that wave to figure out what we can do in order to mitigate the loss. Thank goodness this was not a 2008, we are so relieved. Because one of the things when I was in the seat as the single-family desk, I pulled back from my housing counseling days was that we needed to streamline the process. How do you make it as easy? I remember what it was to do a modification package in 2009. I still dream about what it was today and you're tracing down a service there and trying to make sure that they had everything for the package. When we were developing the waterfall, we were like, how do you get the assistance to the people as fast as possible. And that was one of the lessons learned. Being able to streamline that which we feel was monumental and reducing the amount of loss that we could have experienced in the carnage that we could have experienced is that we made forbearance and loss mitigation options easy through a test station. With that being said, in addition to the MIP cut, we also are with the positive rental history that Commissioner Gordon mentioned. We knew when we were rolling out that policy, that credit score does not equate to credit worthiness. They're two totally different things. So, we wanted to be sure that you know, the major indicator is how do you currently handle your housing payment. And if a borrower could illustrate that they were paying their rent on time for the last 12 months, that gave us a level of assurance that they would continue that behavior, of course, knowing that mortgage payments are often less than what rent is, especially in this environment, that we would be able to use positive rental history as somewhat of a compensating factor to give borrowers a little more credit worthiness if they had a 620 or over. Also, another thing that we put into place a couple of months ago, was the calculation of effective income. And this was major, particularly for communities of color who were disproportionately hit by the pandemic, what we wanted to do is to make sure that when these borrowers got back on their feet, and they wanted to be able to seek financing again to buy their next home, that any interruption in income that they had due to COVID would not be held against them when you look at the average. So, with that being said, we wanted to make sure that those borrowers are protected. And lastly, the one thing that I do want to mention that is a major priority for the Secretary is the pave initiative, which is addressing appraisal bias. She is the co-chair of that task force; she was charged with that by the President and she co-chairs with Ambassador Rice. And there's a reconsideration of value mortgagee letter that's under curation. Now, to make sure that any borrower who feels that they have experienced a low appraisal due to racial bias will have a clear process in order to work with their lender in order to request a second appraisal. So, there are so many things that we're working on. Thank you, again, so much for all of your contributions, for your commitment, for your passion and your dedication. And on behalf of the Secretary. Thank you for your support of HUD.

**David Berenbaum:** Thanked Julienne Joseph and briefly discussed two quick points before the introduction of Marcia Griffin. First, the pay of Task Force, as many of you know, and from our earlier working discussion, we are closely working with the pay of Task Force and more importantly, FHA to fair housing and equal opportunity within HUD. Our office has been co-sponsoring three very well attended webinars on the issue of appraisal bias and each of the three webinars which are a series can be viewed on the HUD exchange. But the first was really the human cost the whole experience of what families who have encountered unfortunate appraisal bias and discrimination, just the cost of it, the feelings about it, the emotions associated with it. It's a very powerful, powerful video, and I invite everyone to take a look at it. As we move forward into talking about best practices for the housing counseling industry, as well as in our future grants dealing with training, you can expect to see appraisal bias and the importance of fair valuation being incorporated into all of our programming to complement the efforts of what FHA has done, including a consumers’ right to ask for a secondary review if they feel that they are a victim of discrimination. One of my honors is working with what we often refer to as the 10th floor of the Office of the Secretary not only working with Julian now but the entire team. I can't share with you how wonderful it is to work with Secretary fudge because, for example, when she was recently traveling to a meeting of the HBCU advisory committee meeting in New Orleans, she actually asked our office to identify a housing counseling organization and consumers or students depending on the situation because it's kind of short notice who could be at the meeting with all of the university leadership HBCU leadership from the various colleges in attendance, and her and I want to express my appreciation to NID of Louisiana who had their counselors there and they actually had students from our HBCU Partnership Initiative, as well. And again, it was very short notice, and they came through, this is something that we want to do all the time. When the White House made a request to us to be part of this very significant announcement, with single family housing at Buoy state college, or university, we were thrilled. And we thought, okay, who can we turn to? And there was only one answer, it was HomeFree, USA, because home for USA has been a leader in the whole space of working with HBCUs, and frankly, has been a real resource to our office in establishing our new partnership initiative, which remember, we have 16, currently 16 grantees, and they're working with over 50, HBCUs and emphasize, and we expect to expect to reach over 40,000 consumers, all the university folk who are involved with these programs across the country, through their leadership so we reached out to Marcia, and what she did for us with her staff was nothing less than amazing. I invited Marcia here to tell the human side of the story, but more significantly, really tell the story of how housing counseling was celebrated by the White House by the governor of the state of Maryland, and, frankly, the entire community.

**Introduction of Marcia Griffin by David Berenbaum.**

**Marcia Griffin**

Thanked Mr. Berenbaum for the introduction. It is certainly a pleasure to be here with my peers, with those of you who are working so hard to elevate communities and people and your own staff and just all of us across the country. Let me just say that, despite all of the negative news, and my goodness in the industry that we're in, that's pretty much what we hear: inflation, almost recession, housing supply, issues, credit standards that no one can meet; despite all of those things I just really feel compelled to say that we, those of us in this field, our whole goal is to change the lives of 1000’s of people, this is why we're here. It’s not for the money but for the mission. The reality is that there are so many things for us to be grateful for, and in order to progress, we have to recognize things that are going well. We have to recognize those people that enable us to move forward despite all of the ills. And despite the negative research and economic statistics, I must say that having David in this position, and I didn't know that Julianne was a counselor herself, Jill, Julienne, President Biden, and the Secretary as well as Alana McCargo, you know, counseling and the work that we're doing has been elevated significantly, since David and the whole administration has been in business. The reality is most people don't even know about us. They've never even heard of us, but they need to. Lenders feel that we are only here to serve welfare. Through some research that I did, I called 10 of my own lending partners, and I asked them ‘what do you think of counseling organizations? What is it? What more can Homefree USA do to bring value to you?’ And interestingly, six of the 10 felt that counseling was more of a charity. They didn't see us; they did not see the business acumen. This is something that David and I have spoken about repeatedly. This we have to change because at the end of the day some of the people that work for us, are as smart or smarter than some of the folks that are in these lending companies that we work with. Quite frankly, they bring experience, we bring experiences of customers that the lenders do not have. At this point, when production is down and every lender is trying to figure out what are they going to do next, there is a reality that we need to bring to the table with them. This is the time for us to huddle up and build partnerships with these lending organizations because they cannot reach and cannot influence the people that we reach, whether they're black, white, brown, whatever it is, they the lending community, with all of their muscle, they do not have the impact and cannot have the impact on the people that we have. Why? Because in life and in business, everything starts with trust.

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

**David Berenbaum:** Marcia, if I may, I really would like you to share the strength of your client, who introduced the Vice President, and her story and your story. Because you and your team worked with her. Her journey was so empowering, and then in the audience, were about 20 HBCU Students. Could you tell a little bit about her story? Because it was so powerful to have one of our clients in the housing counseling industry introduce Vice President Harris. The photos are just beautiful, I think we may have shared some of the videotape with the members of the committee and if you haven't watched it, you should. But could you speak to that for our audience?

**Marcia Griffin:** Sure. At the end of the day I must say, this is the real story. On Friday, before our event on Wednesday, we got a call, because at first, we thought we were going to have an HBCU student, which we work with 16 HBCU students now to really introduce them to our business. I told David, now with what support that we've gotten from HUD and others, we have been able to align these HBCU students to counseling organizations. Now, they have no interest in the mortgage industry, they only want to work in our work, which is a really great thing. So now we've got to get more of them certified. But we are really expanding on this kind of internship piece. As far as the couple that that we got for the event. This couple, a husband and wife we would consider them middle income. So, these are not folks, that's just you know, that's losing everything. They’re teachers, they are middle income folks, and this is a reality, that there are a lot of middle-income people that need our help just as much as everyone else. And that is really a misunderstanding. At the end of the day, the couple came to us scared to death, and most of you all see this every day. They didn't know if they could ever buy, the wife had been traumatized from just all sorts of negative things in her life growing up. And this is the case with a lot of African Americans in particular, life is just so hard. You start, you stop. This is where the counselor comes in. People need encouragement. People need to know that look, here is Julianne. She started off with a 500-credit score and look at her now. This is what we need. This is what we had to show to this couple that we were able to get to introduce the Vice President. At the end of the day, they worked with one of my senior housing counseling counselors, we call them homeownership advisors. They've been working with Freda for quite a while. So, it was a start and a stop and in order to get people through our pipelines, we have to be able to move them forward, we've got to be able to motivate them and keep them going and instill within them the fact that you can do it, somebody else did it, you can do it too. Well, first of all, when we called the couple, we didn't tell them that they were going to introduce the Vice President, they probably would have been scared to death, the only thing that I could offer was we need you over here, we're going to pay for your Uber, you need to get out over here. So, when they got over there and they saw everybody from the White House folks and HUD and everybody else there, they were petrified really badgered by it. But they were able to be calm and to tell their story. Now, the most significant thing about them was their story and this is what people need to hear more of - our stories, their stories, and the stories of people who come to us who are far away from being ready to go, and from the people who come to us who are right at the door of homeownership, but they can't decide whether somebody's going to take advantage of them and so on. David, I must say that it was such a privilege to get exposure to the Vice President and the governor. Thank you for all of you guy’s hard work, you and your staff did a phenomenal job. Your whole HUD team did a phenomenal job of pulling that whole thing together in just a couple of days.

**David Berenbaum:** Thank you so much. I think you can sense from the energy and the excitement that Marcia is sharing with all of us that it was a very successful program. Again, if you have not viewed the film of the Vice President's announcement of the MIP adjustment, and you have to hear in particular, the couple and in particular the wife of the individual who introduced the Vice President, the story is so compelling. I want to share with you that as we move forward, as the Secretary and other members of HUD leadership travel across the country, we are going to continue to celebrate the role of our housing counseling agencies. This was a dramatic example of that. We look forward to doing more of that, because also the media captures what housing counselors are doing, the public becomes more informed. And again, we'll be briefing you and all of our stakeholders in the very near future on our national awareness campaign and some of the creative concepts so that we can educate the public to the availability of housing counselors, so instead of reaching just over a million consumers each year, perhaps we'll meet 3 million consumers each year as we move forward. It's always fun to have big, hairy, audacious goals. Now, Julienne has to leave for another meeting. But I wanted to ask the members of the committee if they had any questions or thoughts that they would like to share with Julienne before we move on the agenda anyone? Ibijoke, please go ahead.

**Ibijoke Akinbowale:** First, I want to thank both you, Julienne and Marcia, for these wonderful updates. They were really captivating to me. So, I really should thank you again, Julienne, because you really did do a thoughtful breakdown on the MIP reduction and life of loan is certainly the question I think many had. While we're certainly excited to see any advancement towards the large goal of increasing access to homeownership, life of loan is something I think that had been aspirational for many for quite some time, so I appreciate the thorough breakdown on that. What, if any, what's next? What can we anticipate? I think, collectively we understand the importance of our role in the housing counseling field and these critical and timely policy updates. Obviously, we've got much further work ahead of us, especially with the barriers that many Americans are experiencing because of the pandemic. What are we doing next in terms of helping more consumers realize homeownership?

**Julienne Joseph:** I think that that's a great question. I think that as far as expanding homeownership we're, as David mentioned, special purpose credit programs are major right now, I literally am giving three speeches this week on special purpose credit programs. Where there's an effort that's going to be underway with working across the OCC as well as with FHFA and HUD, of course, to have conversations with lenders to see how do we get them more comfortable with doing that, so that they don't feel that there will be some level of litigation risk if they were to embark on that part of the market. So special purpose credit programs – absolutely, I think that there's some added desire on behalf of the Secretary to invite the larger banks back into participation in the FHA program and I think that helps everybody. I think that one, it helps attract more borrowers into the fold, because larger banks have more clients. Also, that will help inject some additional capital and liquidity into the FHA program to reduce risk. I want to underscore for you all that loss mitigation, we're not done, there's so much work that needs to be done with the rising rate environment, that the modifications are not going as far as. When I tell you every day, the Office of Housing and the office of single family are literally racking their brains like it's a Rubik's Cube, to figure out, how do you help these people get payment relief without pulling their mortgages out of the pool, because everybody's got 3% mortgages right now, but the rates are at seven. So how do you get payment, even the 10-year additional is difficult to get some payment reduction. So just understand that the Office of Housing and office of single family understands that you all are going to be the long arm of the lender, you are the long arm of the government, people will answer the phone for you before they will answer the phone for the servicer or for the lender. And that's the reason when we did the outreach that David was mentioning, the letter came from the Office of Housing Counseling, because that is an envelope that borrowers will open. If they know that they're behind, they're afraid. And that level of trust, that we were just talking about, here is the reason why we are able to touch those borrowers. So, there is going to be a concerted effort for you all to understand any efforts that are going to be coming out to help in loss mitigation. And of course, we're here if you have any questions at all to understand those things going forward.

**David Berenbaum:** I'll note the outreach letter that was sent to at-risk borrowers within the FHA portfolio is now perceived within the housing office as a natural best practice to continue. So, thank you for your role in that, too. Before you leave, I just want you to hear some feedback from Daniel, with regard to Special Purpose credit programs, he had made a very interesting observation earlier in our work session about the impact of the program. Daniel, could you share that again?

**Daniel Garcia:** Thank you, like yourself, I have a housing counseling background, but I'm on the lending side now. I do help with some of the agencies within my market in Dallas, Texas. As a result of one of these special purpose programs, one of the big banks that they have in that particular area, many of the housing counseling agencies requests for housing counseling has increased. As a result of that, and they one of the things we were talking about in this session is how we can help the agencies better meet the needs of their clients when it comes to servicing them, whether it's face to face, virtual and things like that. I think the point of it was that because the limited capacity that these agencies had, they had to do all of these counseling sessions virtual just to be able to meet the demand. I think that just goes to show that being able to adapt, and with these particular programs that are coming out, many of the banks are starting to do them, the bank I work for does them, so it's really helping get to those clients and making homeownership sustainable and attainable.

**Julienne Joseph:** Absolutely, and to that point, you have to meet the borrower where they are. If the pandemic hasn't taught us anything else, we cannot say that this is the way that we've always done it, because that's not an option anymore. Thank you so much for what you've done in order to push the needle on that. Also, the one thing that I will continue to tout and I tell David this all the time, that in my conversations with the Secretary and I don't care where I am, I'm always championing the work that housing counseling is doing. You all don't get the thanks that you deserve but just understand the Secretary is very aware. So, thank you all so much, and if you need anything, David will let you guys know how to find me.

**David Berenbaum:** Thanked Julienne Joseph and Marcia Griffin. We’ve been speaking about facilitating the private sector, taking housing counseling to scale is a priority of our office. I think from my earlier remarks, you have a sense of where we're trying to do to really support fee for service, as well as work in all aspects of what we do. One of the areas we're also focused on is working on an inter-agency basis to promote counseling with down payment assistance to promote counseling, with pre-purchase counseling and to promote fee for service across all of these forms of services, whether it be a reverse mortgage, or foreclosure, post modification, or all the wonderful works we do. As we continue to celebrate our impact through more collection of data showing and celebrating our impact through bringing in the next generation of housing counselors, as well as focusing in on earned underserved market segments. We're really looking for all of our community's suggestions on how we can really take housing counseling to scale. We're working on the awareness campaign; we're doing our focus groups and we'll be beginning to introduce it beginning late March into early April with a goal of starting our launch, remember it's a four-year program, and in June - national homeownership month this year. Many of you know, and we've spoken about this before on the advisory committee, that we have been exploring new models of working in communities where a federal disaster has been declared. The communities vary where we've worked with many of our outstanding housing counseling organizations. Many are based in the communities, others have sent teams into the communities to work in the disaster recovery sites that are created by the states. We have just developed a new standard operating procedure and Virginia Holman is actually the lead of our disaster assistance and recovery team. In the world of HUD acronyms, we call that DARTS. More significantly, we are taking the learnings to create this new SOP, and also exploring in a future grant opportunity, a funding mechanism to fund a special corps of counselors and groups to be early responders in the face of fire in the face of earthquake in the face of hurricanes and so on. We have learned a lot, so I’m going to turn it over to Ginger to walk us through our learnings and where we hope to go. Introduction of Virginia Holman, Designated Federal Official, Lead for DART, Office of Housing Counseling.

**Update of OHC Disaster Operations SOP – Virginia Holman Designated Federal Official, Lead for DART, Office of Housing Counseling**

**Summary:** Thanked Mr. Berenbaum for the introduction. Over the life of OHC the role of housing counselors and disasters started small and now we are to the point of being fully integrated into the Office of Housings Disaster Response Program. We've taken it to the next step of really formalizing what our role is. This started when we recognized that housing counselors are in a perfect position to help people. They've got the training, they're skilled in working with all the demographics in their area, they have extensive knowledge of local and state resources, they are HUD certified counselors, so they know what they're doing in terms of counseling. They have strong community networks, and they have training on handling stress both for themselves and their clients. So, with this set of skills, it would be natural to make them first responders.

The role of housing counseling is defined as independent expert advice, customized to the needs of the consumer to address the consumer’s housing barriers and to help achieve their housing goals. We built on that to define what housing counseling in a disaster is. Disaster Assistance Counseling includes all of the traditional education and counseling services, this is the fundamental basis for Disaster Assistance Counseling. What differs is that the need for the counseling was created by the disaster, either one that's pending, or had actually occurred. This could be natural or manmade. We've recently seen manmade, local, regional, and national. So, we are talking about situations which may not always be national or presidentially declared disasters, but anything that's going to impact the community. We talk about services that are preparedness, getting them ready, and recovery post disaster. These services can be offered through one-on-one counseling, which eventually, almost always turns into case management because it goes on for a long period of time. This can also be offered as workshops.

The mission of the DART team is to prepare, educate and support housing counselors and agencies so that they can deal with the clients in the disaster. We give them specialized training, we outreach to them before an emergency is coming, we're always watching the news and sending emails back and forth. And the POCs for the agencies call and say, we understand that there's something on your horizon, you need to be prepared, you need to think about your clients and how you're going to deal with them if the worst happens. In the case a presidential declaration of emergency is issued we have an approved survey that we send out to the housing counselors and or agencies in the impacted area to find out if they've been impacted. Are they open? Are they're closed? Are their staff okay? Are they able to continue to do services? Have they reached out to their partners? We send that out usually a week or two after the disaster just to give them time to for their phones to come back up. While this is going on both the members of the DART team and the POCs for the agencies are monitoring the response and recovery activities of their agencies. As I said, we participate in the departmental disaster team for responses to major and presidentially declared disasters. We often suggest programs and policy, we work with the marketing people and coming up with new marketing resources for the agencies. We're they're there as a resource. Do they need something? Can we help find something. We're also responsible for OHC continuity of operations plan.

One of the things is to show that disaster recovery is really becoming incorporated into OHC’s activities. We know our agencies now report their activities on the 9902. We are now included in that. We are trying to incorporate housing counseling into HUD and FEMA’s state and local disaster activities as soon as possible after a disaster. We could coordinate with the other disaster agencies in the housing counseling agencies to support those. We've had some recent ones where they were nationally declared, and we responded differently in each one. In Louisiana, we helped the State Finance Agency and disaster agency just with paperwork, to get file claims and that sort of thing for the people that are impacted. In Kentucky tornadoes housing counselors were actually on the ground, doing counseling services, both in person and virtually. Then in Colorado when there were all those major wildfires, we provided guidance and assistance to the state, and they're the ones that directly provided the necessary assistance. We also mentioned that the Disasters aren't always nationally or presidentially declared, we respond to state disasters as well. Shortly before all that flooding in Kentucky, we had similar flooding in a couple of counties in southwest Virginia. Not a presidentially declared one, the Feds didn't look at it at all; the state was there, our housing counselors in the area where there working with the state. We can get them at any level. We're looking at incorporating more into future guidance. The new handbook is going to include definitions of disaster counseling.

We've got two documents that outline our procedures and that’s the one that David introduces as our operating procedures or what the DART team does. The first is when there's been a presidential declaration of emergency, we issue the survey. Next is what FEMA has given HUD and it is what they call a mission assignment, which means that FEMA’s giving HUD money to go help in the disaster centers. At that point the Office of Housing disaster will ask if we can have housing counselors there. What we'll do is reach out first to the counseling agencies in the area because they've got that expertise, to see whether or not they can assist. Then if there's still a great need, we will reach out to other counseling agencies that we know are experienced with disaster counseling, see if they're able to help either on the ground, or virtually, we're finding that in these situations virtually is almost always better. Next is related to the state disaster or when the state or locality asks for our assistance. Then we go through all these same steps. We're very proud that we finally got this so formalized. The second one is what we're calling the disaster Field Guide, which is a guide for those counselors who are going to ask to be deployed to a disaster. What resources they need, the training they need, and just how they're supposed to do it. We’re proud of those two documents together to show clearly how important housing counseling is in a disaster situation.

The SOP, it was formally adopted in 2023 and a link to it will be sent out because you will all end up needing to have that information. One of the things to build on is hopefully being able to have some funding in the future to deploy counselors in the form of a grant. We're in the process of incorporating into our next NOFO the housing counseling training grant, so one of the eligible activities would be for the grantees to establish and maintain and run a certification for disaster counselors so that there would be this cadre of well-trained counselors able to deploy.

* **David Berenbaum:** This is a critical step forward, we have to recognize as a nation, what is reported every day, I mean, even now, as we're meeting, folks in California continue to be impacted by the unusually seasonal rain and flood that's impacting the communities. And on one hand, while the drought has been serious, and this may be helpful for that, look at all the households of communities that have been impacted. Unfortunately, disasters have become more and more frequent, whether it's an act of God or its global warming, we have to contend with it. The reality is that we want to empower our counselors nationwide to have the tools to really make a difference when disasters hit. When Ginger finishes her presentation, we're going to ask for your suggestions in this space. Training is one element of it, behind the scenes, lifting the curtain or the value of how we go through grant reviews and requirements. This is not traditional housing counseling. When someone has been displaced from their home, due to a hurricane or flood or whatever the cause is, their priority is not to have a budget provided by a housing counselor. It's to have assistance to find rehousing and quickly get that assistance. But we internally within the Office of Housing Counseling had to go for an opinion from the Office of General Counsel to ensure we had authority to say to our agencies provide the services that Ginger has identified as critical and what we need to be provided after a disaster to a household, a family or an individual. Now, we know we have that authority and as we're looking at creating a future model to fund this, we're also going to look into something we've never done before, which is per diems, and having funding to actually stay in a disaster location, and the other related costs of providing services in an impacted community. This is a very set big step forward and culturally for our office, we're moving from checking in with our agencies, to a larger role in coordinating the activities of our agencies to ensure that limited resources are meeting the need in the community. I wanted to share that with you before we open up the conversation. Back to Virginia.

**Virginia Holman:**

Thank you. We’ve got training available either through OHC or through our training grantees at little or no cost through scholarships, we're increasing the number of disaster webinars that we give, and we frequently repeat them. You can find them in the archives on HUD exchange and there is a link. We're also working with the new Office of disaster; I am frequently asked to do presentations to field offices or regional offices of HUD to talk about the role of housing counselors. We're really training everybody, the counselors, the people that would use them, and the other disaster people, a FEMA. We do have, on the HUD exchange, the housing counselor disaster recovery toolkit. It is one of our first and very best toolkits that provides information and guidance to agencies for preparing for disaster and post disaster. I would encourage you all to go on to the toolkit and look and see what it has available so that you can pass the word on to the organizations that you work with. We're working closely with HUD disaster people, we work with FEMA on some of their webinars, in fact, through the COOP plan, one of the members of the Dart team is going up to the National Disaster Management Training Center in Emmitsburg, Maryland. Our involvement in our resources is growing by leaps and bounds.

**Re-introduction of David Berenbaum to begin member discussion and Q and A.**

**Member Discussion and Q&A - by David Berenbaum**

**Summary:** David Berenbaum opened the floor to the members of the advisory committee to share their thoughts and questions.

**Panel Discussion Comments were:**

* **Richard Verrillo:** One thing I'd like to see HUD do is work more with the states on making sure housing counseling is included in their action plans for the CDBGR work, some states are doing it some states, even though it's allowed, some aren't putting it in there. One thing I've also seen very recently is some of the states that have had work plans or their action plans and included housing counseling in the past, it was encouraged. People who wanted to take it up, or wanted to utilize the service, they would be referred to the council and the council would work with them. Recently to two states that were working with have required it now, which is fantastic. The one state said they'd like to see it similar to HECM counseling. This is what they said: someone's going into the HECM loan, they're working with a counselor to understand what they're getting into. And that's what they wanted to see, because some of these relief programs, after the disaster are incredibly complicated. They want the help. They need the help, but they don't know what they're getting into. They want the housing counselor to play the role of letting them know what you are getting yourself into what are some of the requirements, the expectations? How can these funds be used in helping them with issues like duplication of benefits, and certain things that they don't even know they're going to have an issue with. Seeing housing counselors play a bigger role there, I think is great, and there's funding for it. It's something that when we started this, our office was impacted directly and I always go back to our staff members who are financial experts, housing counselors had no idea what to do when they were impacted by the storm. So, if they're doing this every day and working with people and know everything they need to know about loss mitigation and budgeting, if they can't figure this out after a disaster, what is the everyday regular person going to do? I think that's where housing counseling can play a great role right after the disaster hits and before the disaster. I'd love to see groups fund the pre-disaster work more because I think housing counselors can play a great role there. There just isn't a good funding model right now for that.
* **Virginia Holman:** We are looking at the required action plans that are submitted under the DoD CDBR to make sure that they do incorporate housing counseling and talk about that. And that office, is very supportive of us. There's also going to be next month CBBR workshop in Chicago, for grantees and one of the DART team members is going to go there to participate in a session on how incorporating housing counseling into what they're doing.
* **David Berenbaum:** I'll also add that our new 800 telephony system was set up to provide assistance to victims of disasters. That was an addition to the whole program when it was reestablished last year. And it's new, new processes. I'm glad we have that as an additional resource for consumers. I want to mention one more item. Secretary Fudge has requested that every office at HUD that is involved with disaster relief do an analysis to be sure we are serving every population in this country, demographically income wise, every which way, so that housing equity can be celebrated in all of our relief efforts. And we are very much part of that effort and very proud of the fact that all of our efforts over the past year have been very focused on those market segments game.
* **Gabe Del Rio:** When I think about getting housing counseling agencies out on the ground, during a disaster, I could see the challenges there, especially when it comes to the logistics of paying for things and having a program that is essentially immediate, it's an emergency situation. Agencies are going to need to know what they can tap into. I'm really happy to hear you say things like per diem and hotel because that's practical, right? The fact is that HUD funding is a very small percentage of the funding to run out of approved housing counseling agency When you tack on, hey, by the way, there's an emergency, it's not what you do every day, take your eyes off the road, and go over here. It's really important to resource that. I think there's some concerns to think about too, like, when the foreclosure crisis hit programs like Lyft, frankly, took agencies off of their standard course and keeping their eyes on that prize, and diverted them. How do they get back to that, to their core function and their core programming? And does it take away from that, while it's happening is some, you know, considerations for you all. The last thing I want to say is because this is money, and I'm glad to hear you say CDBG, although CDBG, if you've ever spent it is incredibly difficult to spend. It's similar to HUD money, but not so easy to get out the door quickly when you're in a rush. Not so easy to document when people are without their documents in a disaster. So, there are some challenges there. The other sort of worry I have is would this takeaway from standard housing counseling funding? Can you seek funding from FEMA, which is the emergency funding in this country, to come over to HUD, provide that portion of the housing counseling funding, cover those expenses, and not take away from the everyday?
* **David Berenbaum:** Let me respond to that. Were in a discussion right now internally at HUD to explore how FEMA funds and housing counseling can work together. In the past it has not occurred, but HUD leadership is very supportive of that.
* **Virginia Holman**: To get any kind of FEMA money they've got to give HUD a mission assignment. So that's the hurdle to go over, we're getting a better understanding, through management, of that the housing counselors are going to have to get some money when we worked. With the group in Louisiana, the state provided some funding to support the housing counselors. All of the underlying discussions have been: how we can help them finance what they're doing? And that's one reason to have this special cadre; it won't necessarily take away from the core mission of the agency because the people won't necessarily be supporting or working for their agency at that point. So, there are those goals to recognizing that, like, everybody's saying that there needs to be a way to fund it.
* **David Berenbaum**: I just want to make a point that disaster relief in our work in this space crosses over all income groups. I particularly want to note the impact on elders who are aging in place, to recent disasters, both the Colorado fires, as well as in Florida, where elders who have essentially aged in a home they've been in for decades, allow their insurance coverage to lapse as a method of sustaining their finances. This has become a theme in our work. And it's something we need to work very closely with, with major trade associations, on an interagency basis and others to address because when disaster hits, it places those households in a very, very challenging position. Of course, in Florida, we know insurance is very, very expensive because of the likelihood of disasters. But nevertheless, we have to find a solution to this issue, because, again, it's one of the major challenges we're seeing after the fires and after the hurricane in those states right now.
* Can you define pre-disaster work?
* **David Berenbaum:** Sure, but as a reminder and matter of protocol under the rules of the advisory committee only members can participate in the conversation.
* **Virginia Holman:** We define that as teaching clients to make family emergency plans.
* **Lawrence Batiste:** I'd like to say, in speaking of the pre-emergency planning, like, for instance, New Orleans, and that situation that have now worked with a number of the counselors that were in that area the work they did, was because of their passion. They were out there because they were so eager to help the fellow communities to be able to go and they stuck there throughout the whole process, without worrying about funding or getting paid or anything of that nature. Funding is what we need to be able to produce the program to the community, and this one and what was happening right now, as we look at our economy, our country, that disasters continuously happening, so we've got to be more prepared. So, if we as counselors or administrators can be able to continue to do something of this nature. That would be greatly appreciated, I'm sure.

**David Berenbaum – Announced a 10-minute break. Upon recommencement we will move onto an update with regard to the tribal housing counseling rule led by Danberry Carmon**

**David Berenbaum -** With regard to our activities in the area of disaster relief and housing counseling, Ginger, thank you for your presentation. During the break, Paul approached me, and I think what was a very important point that I'd like to share with the members of the committee as well as the housing counseling community who are viewing today.

* **Paul Yorkis:** Thank you, David, the National Association of Realtors, and many I don't want to say all because there's probably an exception of the state associations of realtors have disaster relief funding. So, for those who are listening or watching today, it I would strongly encourage you should there be a disaster to contact your local or state association of realtors to see what kind of funding may be available to assist in supporting recovery from that disaster.
* **Introduction of Danberry Carmon, Associate Deputy Secretary, Office of Housing Counseling.**

**David Berenbaum -** Thank you, Paul. And thank you everyone for your participation on all of the agenda items today. We are very focused, HUD as a whole to expanding our engagement with tribal communities, tribal leadership, and all of the tribal nations across all HUD programming. I'm very proud of the fact that the Office of Housing Counseling has conducted a series of consultations as well as informal listening sessions with leadership and tribal communities across the country. This led to an introduction of a rule, a rule which was mandated under the Dodd Frank law to determine how to best deliver services in tribal communities through the housing counseling program. My colleague, Danbury Carmen will be bringing you up to date on the status of that, a little about the history, and our next steps. Danbury.

**Briefing on Tribal Counselor Certification Rule – by Danberry Carmon**

**Summary:**  Thanked Mr. Berenbaum for the introduction. This very important proposal gives the Office of Housing Counseling and HUD the ability to provide services on the reservations expand homeownership opportunities there and work with those families as they build generational wealth also. The Office of Housing Counseling held two National Tribal communications and five listening sessions, the Office of Housing Counseling partnered with the Office of Native American Programs to provide those listening sessions and consultations. The purpose of which was to obtain feedback on the implementation of the counselor certification requirements as it applies to the Indian Housing block grant program, and the Indian community development block grant program. Some of the concerns raised and some of the feedback that we received were the perceived lack of consideration for Tribal Sovereignty, application of HUD housing counselor requirements to the Tribes, and the irrelevancy of some of the questions and a lack of important Tribal specific content on a certification exam. We're proposing to amend 24 CFR 214, to add a new subpart F to establish certification requirements that apply only to the IH, Indian Housing block grant and the Indian community development block grant. The two paths to certification for housing counseling, require by or a connection with those two programs, an individual may become a HUD certified housing counselor by working for a participating agency and meet all parts of CFR 24 CFR 21 including passing the original certification exam. Now, under that category, I strongly recommend that additional training that covers federal Indian law, you need status of translators the role of the Bureau of Indian Affairs and the role of Tribes, the role translate in granting of leases on trust lands, or by working for an Indian tribe TDA at will, which is a tribal designated housing entity, or other tribal entity and passing a housing certification, exam certification examination with adjustments to certain exam components to air relevant questions that account for unique and specific to travel counseling. The status of the proposed rule is so the certification for tribal housing counseling proposed rules currently published in the Federal Register. The public comment period closes on March 27 2023 concern raised by public commenters are for more HUD grants to fund housing counseling. The next steps, the Office of Housing Counseling will engage in final consultation in quarter two of FY 23. Also, the Office of Housing Counseling will publish a summary of public comments and high responses to those comments. And I might want to add one more thing, David, this is very dear to me, because I remember my days in Wyoming working with tribes on the Wind River Reservation, of which there was one HUD approved housing counseling agency. And they wanted to end their relationship in the program. And some of the concerns that I heard on the national consultations that they raised with me at the time, and unfortunately, in my role as a field office director there in Wyoming, I could not keep them in the program, it was very disheartening, this is a great rule. And if once we implement the role, hopefully we can get more HUD approved agency on the reservations.

**David Berenbaum -** Thank you, Danberry. Our purpose today sharing this update is to urge all of our stakeholders who are interested in seeing the expansion of housing counseling services, and having a very, what I hope will be a much more appropriate standard for becoming a HUD certified counselor and receiving funding and tribal areas is that I hope you'll comment on the rule. We really took to heart all of the comments from the consultations and listening sessions. But of course, I am sure many comments from the community and from stakeholders really will lead to even a more improved proposal before we go final with the rule itself. As far as discussion, of course, we cannot comment on any component of the proposal itself. But if any members of the committee would like to just make an observation or share your thoughts, you're welcome to do so. Tony, I will defer to you here because you are very active within the community, a leader in the community, and any feedback you'd like to provide would be terrific.

**Member Discussion and Q&A - by David Berenbaum**

**Summary:** David Berenbaum opened the floor to the members of the advisory committee to share their thoughts and questions.

**Panel Discussion Comments were:**

* **Anthony Walters:** Thank you. I appreciate that. I think the first thing is really just commending you and the team for the work that went into crafting this, the sessions you guys had, I think back in 2021, I believe, beginning 2021. And all the way through now, really taking into heart a lot of the comments you guys heard. I really appreciate what the final rule the direction and move to. So I really want to start off with that. I think it's a great start. The things that I've heard out there, amongst some of the tribal housing programs, you know, there is a dearth of housing counseling agencies and tribal communities. So really recognizing that they're the agencies or housing authorities that are going to be providing these services and, and really recognizing that, and letting their staff participate in this program, through some of these newer simplified or streamlined provisions, I think is great, great start. I think there's probably some questions about clarity on other requirements within the housing counseling rules and regs. I think there's a language in there that says nothing outside of that Section applies to the tribal housing, or certified counselors. Just some clarity there, I think probably might come out or come through questions as we as we move forward. And then there is a, I think, a question about the fair housing laws administration, or applicability to tribal programs. A lot of the tribal housing statutes do exempt tribes from that as a focus on tribal members and Native American citizens of the tribes. There are probably some questions there. I know the feedback. And then we mentioned the questions about HUD funding to tribes. I think currently, a lot of the tribal housing programs aren't eligible for housing counseling grants and the way they're constituted or the form that their structure that they're in. So it is, I think, disheartening for some of the tribes who really get folded into these rules and requirements without really having access to some of the grants. So, I know, that'll come up quite a bit more as well. And I know we're taking steps outside of this rule and other places, working with the hill from our perspective on that issue, as well. The only other thing I can think to mention is that we'll probably do a stakeholder convening, from our perspective, just before the deadline, just to really make sure there's a lot of awareness out there. I know you guys had some good turnout for the consultations you had back in 2021. But just want to make sure you guys are all of our tribal stakeholders are well informed and engaged, we'll probably try to do some sort of forum for that if it's appropriate or not, for you guys to participate, happy to extend the invitation, but probably just mostly just making sure that tribes are aware of everything going on.
  + **David Berenbaum**: Thank you so much and of course we are going to work very closely with our office of Native American Programs at HUD for the tribal consultation that is being planned. And we certainly we look forward to working with you as well to spread the word and get more comments.
* **Paul Yorkis: Question** – To be sure I understand the individual members of the committee permitted to comment on the proposed regulation?
  + **David Berenbaum**: Yes, you may, HUD officials cannot.

**David Berenbaum -** This is a very exciting initiative; we look forward to bringing it home and really expanding the universe of who is a housing counseling practitioner. I will note and this is really more just an observation. This is another example of using new technologies to simplify how we provide housing counseling, and in this instance, through the certification process if we move forward as proposed, so thank you to my team, our policy team and to all everyone who has been part of this process. It really has been a wonderful collaborative process with all our stakeholders as well as other offices especially ODAP. We're going to be turning to what I hope will be a very informative and engaging conversation. Tammy Dunn is a senior housing program specialist in our office. We have been doing a lot of training over the past few years, an unprecedented volume of training, in probably the most diverse subject matters we have ever offered as an office since being stood up with everything from pandemic, pandemic relief, working with other agencies, and each of you, to areas of housing equity, offering our virtual conferences, and allow me to share with you we are planning now in the next two years, eight place based on site conferences for our community, we're going to continue with the virtual community conference, we're moving it from August to September of this year, in an effort to increase participation from the about 1300 or so we've had over the past two years to a much higher number. But more significantly, the time has come to engage, like we are on a face-to-face level, locally. I want to just take a moment to bring our colleague, Marcia Lewis into the conversation. M\, is there anything that you would like to share with the group I know you're participating virtually. Is there anything you'd like to share from our initial conversations?

* + **Marcia Lewis**: No, I have a lot of notes, I appreciate learning what I have.

**David Berenbaum –** Please feel free to jump in any time during the discussion about our training initiatives. Moving forward, we are thinking out of the box. And we have such a creative team in our Office of Outreach and capacity building really working to engage all of our stakeholders and what I will call, for example, the 101’s, and Tammy is going to cover that a little bit, which have been extremely popular among our audience, our constituency, as well as emerging issues. It's really a form of continuing education and onboarding for all of the professional housing counselors. But many of you had been making suggestions for us to expand our programming in this space or to finesse it in different ways, perhaps to bring in agency leadership, such as board members, or executives or managers who may not be familiar with the day-to-day work being done by the housing counseling professionals on their own staff. There have been many suggestions coming in. Tammy, I'm going to turn it over to you to lead us through what we've been doing and perhaps where we're going.

**Introduction of Marcia Griffin by David Berenbaum.**

**Celebrating OHC Training for Housing Counselors - Tammy Dunn – Senior Housing Program Specialist, Office of Housing Counseling**

**Summary:** Welcome, everybody. At the Office of Housing Counseling, we believe in training so much that we have a whole division set up dedicated to just that. We do outreach, capacity building, our training is divided up into four areas. We have internal for our agency staff, we have external, which is not considered technical assistance, which is Ginger, she heads up that division. We have our training NOFO grantees who provide tons of training that I know you are getting to know about. Then the one that I'm most familiar with, which is working with our community campus grantee to provide technical assistance to the housing counseling agencies and housing counselors. I want to definitely say that so much of what we have done this past year has been collaborative. We have worked with so many areas that we've not worked with before. It's been really exciting, and we've all learned a lot. We've worked with regional administrators and we worked on the pave initiative with FHEO. We've worked with FPM and are continuing to work with FPM on these regional meetings that were that David mentioned, work with the big Office of Housing, we worked with FDIC and FEMA on disaster. The CFPB we work with quite often, and the Department of Energy most recently, we had a series of energy webinars. So how do we decide what we're going to do? That is a great question. You guys being here gives us ideas about conversations. I've been making lots of notes on things that you have said. Our points of contact making an interaction with your agencies, either by telephone by email by going out and doing a review if we see a need, I know the housing counseling 101 series that we just did came about because during some performance reviews, there was some very basic record keeping knowledge not available at small agencies. Our Community Campus grantee, does a needs assessment every three years. They directly people in the community agencies to see what the needs of the agencies are. We get requests from FDIC; we get requests from other agencies to partner with them to provide information and we gather information to share information from Secretary's priorities, something that is always the forefront of our mind here for this administration. We definitely look at our strategic plan. That is one of the first things I learned at OAC is that strategic plan, I've I routinely go back to it and take a look to make sure that what the training is that we're planning. The people that provide our trainings, are LHC staff. Our Community Campus grantee who we work in conjunction with have it down to down to a science, they've got a really nice production that they can put forward. Our team Novo grantees, they do such an enormously wonderful job of providing training to everybody. There's Housing Action Illinois, NSC, Neighbor Works that we've mentioned earlier today, NCRC, RCAC, and Unidos. If you want to training there's just about something any day of the week through any of those grantees. Going back to fiscal year October 2020 to present we've done 15 external, and eight internal trainings. In those eight external trainings, there was 4476 participants. That's a lot of people that there's a big need for them to know what's going on. We don't want to be one dimensional. We want our agencies to know how important they are and that we want to know what you want to know. I know everybody in here knows December is kind of a dead month, so we don't schedule many trainings in the month of December, just because people are out so you can pretty much knock that month completely out of those statistics.

Fiscal year 2022 the six training NOFO grantees received two and three quarter million dollars to provide trainings. In a very small amount of time 10,000 people have gotten trained. NeighborWorks they're just all doing such amazing work and I think they need to be recognized.

* + **David Berenbaum** - If I may, we have a member here today Ibijoke representing the National Community Reinvestment Coalition. Thank you for your organization's good work in this space.

**Tammy Dunn**: Some of the most popular trainings that are being provided by routine grantees are fair housing tool tools, we are finding more and more that toolkits are becoming so popular that counselors do not want to sit and listen to two hours of a PowerPoint, they want you to hand them what you need to take to teach your people. Emotional intelligence since the pandemic we have started seeing and are focusing a little more on self-care, not only self-care for the counselors, but for the counselors to be able to talk to people who come to a counselor stressed to the max. We’re starting to kind of diversify what our mindset is, as far as some of our future trainings, to help counselors to have an idea of how to direct them on what to do. Certification Training, Road to Recovery, rule housing training, and the psychology of many of your clients have been some of the most popular trainings that have been going on over the last 12 months. Housing counseling 101 is a three-part series, and our average attendance was 1400 people. If you have new staff coming on or know, an agency that has new staff coming on, they can always watch the series. Then we had an appraisal by series that was super interesting. It was a three-part series with FACIO, it was very interesting and had a lot of real-life examples. There was a there's a video that is called Low balled, if you haven't seen it, I strongly advise you to watch it, it gives the true story of what happened to a family. The future holds eight regional meetings that will happen over the next two years. A heat map was used to determine all the Housing Counseling Agencies all across the United States and based on that we picked eight different places where all counselors could easily get to these locations within two to two and a half hours. They will be one and a half days long with one day for the counselors only and a mix of other trainings. Collaborate with Regional Administrators, FDIC, and FPM to provide a one-day training for our HUD participating agencies, a second half day will be for potential new agencies. A Disaster Field Guide webinar with state and local disaster resources will be held at the end of April. 2020 community conference will be virtual again this year. There is a fraud and scams webinar coming up for military veterans, there is a webinar on manufactured housing. VAWA, Violence Against Woman's Act webinars with the Office of the Secretary is coming up. OHC handbook training, when the handbook comes out will be held, as well as Veteran’s homelessness and disaster prep and mitigation. We are trying to get away from PowerPoints, so counselors have something not only physical to take away but something that comes to life for them during the trainings. We also want to do some live actions Q&A with scenario training.

* + **David Berenbaum** – If I may Tammy, can you explain what is going on with the chatbot?

**Tammy Dunn**: The chat bot is it's in the very beginning stages, but it's coming, you're going to be able to go onto HUD Exchange and speak or type in your question and the chat bot is going to chat back your answer based on all of our free FAQs. The whole website is going through a revamp. The OHC is they're creating what's called a resource index and basically what it's going to be is a search feature, that when you search, it'll take it down one level, and then you can search under that each level to come to your answer. They're creating it to be much more intuitive we’re getting ready to do that dynamic resource index and then the Chat Bot.

**Member Discussion and Q&A - by David Berenbaum**

**Summary:** David Berenbaum opened the floor to the members of the advisory committee to share their thoughts and questions.

**Panel Discussion Comments were:**

**Marcia Lewis**: I have a question you said that for the housing counseling 101, 100 questions were asked at each session. Is there something that stands out that is a need or a question that has risen to the top?

* **Tammy Dunn:** How to prepare for performance reviews. So guess what we're having in October? Part Four of our housing counseling 101 series, which is how to prepare for performance reviews. It was definitely the top asked question. We're going to work on pull that together.
  + - **Marcia Lewis:** I just think that is so encouraging. To think how you can take all the different mediums and use them to the advantage. I use the phrase it's just really important to meet people where they are. I think we are all at different levels of understanding, first of all, being able to navigate whether that is virtual or it or not being able to understand at different levels, understanding the ability to reach different populations and audiences. I think it's really encouraging there's a great deal of work yet to do. But it is very encouraging what you all are doing.

**David Berenbaum:** Thank you Marcia, Paul go ahead.

**Paul Yorkis:** Will it be possible for members of this committee to attend one of the eight regional in person meetings over the next two years?

* **David Berenbaum:** That is our hope, we’ll even find a role for you. Everyone is invited.

**Gabe Del Rio:** Related to those, the second half day will be for potential new agencies. Just a little tip is, we work with a lot of CDFIs around the country, and we see that they are performing housing counseling, and that CDFIs are required to have what's called development services under the Treasury rule. Development services, if you're a home lender, or if you’re down payment assistance or any of the other mortgage loans - would be housing counseling. There are actually a lot of organizations that are providing really professional service, they're not doing so under the HUD umbrella. That is an easy fix, you can cooperate with HUD, you can use the list, you can look up loan funds under the CDFI listing, and that would get you to these organizations. There are quite a few of them. There's also overlap with the native space, we've been working there's our third year working with a Wheatstone is a new native intermediary, we're working with their CDFI cohort. And again, that's another great group where we found people who've made the entire mortgage process who've made new mortgage products, who are doing housing counseling, who are doing homebuyer education, all in the native space. And yeah, it's not HUD certified, but they're doing the work. And my team has been doing this for decades and decades. We know what national industry standards are, we know what like great work looks like. And we've all run out of great organizations. They're doing the work, so get those folks in, please.

* **David Berenbaum:** Thank you, Gabe, that's a really important observation. I just want to share with you something we're beginning just to think about there are no decisions made, but as we're thinking about modernizing housing counseling, and as we're moving forward with thinking about how services are delivered to consumers, you've heard me share that we're also doing some initial deep dives and discussions thinking out of the box on issues, including how we define existing housing counseling providers. The term intermediary, multi-state, local housing counseling, all of those terms are extremely out of date with what we are seeing in the provision of services. We have many local housing counseling organizations that are multi state, but they don't call themselves that. They are providing more sessions to consumers than many national intermediaries in our system so we're taking a fresh look at that. But one of the things that that has sort of brought about is the discussion that there are many providers who are not providing defined housing counseling services, it may be an affordable housing rental provider who is simply doing annual reviews to renew participation in a given program. It could be a CDFI, who has a very specialized program that isn’t really traditional housing counseling, but yet is in our space. Now, this connects to our earlier work session about best practices and how we're looking at homeownership education and other forms of services. But at a future discussion of the advisory committee, I think it'd be very healthy for us to say, how can we expand the universe of housing counseling to capture the good works being done within those organizations and others, no doubt, so that we can in fact, integrate and better work cohesively with all of the folks in this universe of services. Maybe it's taking a fresh look at how we define what is a participating agency and the services they provide in a different way.

**Daniel Garcia:** My question is, to go along with Paul’s, is along with attending some of these training sessions is there an opportunity to actually do some of the trainings as well?

* **David Berenbaum:** That is something that we’ll explore, we will view that as a action item from today but we will explore it.

**Ibijoke Akinbowale**: Well, first, I have to acknowledge and thank the National Training Academy at NCRC, for making me look so good. It’s truly wonderful work that the NOFA partners have been doing and really reflective of the growth of our field, even given the diversity of training opportunities that are currently being offered from emotional intelligence to board development and oversight. So it really is just very telling about the support from the Office of Housing Counseling and the trajectory that we're reaching in terms of professional life further professionalizing our field. So David, I know you mentioned the homeownership initiative as a part of the upcoming NOFA I'm wondering, will the HBCU and MSI component remain, and what that looks like moving forward? It’s really a strong recommendation here for further coordination with Latino partners and how they can provide training and resources on the newer and developing priorities from the Office of Housing Counseling. You also mentioned updates to the handbook, I think that the training partners are a magnificent resource to make certain that there is a vast amount of training resources, checklists, and other on the topics that you've mentioned.

I'm wondering if you and Tammy could talk about that a little bit.

* **David Berenbaum:** In fact, we just approved that very agenda, every item that you raised, in our priorities for the next NOFA for our trading partners, and Virginia actually led that effort and they are all included. Lawrence, do you want to jump in?

**Lawrence Batiste:** One thing I'd like to say is that this experience, especially in person, here today, has been tremendous for me, because I came on to the committee on the tail end of, I would say in my life, but that ended up to be a triumph. At the same point in time, being virtual, it does not give us the opportunity for this kind of communication and to gain knowledge from each other. Now, I personally feel that I can come forward and be able to be more of a contributor, because of the individuals I've met because of the relationships I have here and to be able to move forward with that. Besides that, what you have laid out, I can understand why you are excited, I really can. Because the questions I had in mind, you have laid out a lot of basic things that we needed out that we can work with and now with this committee can move forward in adding to it. I thank you for that.

* **David Berenbaum:** Thank you for that feedback, Lawrence. I just want to share with you and then I'll turn to some of the folks who have asked to speak on the side of the table that the Office of Housing Counseling team really genuinely takes very detailed notes. And when we ask you for feedback, just as if we are meeting with any of our housing counseling partners in the community or whatever that one of their conferences listening, we really try to act on all of the recommendations that we hear. Our goal is to be responsive. We are here to serve the consumers, the residents across the country who our agencies serve, and to empower and expand the capacity of our group. We really value the work you are doing in partnership with us on this advisory committee, and we deeply appreciate your recommendations and take them to heart. Please, Bill.

**Bill Sevilla:** Thank you, David. I want to follow up on the training that's available. I'm taking it to heart that as a HUD approved counseling agency it would be very smart on my part, for either future program reviews or the audits to be able to say, these are the webinars that I or my staff have attended.

* **David Berenbaum:** It's interesting of course we do issue the participant completion certificates for our programs, as do many of our funded grantees. There's a broader discussion also to be had on whether continuing education for housing counseling professionals should be required. Of course, in the HECUM space and the reverse mortgage space, it is required. And in fact, retesting every number of years is also required. We have not moved in that direction. As of this time, we do believe our efforts and continuing education are, are really, especially when we look at the number of participants, both our own initiatives and with our trading partners. We believe they're reaching the community as a whole. But that's a deeper discussion at some point that we do need to have about that is should we move in that direction or not? We are not I want to be clear to anyone who is viewing this in, you know, we are not requiring and not moving in that direction at this time. But as professionals, I think it's a healthy conversation for us to have in the future.

**Paul Yorkis:** I have a question – on that second half day would that be a good opportunity to recruit individuals to the profession, like the college students who thought they were going to learn about mortgages and decided that they were more interested in learning about housing counseling.

* **David Berenbaum**: I think that's a wonderful suggestion. I'll share with you that it's also something that we're considering as we move forward with the HBCU MSI initiative as well. I'm really excited about the career development aspects of all of the work that our agencies are doing in the program. It is my hope that as funding permits, additional agencies will also participate in this initiative. Besides working with the innovation lab, we have also worked with excellence in government, and they have made recommendations to us. All of these recommendations will be shared at a future conference with the entire community. But their recommendations from excellence in government on this is the Center for Public Service, focusing on expanding the participation of HBCUs and emphasize nationwide. And we haven't received the final report, but I have been privy to a briefing of what they're recommending. And it's very, very exciting for the entire housing counseling community moving forward. I'm going to invite any last thoughts on this before we move into the public session of our meeting. Tammy, thank you very, very much. It was a great discussion. And if anyone has thoughts after this, please feel free to share them with Tammy and each other, again via our communication mechanisms. Ginger now we are going to move to you in your role as our designated federal official and open up or begin to open up the public comment period.

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

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

**David Berenbaum Opened the floor for public comment**:

For those who are not familiar with the rules of a Federal Advisory Committee or board, we are permitted to invite comments, but we cannot respond to comments during the meeting.

* **Teresa Hunter**

I was just wondering if we will begin moving back to supporting local housing counseling agencies. I know in the past, that wasn't how we provided our services. And then you eventually went to having to be affiliated with an intermediary. And I'm just wondering if you'll be moving back toward helping housing local housing counseling agencies again. And the second question was whether I know I think it's wonderful that we're helping, are we putting our money where our mouths are when it comes to partnering with HBCUs. But in communities like mine, where we're situated in the heart of the African American community, I'm an African American led organization. But there's no HBCU here. Will you give some kind of notice or credit for serving that community and communities where there is no HBCU? Thank you

* **Yasmine Luna**

My question was in reference to victims from the 2009 mortgage and foreclosure crisis. If there's any resource or I don't know, well, facilities facilitation for victims of that timing that were never compensated for what they lost, which was their home. And I was a victim of that. That's why I'm concerned.

* **David Berenbaum:** Again, we cannot respond directly to questions. But in this instance, I will say that I think it's advantageous for you to speak to a HUD approved housing counseling organization, and you can locate an agency and someone to speak to through our website. Thank you.
* **Desha Baker**

What do you recommend to improve housing to improve heart health for people with mental health challenges?

* **David Berenbaum**: again, this forum is precluded from providing direct responses. But what I will once again say is that we have been conducting comprehensive training in this space for our community of housing counseling organizations. And I think it would be advantageous for you to speak with an agency. They can also direct you to other resources. We do acknowledge that there is a shortage of affordable units in this space, but HUD is focused on trying to provide more resources
* **Colleen Dushskin:** If tribes are required to abide by the housing counseling certification, does that also bind the tribe to the basic requirements of the housing counseling?
* **David Berenbaum:** Thank you. Unfortunately, because rulemaking is public at this moment in time, we cannot respond to that question. However, I think again, we invite you to submit your comments in the rulemaking process to clarify any open questions you may have.

**Next Steps and Adjournment- David Berenbaum**

**Summary**: Mr. Berenbaum reminded the public that the committee cannot comment at this time on the comments made but assured the committee is listening and stated that all of the comments were very thoughtful. Mr. Berenbaum thanked the committee members for a full long and wonderful meeting. Mr. Berenbaum stated that the OHC is considering holding another in-person meeting on the West Coast to actively focus the meeting on Asian Pan Pacific Islander issues. He hopes to visit some of the affordable housing providers in the region and follow up with a virtual listening session after. Mr. Berenbaum thanked everyone again and wished everyone safe travels home.

**End of Webinar**