



HECM Counseling Protocol

How can it be Improved

Office of Housing Counseling

November 18, 2014





HECM Counseling Protocol

We can make it better

Audio available only via conference call

To join

Please call **(800) 260-0712**

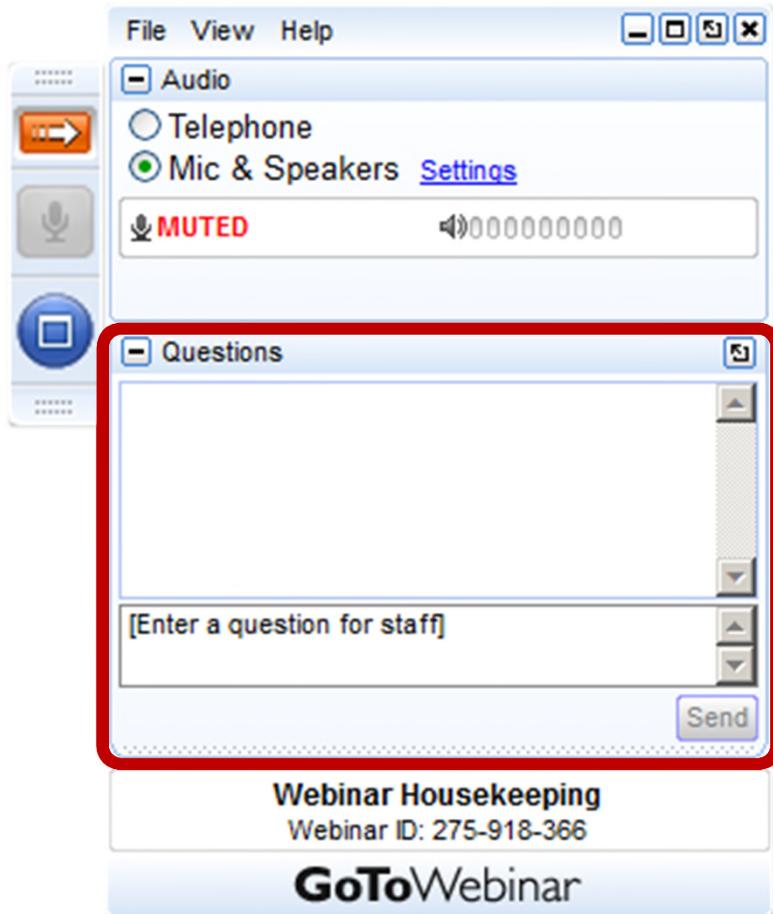
Participant Access Code: **337608**

November 18, 2014

Webinar Logistics

- Audio is being recorded. It will be available along with the PowerPoint at www.hud.gov/housingcounseling under “Webinar Archives”
- Attendee lines will be muted during presentation.
- We will have a number of poll questions.
- There will be a Q&A period. The operator will give you instructions on how to make your comments.

Other Ways to Ask Questions



Your Participation

Please submit your text questions and comments using the Questions Panel.

You can also send questions and comments to housing.counseling@hud.gov

Please Mute Your Phones During Discussions

- During the discussions, all the phones may be unmuted by the operator.
- It is critical that you mute your phone during these discussions.
 - Most phones have a Mute function so use it.
 - *6 will also mute and unmute your phone.
- Unmuted phones are a distraction to the discussion.
- Please be courteous.

Brief Survey

- Please complete the brief survey at the end of this session.
- Your responses will help OHC better plan and present our webinars.



Welcome

John Olmstead,
On Behalf of
Office of Housing Counseling
HECM Team

Agenda

- Purpose of Stakeholder Meetings
- Helping HUD Improve the current HECM Protocol
- Feedback
 - Polling Questions
 - Discussion Questions
- Conclusion

Stakeholder Meeting Purpose

- Provide the opportunity for communication and interaction
- Evaluate stakeholder input on the existing HECM Protocol
- Seek input on ways to improve
- Share best practices and challenges

Polling Question #1

How many HECM roster counselors on staff at your agency?

A. 0

B. 1

C. 1-5

D. 5-10

E. More than 10

Polling Question #2

What are the average years of experience of HECM counselors on staff at your agency?

- A. Less than 1 year
- B. 1-2 years
- C. 2-5 years
- D. More than 5 years

Polling Question #3

How is reverse mortgage counseling administered by your agency?

- A. Telephone Only
- B. Face to Face Only
- C. Face to Face and Telephone
- D. Face to Face, Telephone and Home Visit

Polling Question # 4

How many years has your agency offered HECM counseling?

- A. Less than 1 year
- B. 1-2 years
- C. 2-5 years
- D. More than 5 years

Polling Question #5

Do you charge a fee for HECM counseling?

A. Yes

B. No

Discussion Question #1

- **What part of the protocol is working and effective for counselors?**

- **Discussion**

Discussion Question # 2

- **What is working and effective for HECM clients in the current HECM protocol?**
- **Discussion**

Discussion Question # 3

- **What specific changes to the protocol do you feel would make it more effective?**

- **Discussion:**

Discussion Question #4

- **Should we reorganize the HECM protocol information?**
- **How specifically would you recommend doing so?**
- **Discussion**

Discussion Question # 5

- **What areas of the HECM protocol do your clients have difficulty understanding?**
- **Discussion**



Concluding Remarks

John Olmstead

Housing Program Specialist
Office of Housing Counseling



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For More Information

Office of Housing Counseling web page:

www.hud.gov/housingcounseling

Email HECM Protocol questions or
comments:

Subject Line: HECM Protocol

housing.counseling@hud.gov