

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

As a High Impact Service Provider (HISP), (HUD) focuses on service assessments, collecting customer feedback, and making measured improvements for two designated services:

- 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:***

- **Launched a digital self-service portal for FHA-backed lenders**  
HUD launched a digital self-service portal where lenders will, for the first time, be able to directly upload critical documents necessary to secure FHA-backing. Prior to this launch, lenders needed to email these documents to a representative and wait up to 24 hours for the documents to be reviewed. HUD estimates that annually this portal will eliminate ~654,000 hours of wait time, enabling prospective homeowners who obtain FHA loans each year 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.

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## 2023 HISP CX Action Plan (Page 2)

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### *What we commit to deliver in 2024:*

- **Launch a digital self-service portal for reverse mortgage borrowers**  
HUD will launch a digital self-service portal for reverse mortgage borrowers – those borrowers who receive a monthly loan amount against their home’s equity – that will enable them, for the first time, to digitally upload the documents required to receive monthly payments. Currently, borrowers need to email these documents and wait up to 24 hours to receive a response. HUD estimates that annually this portal will save these borrowers approximately 2.4 million hours a year, enabling older homeowners age 62 and older to obtain their monthly payments more quickly.
- **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.