



NRMLA Virtual Policy Conference



Presented by:

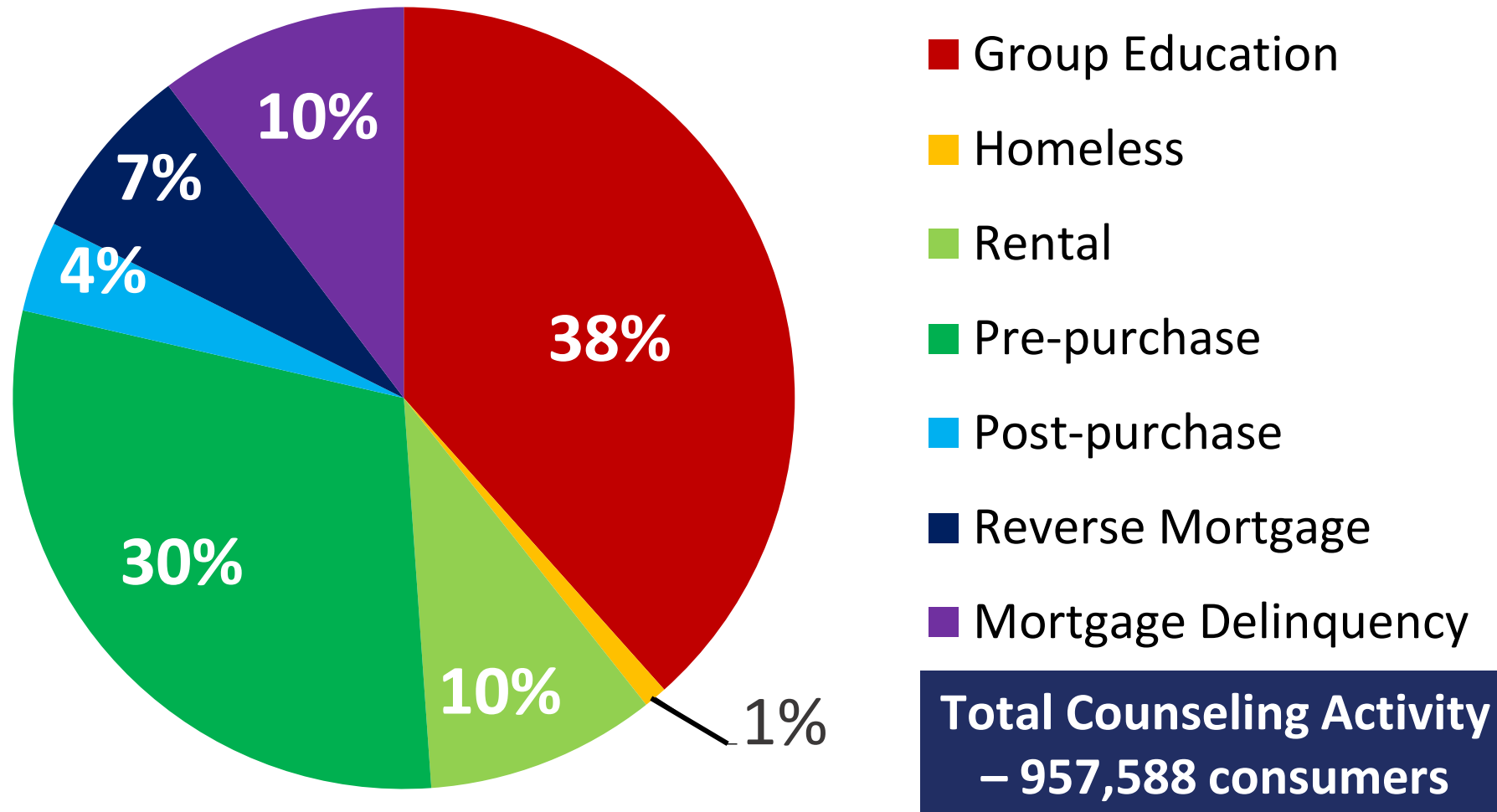
David Berenbaum

Deputy Assistant Secretary

HUD Office of Housing Counseling

April 28, 2021

HUD National Housing Counseling Activity FY 2020



National Impact of One-on-One Activity FY 2018 through FY 2020

1,080,494 Clients

Worked with a housing counselor to develop a sustainable household budget

918,449 Clients

Received fair housing information

470,467 Clients

Improved their financial capacity

463,682 Clients

Gained access to resources to help improve housing situation

Office of Housing Counseling HECM Activity

- A HECM Requires counseling provided by a HECM Counselor.
- HECM Counselors are required to pass the National HECM Exam and work for a HUD-Approved Housing Counseling Agency.
- Since 2018, over **200,000 Clients** have received HECM counseling from the national roster of HECM Counselors.
 - FY 2018 63,371 clients served
 - FY 2019 64,241 clients served
 - FY 2020 70,519 clients served
 - FYTD 2021 19,156 clients served

National HUD Certified Counselor Progress

- 2,952 housing counselors out of an estimated 3,992 counselors now certified (74%)
- 77% of HUD participating housing counseling agencies now have at least 1 certified housing counselor (as of April 1, 2021).
- 295 HECM counselors (as of April 15, 2021).
 - 240 HECM counselors also certified (82%)

HECM Program Updates

- **In Person Counseling Waiver**
 - Waves requirement that all agencies must provide in-person counseling.
- **Webinar Collaborations with CFPB on Reverse Mortgage Resources.**
 - Recently conducted a webinar on April 13th archived on hudexchange.
 - Additional training May 4th entitled Preventing Elder Financial Exploitation: Tips & Tools for Housing Counselors.
- **HECM Protocol and HECM Chapter 4 of HUD Handbook under final steps of revisions.**

New Online HECM Tools: HLCUT and CBRIT

HECM Loan Comparison and Underwriting Tool (HLCUT)

- Tracks counselor and agency activity and responses to required questions.
- Provides loan print-outs, amortization schedules, and loan cost analyses.
- Links to other online HECM tools, such as CBRIT, designated by HUD.
- Currently online and in use.

HECM Client Budget and Resource Tool (CBRIT)

- Provides data on federal, state and local resources.
- Links to other online HECM tools, such as CBRIT, designated by HUD.
- Tool will be available early to late summer.

COVID-19 Update

Mortgagees must provide delinquent borrowers with notice describing availability of housing counseling offered by HUD-approved housing counseling agencies.

- Most HCAs operating virtually & offering remote counseling to clients
 - [CARES Act](#)
 - [COVID-19 Information for Housing Counselors](#)
 - [CFPB Mortgage & Housing Assistance](#)

Office of Housing Counseling



- **Find us at:**
www.hudexchange.info/counseling
- **Email us at:**
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