



Making a Difference – Your Contacts

NRMLA Webinar

May 5, 2010



Our Agenda

- Introductions
- Current Situation
- The “Ask”
- How to Contact Congress
- Your Next Steps
- Questions



Current Situation

- Federal appropriation for HECM program
 - 10% PLF cut in 2010 prevented seniors from getting RMs
 - Seniors could not get enough to pay off forward mortgages
 - This year: loans are down about 30%
 - Another cut would be devastating to the market

The “Ask”

- Tell Chairman to support a \$250 million appropriation for the HECM program
 - FY2011 Transportation-HUD Appropriations
 - U.S. House: Chairman John Olver
 - U.S. Senate: Chairman Patty Murray
- Why?
 - Reverse mortgages are an important financial tool for seniors
 - Appropriation will allow reverse mortgage program to continue

Methods of Contacting Congress

- There are a variety of ways to contact your Members of Congress:
 - Meetings – local or DC office
 - Events – a seminar or town hall meeting
 - Call – local or DC office
 - Write – a letter or e-mail

IMPORTANT: Make sure to coordinate your efforts with NRMLA as you reach out to your Members of Congress.



Events or Meetings

- Seeing you “back home” is preferable.
- Can attend a townhall or forum.
- Schedule an office visit when Rep. or Senators back (Mon/Fri or Cong. recess)
- If in DC, can schedule a meeting with Rep. or Senators
 - Contact NRMLA for assistance



Phone Calls

- A telephone call is an effective way to get our message across to Members of Congress.
- Calls usually taken by a staff member, ask to speak with the staffer who handles housing appropriations.
- Tell them the “ask.”
- Keep the message concise.
- NRMLA will help you with phone numbers, if you need them.



Letters

- Effective, especially in large volumes.
- Keep comments brief, pertinent and factual.
 - Be courteous and constructive, not negative.
- Use examples: explain how the issue impacts your business and your customers.
- Send letters to NRMLA for delivery.

E-Mail

- Fast. Efficient. Effective.
- Generally treated the same as postal mail.
- Use same guidelines as Letters.
- Who can send?
 - You
 - Employees
 - Customers
- Contact NRMLA for e-mail addresses.



What Do I Say?

- Explain how product is used.
- Seniors are primarily using proceeds from reverse mortgages to:
 - Pay off forward mortgages so they can exist on fixed income
 - In-home health care, which saves taxpayers nursing home expenses
 - Prevent foreclosures; catching up on T&I

Your Next Steps

- Prior to reaching out, e-mail [WHO] at NRMLA to check on talking points in your state.
- 3 communications in next 5 days:
 - Your US Representative
 - Your US Senators
- Use these guidelines.
- Report feedback to NRMLA.



Questions

- At NRMLA:
 - Darryl Hicks – dhicks@dworbell.com

***Remember: Your phone calls
or e-mails can make a world
of difference!!***

