Pursuant to Executive Order 14058 (December 13, 2021)
on *Transforming Federal Customer Experience and
Service Delivery to Rebuild Trust in Government*

2023 HISP CX Action Plan

Housing and Urban Development

1) *Seeking information about Federal Housing Administration (FHA) loan programs and loss mitigation services:* FHA partners with private lenders to enable more Americans to achieve and maintain home ownership. The FHA Resource Center received over 754,000 inquiries and service requests from nearly 352,000 people last year related to partnering with FHA as a lender, buying a home, avoiding foreclosure, and accessing credit as a homeowner age 62 and older.

2) *Filing a housing discrimination complaint:* HUD's Fair Housing Enforcement Office (FHEO), handles complaints filed by the public alleging housing discrimination based on protected characteristics (e.g., race, sex, disability) in buying a home, obtaining a mortgage, seeking housing assistance, or engaging in other real estate transactions. FHEO received over 32,000 inquiries related to housing discrimination and handled 4,000+ housing discrimination complaints last year.

What we delivered in 2023:

● **Completed a detailed plan to launch a digital self-service portal for FHA external partners***
HUD outlined a plan to develop a self-service portal for lenders and other external partners to obtain FHA insured financing. Once implemented, this plan will enable lenders to access an online system for directly uploading the key documents needed to process an FHA insured mortgage in a timely fashion. HUD estimates that this portal will eliminate ~654,000 hours of wait time per year, enabling prospective homeowners who obtain FHA loans to achieve homeownership more quickly.

● **Completed a detailed plan to provide specialized, trauma-informed support for housing discrimination complainants**
HUD outlined a plan to develop specialized skills for its employees responsible for interacting with people who have undergone traumatic experiences with housing discrimination, including survivors of sexual assault. Once implemented, this plan will enable thousands of complainants each year to feel empowered and supported as FHEO pursue remedies on their behalf to often traumatic experiences with housing discrimination.

*Updated June 2024. Previously read "Launched a digital self-service portal for FHA-backed lenders" as project was on track for completion in 2023. Launch was paused in late 2023 due to unforeseen delays in internal review.

Pursuant to Executive Order 14058 (December 13, 2021) on *Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government*

2023 HISP CX Action Plan (Page 2)

Housing and Urban Development

What we commit to deliver in 2024:

- **Launch a digital self-service portal for FHA external partners***
  HUD will launch a digital self-service portal where lenders will, for the first time, be able to directly upload critical documents necessary to obtain FHA insured financing. Currently, lenders need to email these documents to a representative and wait up to 24 hours for the documents to be reviewed. HUD estimates that this portal will eliminate ~654,000 hours of wait time annually, enabling prospective homeowners who obtain FHA-mortgages to achieve homeownership quicker.

- **Consolidate FHA's contact centers into a single contact center**
  HUD will consolidate two of FHA's remaining housing contact centers, the call centers that answer questions about Multifamily and Healthcare programs, into its primary contact center, the FHA Resource Center. This will save callers approximately 72,000 hours per year as they seek answers to vital questions from HUD about partnering with FHA as a lender, buying a home, avoiding foreclosure, accessing credit as a homeowner age 62 and older, and other topics.

- **Provide specialized, trauma-informed support for housing discrimination complainants**
  HUD will implement the plan for trauma-informed support by developing research-backed guidance for its staff who interact with customers that have submitted housing discrimination complaints. This support will enable thousands of complainants each year to feel empowered and supported as FHEO pursues remedies on their behalf for complaints related to housing discrimination.

*Updated June 2024. Previously read "Launched a digital self-service portal for reverse mortgage borrowers." The portal for reverse mortgage borrowers is contingent upon the launch of the portal for FHA external partners. Amended to reflect the updated projected launch date for the portal for FHA external partners (see page 1).