

Where is Counseling Going?

“Using Technology to Thrive through Change”

HomeFree USA

Detroit, MI

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A Perspective on Change

1986

versus

2016

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Outside Forces Are Driving Rapid Change

- **Disruptive Technology**

New technology in other sectors is reshaping expectations for consumers, business, government and community partners about what constitutes acceptable service.

- **New Consumers in the Market**

Massive demographic shifts are occurring in the general population and housing markets that business is currently unprepared to handle effectively.

- **Evolving Business Models**

All the players – counselors, government, servicers, lenders, investors – are retooling their models for the post-crisis world.

- **Security and Compliance Requirements**

Greater oversight and scrutiny for both technology (i.e. handling consumer data, managing risk) and business (i.e. lending and servicing activities).

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What Should I Do?

- **Embrace the Right Technology**

- Lower costs, increase productivity, improve client experience & outcomes.
- Simplify operations with software-as-a-service and cloud-based solutions.
- Enhance self-service and service delivery channels.

- **Cultivate Sustainable Fee-for-Service**

- Drive reliable activity volume and revenue with trusted partners.
- Requires the ability to securely exchange / manage data.
- Be accountable to transparent metrics and real-time information.

- **Collaborate with Like-Minded Partners**

- Participate in initiatives to lower costs or create new capabilities.
- Mercilessly manage overhead costs (*i.e. admin, legal, HR, finance, space, benefits*).
- Consider joint ventures, mergers or other business combinations.

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Get Started Today!

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