

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 Monday, August 8, 2022. The HCFAC met virtually via Zoom Webinar. Public attendees included 232 registered webinar attendees, and 171 attended the webinar.

**HCFAC Members Present:**

- Gabe Del Rio
- Anthony Walters
- Patricia Arvielo
- Richard Verillo
- Daniel Garcia
- Ibijoke Akinbowale
- Lawrence Batiste
- Carol Ann Dujanovich
- Marcia Lewis
- Bill Sevilla
- Paul Yorkis

**Presenters:**

- David Berenbaum - Deputy Assistant Secretary, Office of Housing Counseling
- Marina Myhre – HUD’s Office of Policy Development and Research (PD&R)
- Adrenance Williams – Office of Housing Counseling
- Gabe del Rio – Homeownership Council of America, HCFAC Member
- Justin Wiseman – Mortgage Bankers Association
- Laurie Benner – National Fair Housing Alliance
- Sarah Bolling Mancini – National Consumer Law Center
- Steve Irwin – National Reverse Mortgage Lenders Association
- Brenda Grauer – Housing Option Provided for the Elderly (HOPE), Inc

**Summary:** Mr. Berenbaum welcomed everyone and called the meeting to order. 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 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. Committee meetings are open to the public. The committee's 12 seats are equally split between representatives of the real estate industry, the mortgage industry, housing counseling agencies, and consumer advocates. Members are appointed for three-year terms.

**Office of Housing Counseling Updates by David Berenbaum**

**Summary:**

The committee members will be focusing on a discussion that solicits their expertise and recommendations on two critical issues. Promoting housing equity for the next generation of homeowners, and the second, helping elders and baby boomers to age in place.

Provided a brief update on the Office of Housing Counseling activity and accomplishments over the past quarter. Minority serving institution partnership initiative with both MSIs as well as historically black colleges and universities have taken off. Sixteen active partnerships have launched in conjunction with over 40 colleges across the country.

### **Marina Myhre - Summary**

Presented the HUD first time homebuyer education and counseling demonstration, long term impact report and actions items. A study which was designed to test a big idea that grew out of the foreclosure crisis and was an unfunded mandate in the Housing and Economic Recovery Act (HERA) of 2008 and was proposed by a national leader in 2009. Most of the study participants had purchased a home over 77% and an average of 9.1 months after random assignment and after purchase, they experienced home repairs or no obstacles. It is important to note that 65% experienced at least one hardship in the last 12 months.

### **Adrenance Williams- Summary**

Presented the Equity in Housing Counseling Project. The management team which consisted of Adrenance Williams, Marc Boucher, Ashley Couture and Rashika Hall developed and embarked on a journey to establish measurable goals to innovatively work toward a solution to analyze, develop and implement a strategy that will identify target and formulate outreach to historically underserved urban and rural communities.

Discussed equity and housing counseling survey and its key findings. There was a total of 1,219 agencies selected, but 1,020 received invitations to participate due to duplicate point of contact information for some of their agencies. Of those 1,020 agencies, 296 agencies responded to the survey, and 231 completed the survey in its entirety. It was determined that counselors should be educated on cultural norms while dealing with diverse communities, such as the Amish, Muslims and African Americans. Train counselors to integrate unique priorities such as tithing, lending circles or cultural economics to lose credibility in the client counselor relationship.

### **Paul Yorkis- Summary**

Reiterated, Ms. Williams' report a great deal and wanted to share with you two things that have happened in Massachusetts for licensed real estate agents, brokers, and salespersons. There is a mandatory agency disclosure form available in English and seven other languages. The lead paint disclosure form is being revised and will also be available in seven languages.

### **Marcia Lewis- Summary**

Agreed with what Paul Yorkis has spoken about having all the options available. She stated where she grew up, she discovered the number of minorities and the number of different cultures that existed in

that community. Expressed how a lot of businesses conduct via smartphones these days, and to have opportunity to connect and communicate easily where people are and having counseling services that may be available.

**Lawrence Batiste – Question to Marina**

What type of hardships did occur during the process?

**Marina Myhre - Response**

Hardships included having work hours or pay reduced for about 20% of participants who responded to the survey, unexpected financial support to a family member or friend 90% and a health emergency 17.9%. The largest category, almost 1/3 29.8% had a major car or home repair.

**Lawrence Batiste – Question**

Regarding the current housing counseling. Was Marina Myhre saying that the housing counseling wasn't equipped to handle or focus strongly on minorities and or African Americans.

**Marina Myhre - Response**

The structural and systemic barriers that have caused the disparities and savings and credit scores that impede homeownership and wealth building opportunities for people of color are documented in this study and an intervention like the one that they studied, which involved six to eight hours of education, and one to two hours of counseling was not enough to overcome those barriers.

**David Berenbaum sent Patricia Arvielo a question.**

**Patricia Arvielo - Response to David**

Stated the data she's hearing today is similar to the data that she's heard for the last 25 years. She feels the misstep has always been that the housing counseling agencies don't work hand in hand with the independent mortgage banking model. The consumers are still lacking in knowledge on even being aware that housing counseling exists today. She thinks that type of data being delivered to industries is great, but she still feels like they need to work with getting it to the consumers, to really get the impact going where they need it to go.

**Ibijoke Akinboale- Response to David's question**

Ms. Akinboale stated the information on the validity of remote counseling is very timely, as in the counseling community, they find themselves in the hybrid working space. It's helpful to hear some feedback about how successful remote counseling truly is in comparison with in-person counseling.

In reference to Marina's research, it is suggested that their counseling efforts should be broader and more in targeting personalized groups. Whether that is focusing some counseling effort on women focusing counseling efforts on this youth majority that seems to have significant debt as a way to be more impactful with the counseling and coaching that we are providing.

**Gabe del Rio- Summary**

Gabe del Rio discussed the Special Purpose Credit Programs Toolkit (SPCP) with his teammates of the SPCP project, Laurie Benner, who's the AVP of programs for National Fair Housing Alliance and Justin Wiseman, the Managing Regulatory Counsel for the Mortgage Bankers Association. The SPCP site can be found on [toolkit.com](http://toolkit.com)

The team's mission is about bringing equitable access to credit for underserved communities. The toolkit was built to help people get most of the way down the road in building their own SPCP or Special Purpose Credit Program.

### **Laurie Benner- Summary**

The toolkit that was done in partnership with the Mortgage Bankers Association and Homeownership Council of America. This toolkit will be constantly updated with the most recent information. Lenders have been able to create these programs, which were intended to mitigate and even correct, some of the decades and centuries really, of policies and laws designed to deny access and deny opportunity to certain categories of persons. Lending programs can be created to benefit an economically disadvantaged class of persons.

### **Justin Wiseman- Summary**

The legal risk association with SPCP. It must be done correctly and government enforcement or regulatory action that would come because of someone having a Special Purpose Credit Program. The next area of liability or risk would come from the investors or purchases of loans. Particularly IMBs or Independent Mortgage Bankers that make mortgage loans, sell them on to other investors.

### **David Berenbaum – Question for Justin Wiseman**

What role can the housing counseling organizations play working with industry leaders who are looking at this product right now, to ensure the successful use of the product?

### **Justin Wiseman- Response**

Staying on top of what is an evolving landscape right now, as more lenders roll out their programs. It will be very helpful for counselors to be aware of them and be able to inform and direct their borrowers to Special Purpose Credit Programs that may be available to them either based on their racial characteristics or the geography in which they live.

### **David Berenbaum- Question to Laurie Benner**

Housing counseling groups work in partnership with their housing Initiatives Program and Fab agency members, NAFA members at large. And so often, they are sort of part of the safety net to ensure that consumers have opportunity for equal access to credit, fair lending and so on. How do you envision housing counseling groups working in this space?

### **Laurie Benner- Response**

Once there's a higher level of understanding about the SPCP programs and what they can do, she thinks that the industry professionals, pacifically housing counselors who are often that very first or maybe second line of communication to prospective homebuyers.

They can help craft programs, even though carrying forward and sharing information about here are the barriers that we're seeing in our community. People are experiencing x, y, z. and so by solving for x, y, z, this program can help reach these categories of people or these demographics of people who are experiencing challenges. She thinks that the housing counseling organization can really be critical partners in the design and development of future SPCP programs.

#### **David Berenbaum**

Stated people were asking where they could get this program?

#### **Gabe del Rio**

Go to [SPCPtoolkit.com](http://SPCPtoolkit.com).

#### **Paul Yorkis- Question**

Question for Laurie Benner – Who is the pushback from?

Question two - What's the best way for to advocate to a lender to implement a SPCP approach in their lending portfolio?

#### **Laurie Benner- Response**

What they are talking about is introducing a program where they say they have this lending program, and it is only for black people, or it is only for Hispanic people. It is likely to be pushback from those who don't understand or vehemently, potentially disagree with programs and policies designed to create more racial equity in housing. Folks out there who disagree with the creation of these, and very likely may create legal challenges, which is why we've addressed it in the in the toolkit and encourage everyone to engage not only your internal but external legal counsel as well to make sure that their program is well vetted.

#### **Justin Wiseman- Response**

First, you must demonstrate need. There is a sort of significant investment, a lender must undergo to put together a special purpose credit program. But if you could identify common things that you see that are preventing people from accessing homeownership, be it lack of reserves for down payment, inability, or lack of affordability and things like that, that's always helpful to tell the lenders because they can then either design their own Special Purpose Credit Program, if they have the ability to do so or work with the GSEs and others to try and roll out programs that would address that particular need.

#### **Gabe del Rio- Response**

Explained what is the regulatory need to, or why must they or why should they? But also, what is the business opportunity and looking at the homeownership gap as an opportunity to close hundreds of thousands of homeowners and homeowner transactions, which is billions of dollars in business that they're not closing. From a business perspective for a lender, they try and focus them on the opportunity that the gap needs.

#### **David Berenbaum- Summary**

Thanked Gabe del Rio for sharing his subject matter expertise as a member of the committee. Thanked Justin Wiseman and Laurie Benner for their role in producing and as well as affirmatively further string, for the use of the product.

Stated to the Housing Counseling Community to become familiar with the SPCP Toolkit product. It's one of the many tools of the trade that as we're looking at the appropriate mortgage product that meets the need of all the consumers who we provide counseling services tool to it's another mortgage product. It appears that they have a very viable product the counseling community should become familiar with.

The housing counseling community as nationwide, housing affordability for every population is a major concern right now. Whether it is rental or homeownership, they are dealing with an unprecedented shortage of affordable housing units for the populations that they serve. For many older Americans who are aging in place, who are on fixed income or may not have adequate resources to plan for their retirement needs. The reverse mortgage product, the FHA Home Equity Conversion mortgage product, as well as other emerging private sector products may be a very viable solution to meet their needs as they age in place.

#### **Sarah B. Mancini- Summary**

Provided an overview of how reverse mortgages work and why they're so important for helping older adults remain stable in their homes. Most reverse mortgages out there on the market today are federally insured, HECMs, they are a small number of proprietary reverse mortgages. Most reverse mortgages are these FHA insured loans that play such an important role. And for those loans, the borrower must be any borrowers one or more, one or two must be at least 62 years old. So they are only for older adults, the proceeds of the loan can be taken in several ways either as a lump sum all upfront, or a line of credit that they can draw down over time, or like an annuity, a stream of payments over time, either for a term or 10-year period. The older they are, the more they can borrow, because they're not expected to live in the home as long. And borrowers who are young like 62, 63, etc., are not going to be able to borrow as much. Unfortunately, they have seen some rise in the number of reverse mortgage foreclosures, while borrowers are still living in the home, and the vast majority of those are due to property charge defaults.

#### **David Berenbaum- Summary**

Reinforced the fact that for the first time, the Office of Housing Counseling has been playing a very significant role in reaching out to consumers who are struggling to make payments on both the forward loan products of FHA as well as consumers who are in danger of default on the reverse mortgage HECM products. Every consumer, every elder who has the product earlier this year and was defaulting for some reason, because there were many reasons as they heard in the presentation, received a first-class letter from the Office of Housing Counseling, urging them to speak with a housing counseling organization also making them aware of the programs available HAF and other programs that are available to them as a resource.

#### **Steve Irwin- Summary**

Went over some of the trends in the reverse mortgage space, with a particular focus on the FHA insured Home Equity Conversion Mortgage Program (HECM). Homeowners 62 and older, saw their housing wealth grow by 4.91%, or \$520 billion dollars in the first quarter of calendar year 2022 to a record

\$11.12 trillion dollars according to the latest release from the National Reverse Mortgage Lenders Association. The normal risk than reverse mortgage market index rose in q1 2022 to 380 8.83, which is another all-time high. The increase in older homeowners housing wealth was mainly driven by an estimated 4.4% or \$563 billion dollar increase in home value, which was then offset by 2.06 or \$43 billion dollar increase in senior held of mortgage debt. They have seen HECM endorsements increasing over the past three years following certain program adjustments which caused a little downtick, but they've seen a pickup in the rate of HECMs being endorsed here over the past few years and they anticipate some 60,000 HECM endorsements in HUD, FHAs fiscal year 2022 with HECM-to-HECM refinance, representing a significant proportion of the endorsement activity.

### **David Berenbaum- Summary**

Trends like baby boomers carrying mortgage debt into retirement substantial mortgage debt, as well concerns about caring Parent Plus loans into retirement, adding to some of the challenges that have been identified already by Sarah and Steve.

### **Brenda Grauer - Summary**

Detailed that HOPE has been doing HECM counseling since 1993 and are a HUD housing counseling national intermediary, the only national intermediary that only focuses on reverse mortgage counseling. It's the only counseling they do. They have eight reverse mortgage counselors and talk to over 3,000 clients per year. That's both in the on the origination side as well as the Property Charge Loss Mitigation (PCLM) or foreclosure side of things. Their staff for the most part are the trainers for in the reverse mortgage space for NeighborWorks Unidos and other national training intermediaries as well. They do both HECM counseling on the origination side as well as default counseling through a separate project that we have called the Senior Homeownership Preservation Project, Project Shop.

The people that they have been calling in are kind of surprised to find out how much less money they get from the reverse mortgage. Sometimes 55 to 60% of the funds of the equity can be withdrawn from the home, it's much less now because of the increase in interest rates. The next issue that they're seeing on origination is miscommunication with the loan officers and difficulties with loan officers telling some loan officers they don't want to play too broad a brush here but telling clients that counseling sessions last 20 to 30 minutes.

They find that the servicers can provide limited assistance on that and there's a lack of counseling funding and capacity on the back end to assist with these borrowers. It's not an origination, and it's not a PCLM. Getting them to the default side, but they see a couple of things, limited options available for HECM borrowers in default. They don't have the opportunity for loan modifications limited number of people getting payment plans, there are restrictions on what those when those payment plans can be offered. And while they can be up to 60 months, five years, there HUD does give discretion to lenders to decide when to offer those repayment plans. They don't necessarily recognize that they may have had a family member passed away, they may have had a family member lose a job, which then caused them not to be able to pay their property taxes or homeowners insurance or less a renter, who couldn't pay the rent.

During COVID, you had borrowers who were in who were in default, where the servicers were, got a forbearance. So, during the forbearance, their loan balance increased to the point where now that they're coming out of forbearance, their loan balance may even exceed the appraised value of their home at the time, they got the reverse mortgage, making them ineligible for repayment plan.

Other issues that they've seen in the default arena has been delayed the house of implementation of the Housing Assistance Fund, lack of information outreach, comparing it to the Making Home Affordable situation back in the Great Recession, when someone had PSAs all over the place, about Making Home Affordable HAMP, harp etc. And you've also got counselors who need more training in this area, particularly with HECM default borrowers, which is one of the things that we've tried to work on with our demonstration project over the last several years with Retirement Research Foundation.

#### **David Berenbaum Question to Brenda Grauer**

From your experience working on the reverse mortgage side, what are two or three piece of advice that you would share with housing counselors on how to engage?

#### **Brenda Grauer- Response**

Be prepared, make sure that you have you have the full situation before calling a servicer. It's really engaging with that homeowner. Don't wait for the paperwork back and forth, but to have that client on the line that can give authorization to the servicer on the phone, to engage with the client to connect the client and the servicer as quickly as possible. The paperwork back and forth gets clients frustrated. They might get correspondence from the servicer or maybe not, but they just don't understand to speak and the language that's used. Making that kind of human connection early on has probably been the most effective. Being aware of what options are available and when they can and can't be used, especially what they're seeing.

#### **David Berenbaum- Question for Carol Dujanovich**

What are some of your takeaways from what you just heard?

#### **Carol Ann Dujanovich- Response**

Stated what they really need for their senior borrowers. They have a different audience; they have their senior citizens who aren't as tech savvy and sometimes have difficult time understanding. They need high quality, consistent counseling offered by the agencies. It's the pre application counseling, which is so critical, so they understand the entire process and the program itself. When help is needed, they couldn't make contact with the counselors they started the process with. And then post counseling, whether it's, the defaulting of the taxes and insurance. Leases aren't bad. It's saved many of our clients from foreclosure due to taxes and insurance default. So, she's a strong advocate of the Lisa's. But the biggest thing is consistent counseling. It's nice to hear Brenda from the counseling perspective of some of the tips that we as lenders, need to do, our interactions with the clients are at the initial application. Our loan officers make the first contact, but it's a joint effort of all of us to ensure that at the end of the day, our senior borrowers are educated and understand the program as a whole.

#### **David Berenbaum**



Opened the floor to the other members of the advisory committee or any observations or thoughts regarding the issues presented today. A counseling recommendation on how we can improve upon and further expand the delivery of counseling, both regarding reverse mortgages, as well as to all tenants and homeowners who are aging in place.

### **Richard Verrillo**

He thinks Sara and Brenda touched on the key points on the default side of counseling for the HECM borrowers, it really is the lack of funding available for the counseling itself. And then the lack of options available to resolve the client's issue. When we're dealing with them with one of the best-case outcomes less options available. And generally, for us with funding, we're looking at the same funding sources for those two different types of counseling and one requires a lot more work and a lot more time compared to the traditional default counseling.

### **Brenda Grauer**

As a counselor for regular foreclosures as well and a trainer for the past 20 years. A client talking to a senior who has been in their home for 47 years, at risk of losing their homes over \$3,000 - \$5,000 in taxes, and they look, and they see people who have been in their homes for three, four or five years who could never afford their homes, getting relief and getting loan modifications and getting different deferments. Then the senior has lost their home on a fixed income, over \$5,000 really hard to explain and justify.

### **David Berenbaum**

HUDs perspective, they have actively engaged with Treasury, as well as many state providers of the Housing Assistance Fund, emphasize the importance of those funds being available.

### **Bill Sevilla**

Stated in their counseling, whether it's at the level of a virtual workshop, where in the phone call, follow up counseling sessions, he stressed, he does it, and his staff does. It's not what he knows, but what the client knows. This is where a lot of the problems that he's heard today from some of the loan officers don't transfer the right information. They don't educate their clients so that they can make an intelligent decision. It's all rush, rush sign here, we'll take care of it. And then the nightmare begins when they discover that maybe they're in a product they don't need. Transparency and counseling with a little bit of coaching because coaching is that next level where they make a commitment to follow up and keep track of the goals that have been set.

### **David Berenbaum**

Stated he wanted to share follow up points with everyone and what his staff has heard directly from him. If a consumer tried reach out to speak with the agency that originally provided counseling services, ideally, the same counselor, if possible, but some time they understand it's not. It is their expectation, that agency will continue buying services to that consumer to meet their needs. No one can argue that a long-term relationship in any industry is the best relationship with any consumer. If a consumer does reach out to any of their offices to say any of their staff say they were not able to reach a counselor, it will prompt a program review. It could be they have no counselors available. If that is the case, they must be clear with the consumer and refer them to another organization who can meet their needs. It is

their expression, its reputation, they will work with consumers who you have counseled. That's how they fund them under the Comprehensive Housing Counseling Program.

**Lawrence Batiste**

Stated communication is the biggest issue in state and local. He finds that the distribution of the funds and the way they are distributed are missing. They are missing out on the seniors because of it. When they get to direct the funds where they need to be, then they will get the results that they need. Because funding has not necessarily gone in the areas that they were indicating they were supposed to go to.

**Paul Yorkis - Question**

They have seen some incredible presentations and some wonderful slideshows. Will the slideshow presentation be made available?

**Virginia Holman**

Yes, we are recording this meeting. So, all the presentations will be in that recording. It will be on YouTube. The PowerPoint can be provided to the members directly. There will be a transcript and the recording. They should have access to all of the information.

**David Berenbaum**

Thanked the panelists and Brenda for her candor and presentation and Steve for the marketplace information. All the members support for responsible mortgage origination and the reverse mortgage space. He hopes they can continue their conversations about foreclosure prevention with their members, as well as some of the private products proprietary products that are emerging.

**Virginia Holman**

Opened the floor for public comments.

Stated an important part of their meeting is to get public comment. Explained that the facilitator was going to call their name and instruct them to open their mic and unmute their microphone. Also, explained that the committee members will not be responding to their comments. They will have them written down to discuss later. They will have heard their name from the facilitator. Directed them to also introduce themselves and stated it's important to know that there is a two-minute limit for their comments that are related to housing counseling and the issues that they have heard in the forum. They feel that their input is important, but it needs to be on point.

**LaDoris Mena**

Attendees were unmuted and instructed to unmute themselves.

**Ellie Pepper**

Thanked Brenda for pointing out the information that she provided about reverse mortgage counselors. If somebody is in distress, the counselor does not need to be HECM certified. Although they do need to have some information and knowledge about reverse mortgage. She stated she is very happy to hear that remote counseling was found in the recent study to be equally as effective as in person face to face

counseling. She knows that a lot of groups are doing that kind of work and she's happy to hear that it is shown to be equally as effective.

**David Berenbaum**

Thanked Ms. Pepper and stated they appreciate the work that the National Housing Resource Center does and appreciate their feedback.

**LaDoris Mena**

Stated they have Angela Davidson. Directed Ms. Davidson to unmute herself and speak.

**Angela Davidson**

Stated she is also a HECM counselor and has been doing counseling for about 15 years. Her greatest concern is that homeowners who are within the vicinity where they can get face to face counseling are not getting the opportunity to do so, because the lenders are always starting them to the international intermediaries such as the money management and not to the local housing counseling communities. She also counsels on the back end when they are now facing foreclosure and she thinks to the extent that face to face can be offered, it should be offered to people because older people tend to understand better when they're sitting with someone than over the phone has been her experience. She's wondering if there is any way that they could advance face to face and not just have the lenders forcing people to go to a person that they would like for them to counsel with, because when they come for housing counseling, they hear too much, they learn too much. And they sometimes lose business. Because when the homeowner understands the ramifications of not paying the taxes, the insurance, not having enough income to make those payments afterward and going into default, they will sometimes walk away. And so, lenders do not like for them to go to housing counselors within the community. If they could push face to face, she thinks that would make for less default in after getting into a reverse mortgage.

**David Berenbaum**

Invited attendees that could not unmute themselves to share their thoughts in writing to the members of the Housing Counseling Federal Advisory Committee. They are looking at a meeting in late September. Everyone should receive a calendaring survey from the Office of Housing Counseling team.

Asked before they conclude, were there any suggestions for topics. He spoken with several of them individually? He knows there's quite a few that he thinks the group would like to discuss.

**Marcia Lewis**

She would like to hear more about the transition and as with the family self-sufficiency programs now being included in the housing counseling certification, and some of the work that has been done in that area, and how that's evolving. She encountered a lot of agencies through the different boards she sits on, and she still find that there is a large number of agencies who don't know that they should be certified.

**Paul Yorkis**

Stated he would love for them to explore how housing counseling agencies and local real estate associations can work together to do a better job of working with first time homebuyers, as well as what are called financially distressed sellers. If they could explore how to create that synergy between the two entities, he thinks that would be very valuable for consumers.

**David Berenbaum**

Stated he thinks they could have a whole theme around partnerships, building on earlier suggestions from during the program as well. He hopes this will be a topic that's covered more in depth during their community conference beginning tomorrow.

**Gabe del Rio**

Inquired about the next steps on the Ad Council campaign and making sure that this is no longer a kept secret.

**David Berenbaum**

Stated they are going through an internal process at HUD but looking forward to having that conversation with everyone to commit to quote. Simone Gripp's been at a recent program, outreach and thinks many of them know the program his referencing.

**Ibijoke Akinbowale**

Wanted to talk more about post purchase education and curriculum advancement overall. They have learned a lot of information today about remote counseling and the effectiveness of it. But they are still actively in a recovery phase in terms of the pandemic. And so, she thinks it'd be a great opportunity to talk about the curriculum and education needs to help them reach that goal, also, including some of the appraisal conversation that they've had around the page report.

**Paul Yorkis**

Would like to go back to one of the suggestions that was made about the phone number, where people could call in for translation assistance. And they didn't know if it would be helpful for them as an advisory committee to go on record supporting that because he thinks that is a critical opportunity.

**David Berenbaum**

Stated it is a very important function. Approximately 300 of survey respondents, 70% of the survey respondents offering an interpretation service to translation service that they individually use their own funds. It could be our HUD funds; it could be other support to pay for it right now. Regarding the feasibility of HUD offering a service nationwide like that, he's pleased that they are able to do it with their telephonic agency locator tool. At this time, with the limited resources available to HUD for IT needs he doesn't view it as something as being realistic coming from them as a nation-wide rollout at this time. What they do support, and he will support is if a group would like to contract with this type of service using the comprehensive housing grant program or other federal funds to block grant program or other that is a very appropriate use of funds. There is a way of doing it, it is probably the more pragmatic way at this moment in time.

**Paul Yorkis**

Suggested perhaps they can have those guidelines shared at their September meeting.

**David Berenbaum**

Agreed and stated this is something that when they offer training and the financial management or grant management to all their contract agencies. They are aware that as long as it connects to the provision of housing counseling, it can be charged as a line item or as an indirect cost.

**Marcia Lewis**

Stated as they were talking about housing for the next generation and housing, equity in housing. She heard the words having a hard time finding affordable housing. This is heard often in this line of work, assisting clients. She really didn't expect or didn't think about it in terms of homeownership. She only thought it was something happening in the rental, affordable housing in realm. She doesn't know whether that is a topic or whether that's something to think about or just something to kind of keep an eye on the backburner.

**David Berenbaum**

Stated the White House recently released a report and recommendation with regards to housing, affordability challenges and the needs of rental, as well as ownership housing. It's available on [whitehouse.gov](http://whitehouse.gov). Many agencies were part of the development of the paper. Perhaps they could invite a representative or the leads, who played a role in that. HUD certainly was a part of that, to do a presentation of some of the recommendations. Many of them were straightforward. Things that they have heard before inclusionary zoning, for example, or the development of more affordable mortgage products, so on the idea of facilitating the creation of manufactured housing, and other approaches such as that. He thinks perhaps that could be a conversation as well. He invited everyone to reach out to him and make suggestions offline. Although they covered two very deep topics, there's so much they could have covered. Perhaps what they'll do is allow more time for a single in-depth discussion at their next meeting. To be sure that they have a meaningful discussion, sharing their insights with them as well moving forward, as well as all their stakeholders who would like to comment publicly.

Meeting adjourned.

**Lucio Tovar**

Ended the webinar.