

Facing Eviction with Facts, Not Fear



HUD Faith and Opportunity Initiative Office

Phone: 202-708-2404

Email: Partnerships@hud.gov

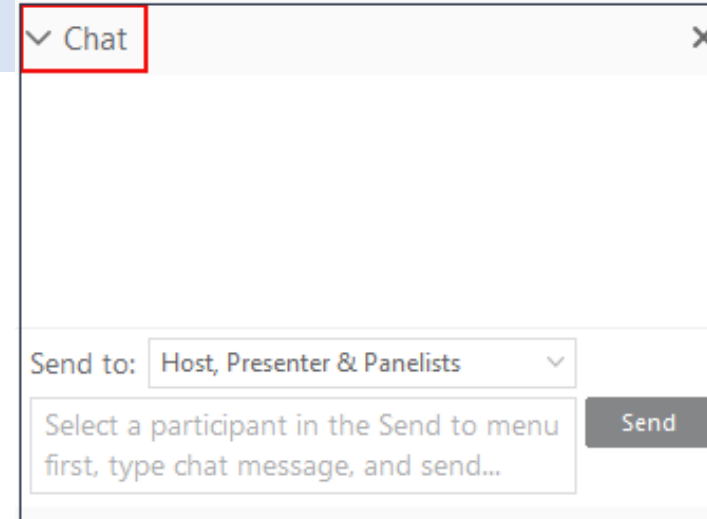
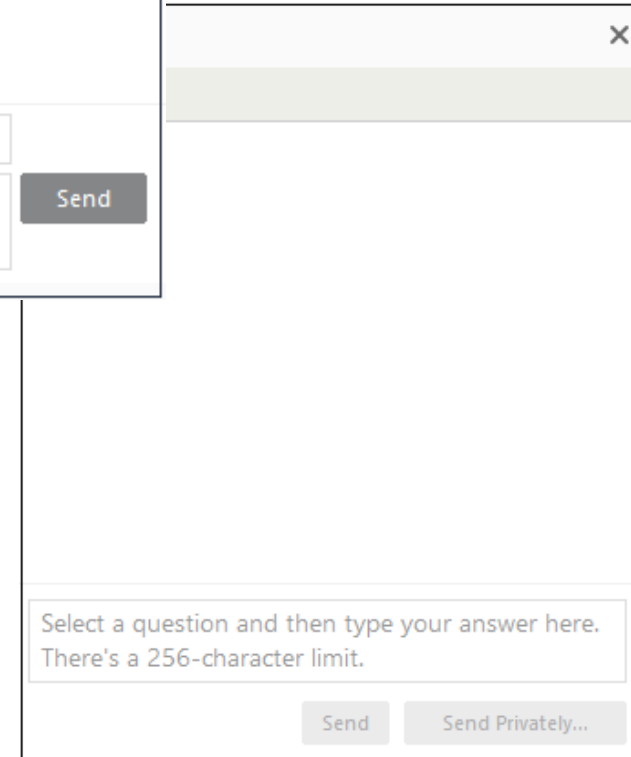
Technical Issues? Questions?

- Chat

- Please submit any technical issues via the Chat box
- Send the message to the Host
- Host will work directly with you to resolve those issues

- Q&A

- Please submit any content related questions via the Q&A box
- Send to Host, Presenter and Panelists

A screenshot of a web-based chat interface. At the top, there is a header bar with a dropdown arrow and the word "Chat", and a close button (X) on the right. Below the header is a large, empty text area for typing a message. At the bottom of the chat window, there is a "Send to:" dropdown menu currently set to "Host, Presenter & Panelists". Below this is a smaller text box with the placeholder text "Select a participant in the Send to menu first, type chat message, and send...". To the right of this text box is a "Send" button.A screenshot of a web-based Q&A interface. It features a large, empty text area for typing a question or answer. At the bottom of the interface, there is a text box with the placeholder text "Select a question and then type your answer here. There's a 256-character limit." Below this text box are two buttons: "Send" and "Send Privately...".

Feedback

- Mentimeter will be used throughout this presentation. When prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone.

**Time for
Mentimeter!**



1

Grab your phone

www.menti.com

2

Go to www.menti.com



3

Enter the code and vote!

HUD Faith and Opportunity Initiative Office

Joshua Bancroft, Program Specialist

Richard Youngblood, Senior Advisor

Time for
Mentimeter!



Agenda

Joshua Bancroft, Program Specialist Richard Youngblood, Senior Advisor	HUD Faith and Opportunity Initiative Office
Claas Ehlers, CEO	Family Promise
Charles Tassell, COO	National Real Estate Investors Association
Laura Felts, Executive Director	United Tenants of Albany; Affiliate, Catholic Charities USA
Jerrold H. Mayer, Director, Office of Outreach and Capacity Building	HUD Office of Housing Counseling

Q&A



Family Promise

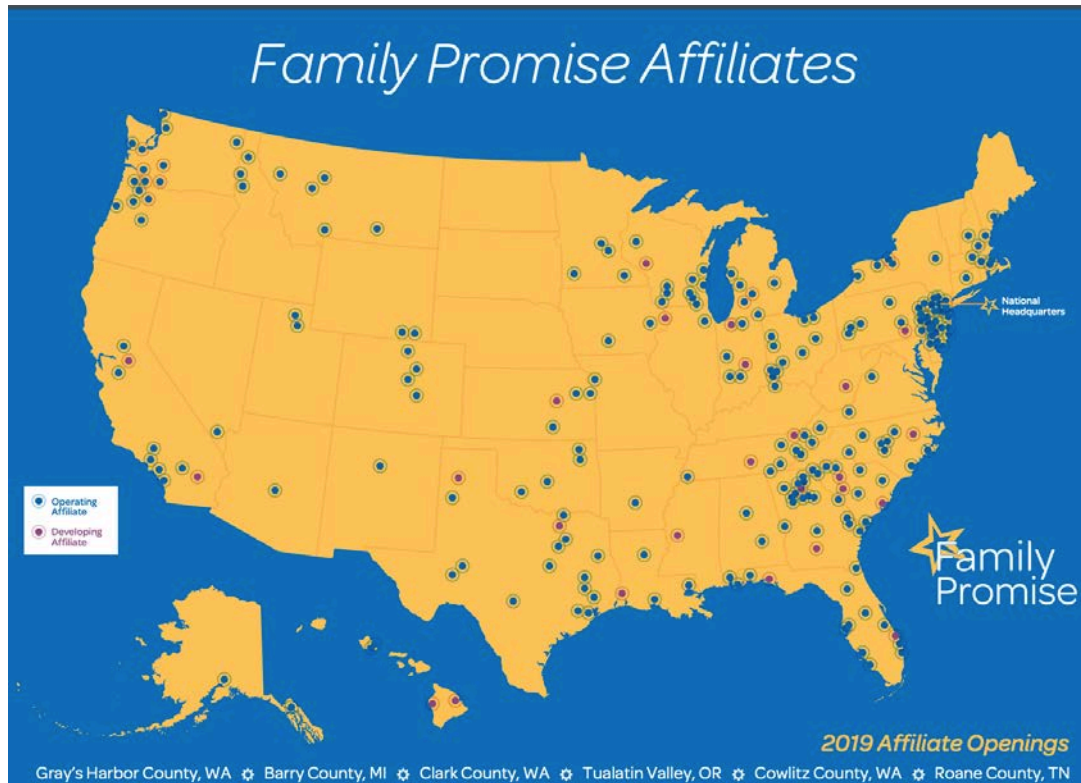
Claas Ehlers, CEO

Unlocking the Potential of Your Organization to Strategically Respond to Need



Our mission: To help families experiencing homelessness and low-income families achieve sustainable independence through a community-based response

We deliver life-saving services: prevention, shelter, and stabilization to families in need



- 1,000,000+ people served since founding
- 200+ affiliates
- 200,000 volunteers
- 6,000 congregations/organizations
- 80% served find housing



Leverage
your
volunteer
constituents

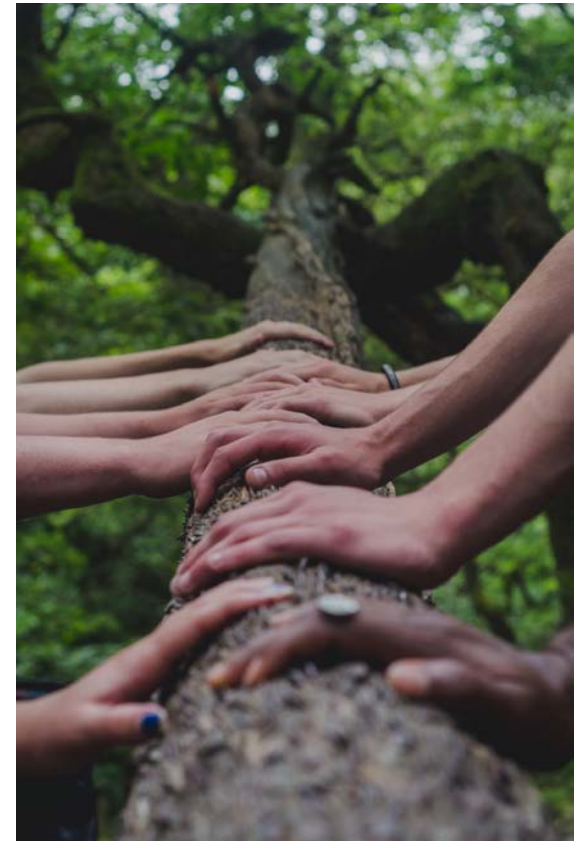



Build bridges to landlords



Educate and
inform

To solve one problem you need to solve all the problems





Your past is equity;
your present is
innovation; your
future is
sustainability





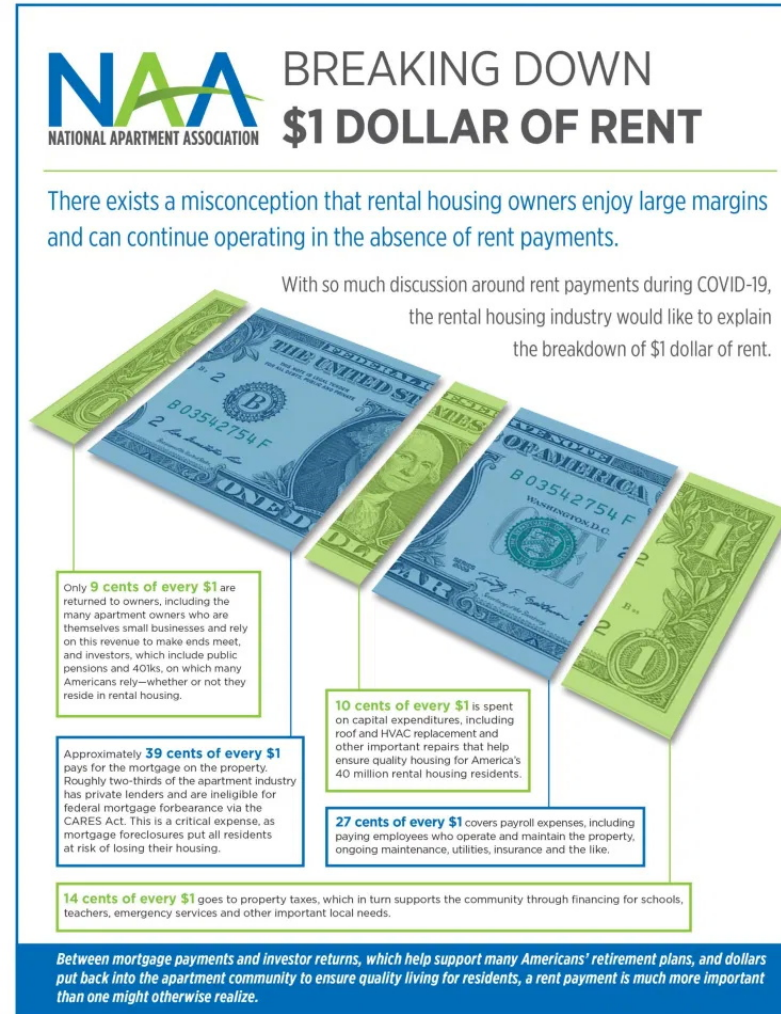
Listen, Learn,
Collaborate

National Real Estate Investors Association

Charles Tassell, COO

Evictions: Understanding Private-Sector Resources and Working with Landlords

- Evictions...why?
- Rent pays a lot of bills...



Source: National Apartment Association 2019 Survey of Operating Income & Expenses in Rental Apartment Communities; U.S. Census Bureau 2015 Rental Housing Finance Survey; Redstone Residential

Property-type Background

- Grades of Property: impact on Capital, Communication, & Process



Communication...

- Rent = A collector
- Maintenance Calls
- Lease: defines who, where, and the conditions of occupancy



Working It Out with Your Landlord

- Phone calls & emails
- Workout in writing...
 - Modification to the lease vs. addendum to lease
- CDC moratorium
 - Declaration:
 - Meeting the requirements
 - How courts address it
 - Growing bill
- Bottom Line: Communicate with Your Landlord



Contact Information

Charles Tassell

COO

National Real Estate Investors Association

Charles@NationalREIA.org

www.NationalREIA.org



United Tenants of Albany
Affiliate, Catholic Charities USA
Laura Felts, Executive Director

United Tenants of Albany, Inc (UTA)

255 Orange St. Suite 104
Albany, NY 12210

www.utsalbany.org

PH: (518) 436-8997

FAX: (518) 436-0320

EMAIL: info@unitedtenantsalbany.org



Find Resources and Do Research



- Federal Funding Research for Referrals:
 - ESG (Emergency Solutions Grants)
 - CDBG (Community Development Block Grant)
 - STEHP (Solutions to End Homelessness Programs)
 - FEMA EFSP (Emergency Food Shelter Programs)
- Is there a Continuum of Care?
- HUD Housing Counseling Agencies?
- Who runs the Salvation Army and/or United Way?
- Locate legal service providers
 - Do you have a county bar association?

Engaging with Renters in Crisis



- Deescalate -> Listen -> Validate -> Empathize -> Empower
- Ask the right questions:
 - Have you received an eviction notice?
 - Have you gotten court papers?
 - Are you behind with your rent?
 - Have you tried making an agreement with your landlord?
 - Have you been locked out of your apartment?
 - Do you have a place to go if you are evicted?

Meeting Immediate Needs of Tenants



- **Have brochures and information on-hand:**
 - Housing Counseling Agencies
 - Emergency Shelters
 - Social Service Agencies
 - Legal Service Providers
 - Large Affordable Housing Providers
 - Public Housing Authorities and Section 8 Administrators
 - CAP Organizations
 - Food Pantries
 - Advocacy Organizations

HUD Office of Housing Counseling

**Jerrold H. Mayer, Director, Office of Outreach and
Capacity Building**

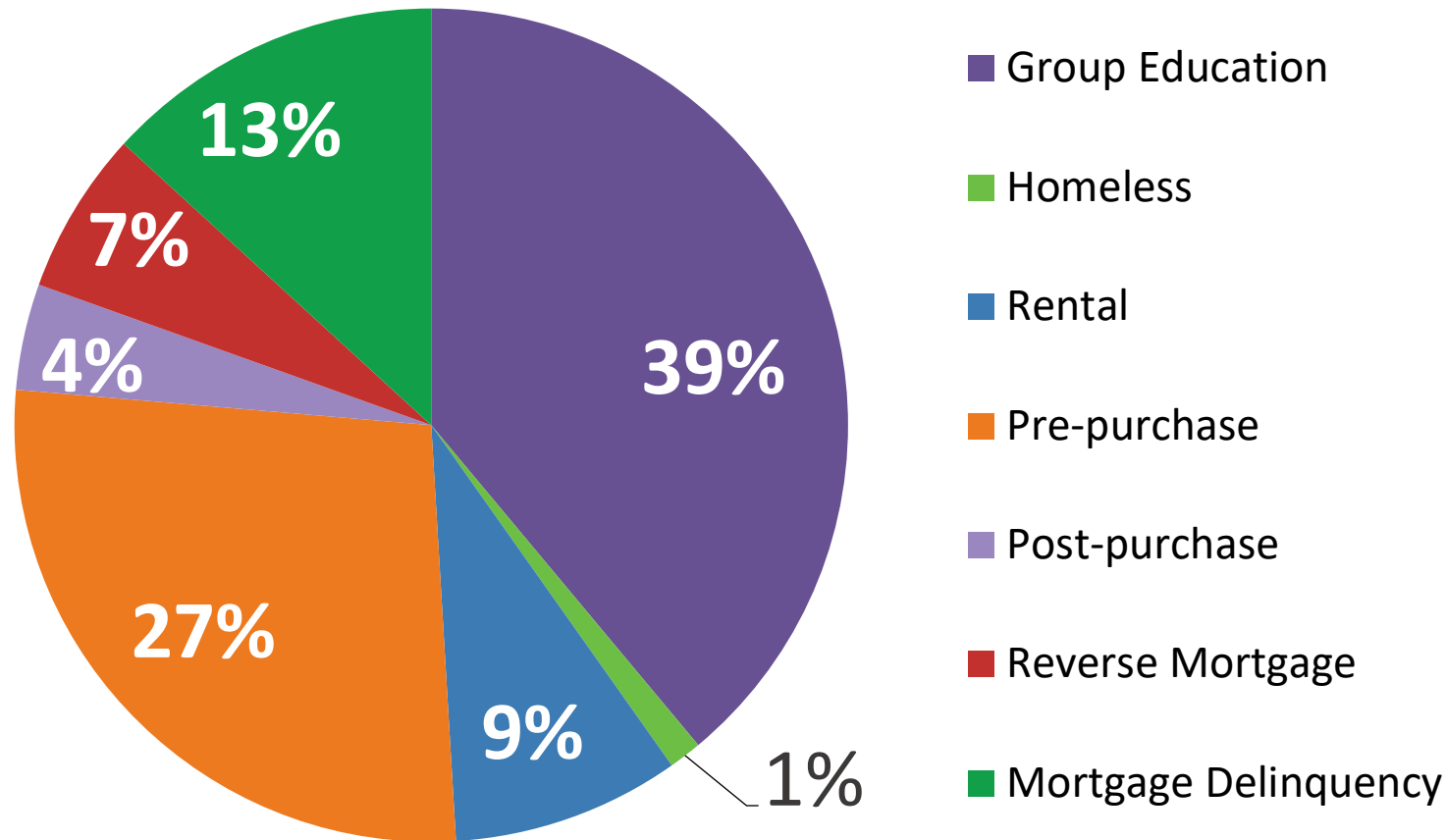
What is housing counseling?



“The mission of the Office of Housing Counseling is to help families obtain, sustain and retain their homes. We will accomplish this mission through a strong network of HUD-approved housing counseling agencies and counselors.”

- Independent, expert advice customized to the need of the client to address their housing barriers and to help achieve their housing goals
- Network of approximately 1,700 housing counseling agencies
 - 171 agencies self-identify as faith-based
- HUD provides grant funding to qualified applicants and monitors compliance, conflicts of interest, and the quality of housing counseling

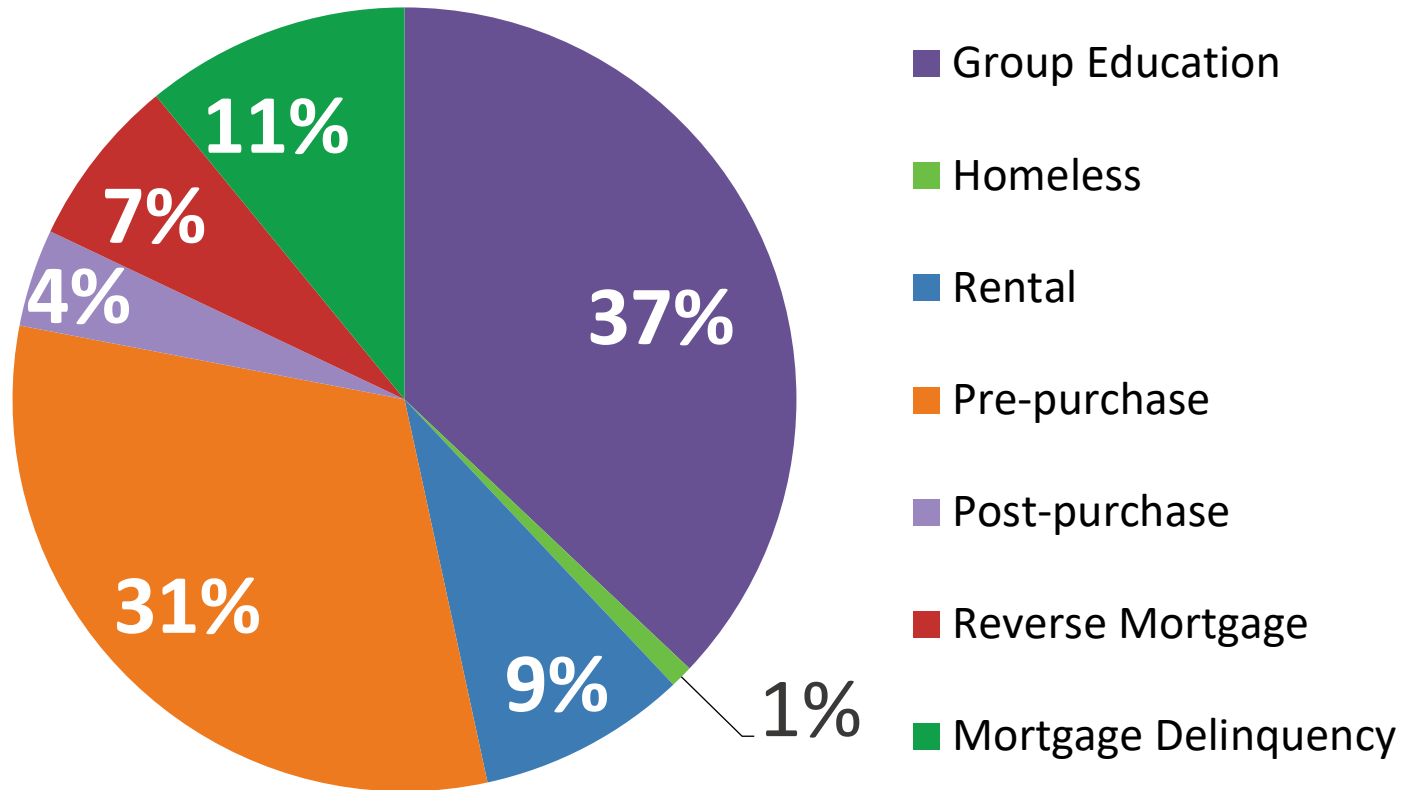
9902 Data - National Counseling Activity FY 2019



Total Counseling Activity – 1,015,911 Clients

Data period October 01, 2018 through September 30, 2019

9902 Data - National Counseling Activity FY 2020



Total Counseling Activity – 726,157 Clients

Data period October 01, 2019 through June 30, 2020

Rental Housing Counseling

- Rental housing is essential to many households
- Housing counselors have an important role to play in helping clients navigate the rental process and secure a unit that fits their budget
- Housing counselors may help clients find rental assistance, understand Fair Housing laws, become familiar with tenant-landlord relationships and responsibilities of each, and provide appropriate information on general housing issues

Eviction Prevention through Housing Counseling

- Housing counselors can continue to provide significant support to renters once they have rented a unit, including providing information on:
 - Tenant/landlord rights and responsibilities
 - Federal and state laws that protect tenants
 - Repayment plans and applications for funds if the tenant falls behind on rent
- When tenants and landlords are in conflict, housing counselors can make referrals to legal aid organizations
- Counseling might prevent evictions as landlords may be willing to work with existing residents to avoid paying for legal fees associated with evictions and unit turnover costs

CFPB Protection for Renters

- To prevent the further spread of the coronavirus, the Centers for Disease Control and Prevention (CDC) has issued an order to temporarily halt certain residential evictions for nonpayment of rent. [Visit the CFPB website to find out how renters can qualify for this protection.](#)
- **Additional Non-Profit Resources:**
 - [National Law Center on Homelessness and Poverty](#)
 - [National Coalition for a Civil Right to Counsel](#)
 - [National Housing Law Project](#)
 - [National Low-Income Housing Coalition](#)
 - [Eviction Lab](#)

Benefits of HUD Participation

- Access to scholarships for training from Office of Housing Counseling partners
- Technical assistance, capacity building, and training from HUD
- Wider visibility and access to clients through HUD website, mobile app, and toll-free referral number
- Other funding sources such as state, local, foundation, and private grant funds may require HUD participation

HUD Approval Requirements

- Review [instructions on completing your application](#)
- Use the [Housing Counseling Agency Eligibility Tool](#) to see if you meet the qualifying criteria:
 - Non-Profit status or state or local government
 - 1 year of experience providing housing counseling
 - 1 year of operation in proposed geographic service community
 - Sufficient counseling resources
- Develop a clear and comprehensive housing counseling and education program
- Form a team of counselors and industry partners
- Prohibited from requiring religious instruction, counseling, conducting mandatory services, or exerting religious influence in the provision of assistance

Housing Counselor Certification

Key Provisions:

- Housing counseling required under or provided in connection with **any** program administered by HUD shall be provided **only** by organizations & counselors certified by the Secretary
- A HUD certified housing counselor is a housing counselor who has **passed** the HUD certification examination **& works** for a HUD-approved housing counseling agency
- The new final compliance date is **August 01, 2021** per the [interim rule](#)
- Ensures vital counseling services remain available during COVID-19 National emergency

OHC Rental and COVID-19 Resources

Rental Resources

- [Rental Assistance Housing Counseling Toolkit](#)
- [Housing Counseling Consumer Protection Toolkit](#)
- [Healthy Housing Toolkit](#)

COVID-19 Resources

- [HUD Housing Counseling COVID-19 Resources](#)
- [CARES Act Fact Sheet](#)
- News from [HUD's Pressroom](#) 6/17/20: [FHA Extends Foreclosure & Eviction Moratorium for Single Family Homeowners for Additional Two Months](#)

Training:

- [HC Training Digest](#)

Email questions to:

Housing.Counseling@hud.gov

Email the presenter:

Jerrold.H.Mayer@hud.gov

Questions?

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