

## PHFA Expands the Use of IndiSoft's National Housing Advocacy Platform

**Baltimore** – July 14, 2020 — The Pennsylvania Housing Financial Agency (PHFA) Counseling Division has expanded the use of [IndiSoft, LLC](#)'s National Housing Advocacy Platform. The expansion is to meet the anticipated increase in demand for mortgage counseling related to the sharp increase in residential mortgage delinquencies driven by the Covid-19 pandemic.

PHFA has more than 100 HUD-certified counselors who have been using IndiSoft's HUD-certified Case Management System for counseling services including pre-purchase, reverse mortgage, and loss mitigation. Like most entities, PHFA had to develop and adapt to a work-remote model during the pandemic. The agency will now take full advantage of RxOffice® Housing Counselor CMS that enables people to work effectively in a remote environment with more connectivity.

"States are expecting an increase in the volume of homeowners who are looking for assistance in navigating their mortgage payments when they are faced with a loss of a job or significant decrease in income," said Camillo Melchiorre, president of IndiSoft. "While this unfolding mortgage crisis bears a lot of similarities to that of the Great Recession, it differs radically in the stress-levels that homeowners are experiencing. They not only have economic difficulties, but health problems and concerns are piling on to make a bad situation worse. They are looking to trusted advisors in the housing advocacy sector at record rates to guide and assist them through a challenging and complex process."

Using collaborative technology to help consumers is the best approach because in addition to information about what their mortgage options are, they want efficiency in the counseling/workout process and a readily available and transparent record of the entire interaction.

The enhancements to the PHFA offering include:

- Embedded video conferencing to allow for better interaction
- Integration with IndiSoft's consumer-direct portal, The Homeowner Connect (THOC) [www.thehomeownerconnect.org](http://www.thehomeownerconnect.org)
- Secure, integrated communications among counselors, homeowners and participating mortgage servicers
- Smart technology that assists counselors and homeowners to submit the required information and documents for the appropriate foreclosure alternative

A key benefit of integrating the consumer-direct portal into the housing counselor case management system is to provide homeowners the option to begin inputting information and documents into the

secure portal (THOC) and not have to wait until they speak with a counselor. As a result, the initial counseling session is much more substantive and not just an exercise in collecting information.

A benefit to participating servicers is when a consumer decides to work through a HUD-certified nonprofit housing counselor, the servicer call-centers get relief while complying with the consumer's desire to get assistance from a highly-skilled professional.

Servicers also get credit for a Quality Right-Party-Contact under GSE guidelines when a consumer chooses to engage through a HUD-certified housing counselor. The servicer will also reap a loss mitigation transaction fee if a successful foreclosure alternative is produced.

Pennsylvania is the second state to leverage IndiSoft's National Housing Advocacy Platform to provide a modern technology platform offering a safe, efficient and robust one-stop-shop providing unique resources and aid programs to its citizens.

State housing agencies, mortgage servicers and HUD-certified counseling agencies who are interested in learning more about becoming registered and/or receiving training on the various stakeholder portals that comprise IndiSoft's National Housing Advocacy Platform, should contact Camillo Melchiorre President and director of regulatory Compliance of IndiSoft ([cam.melchiorre@indisoft.us](mailto:cam.melchiorre@indisoft.us)).

### **About IndiSoft, LLC**

Columbia, Maryland-based IndiSoft LLC develops collaborative technology solutions for the financial services industry. Its RxOffice platform the core framework for its National Housing Advocacy Platform, provides advanced workflow management and rich data management tools that enhance risk-based assessment and help companies meet regulatory requirements. RxOffice provides efficient, reliable, and scalable solutions for companies, including mortgage servicers, investors, insurers, and law firms to name a few, that want to remain compliant, effectively manage workflow and maintain a competitive edge. Connect: [www.indisoft.us](http://www.indisoft.us) | Twitter: @IndiSoftllc.

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