

Facing Eviction with Facts, Not Fear, 10/15/20

Rachael Laurilliard: (In progress) -- "Facing Eviction with Facts, Not Fear." This is a joint webinar from HUD's Faith and Opportunity Initiative Office, and the Office of Housing Counseling. We have some great panelists lined up. So we're going to go ahead and get started. I think some folks are still joining, but we want to cover some logistics. And then I'll hand it over to our first presenter.

So before we get started, I just wanted to cover technical issues and questions. There is a chat box today. If you have any technical issues during the webinar, please go ahead and submit those to the chat box. You can send messages directly to the host especially if you're experiencing a technical issue. The host will work directly with you to resolve those issues. And there's also a Q&A box. Please submit any content related questions during the presentation to the questions and answers box. And we'll be monitoring that throughout the presentation. And there will be a moderated question and answer session at the end of the presentation to get those questions answered. So definitely use that Q&A box for any content questions.

We will also be using Mentimeter today for polling questions. So when you are prompted by the icon to the right of the screen where it says, Time for Mentimeter, please go to www.menti.com. You can either open a new browser tab on your computer or you can join on your smartphone. And you'll type in the code that you see at the top of the screen. And we're just going to use Mentimeter to get some information from you all today and collect some feedback.

So I'm going to turn it over in a second to the Faith and Opportunity Initiative Office. But I do want to ask that first Mentimeter question. So I'm going to switch to Mentimeter now. And you'll see at the top of the screen the code is 4145917.

And I'm going to bring up that first question. So we're interested in knowing what type of organization do you represent? So maybe you're a faith-based organization, maybe you're a HUD housing counseling agency. And we know that many of you are both. So if you're both of those agencies, please choose that option. And I think in the second option for HUD housing counseling agency, we're interested in those that are currently participating. But Jerrold Mayer during his presentation today will also cover information about how to become a HUD-approved agency, if you're interested in that.

I see some responses rolling in. I know there are almost 200 participants on the line today. And we have 34 so far responding. So I'm going to give everyone another minute or so to log into Menti and respond to the question. Again, you can go to menti.com, and you want to put in that code that's at the top of the screen. So it's 4145917. We'd love to just know who's joining us today.

So I see overwhelmingly we have some HUD housing counseling agencies on. That's great. There's also some faith-based organizations. And a few of you identified as both. I'll just give people another couple of seconds to respond to this question. And then I'll move on to one more question before we start with our webinar content.

For the sake of time I'm going to move on. But great to see who's joining us today. So what client needs are you seeing related to eviction prevention? This is a word cloud. So we're really looking for one word or a couple of words that come to mind. And we really wanted to collect information on the biggest needs you're seeing from your clients [inaudible] moment. So we already have people responding. And yeah, this is great the way the word cloud works is that the options folks are submitting most are becoming the biggest word on the screen. So most people are saying financial assistance, rental assistance, and money. So that is loud and clear. We know a lot of folks are collecting unemployment right now [inaudible] financial assistance that they're looking for.

We're also seeing resources, rent relief, budget counseling, employment, a lot of employment related comments, shelter, resources, legal aid, alternative housing, foreclosures. I think most people are really hitting hard on that financial assistance.

So great. You can continue responding to this question, but I am going to turn it back over to Josh and Richard at the Faith and Opportunity Office for our presentation. Back to the PowerPoint now. Josh?

Josh Bancroft: Thanks, Rachael. I'm so glad to welcome everyone to the webinar, Facing Eviction with Facts Not Fear. My name is Joshua Bancroft and I work in HUD's Faith and Opportunity Initiative Office. Our office exists to connect with faith and community organizations nationwide to understand their concerns on the critical issues of housing and community development, and ensure that their voices are heard by HUD's Secretary Ben Carson and other HUD leaders.

We've heard concerns from our stakeholders cross the country about the impact of evictions in their communities during the time of COVID-19 and economic hardship. As a result of this ongoing feedback, we have brought together leaders from industry, faith and community organizations, and HUD itself, to share practical innovative ways to help those in your community facing eviction. Each speaker today has deep experience in equipping individuals, families, and faith and community organizations, with strategies to provide immediate assistance and build your organization's capacity to provide meaningful help in the future.

We want this to be an interactive experience and have scheduled a Q&A session after our speakers conclude. If you have questions, please feel free to submit them at that time via the Q&A box on your screen. Today's speakers and HUD's Faith and Opportunity Initiative Office are also available to you after this webinar if you have questions. All of the speakers on this call understand the critical importance of working with those facing eviction. We hope that you find this session helpful, and we have included opportunities for you to provide feedback on other topics of interest to you. We want to ensure that our webinars are responsive to the needs and concerns of our stakeholders.

Thanks again for your participation everyone. As a reminder, this session is not for press purposes. Now we will hear from HUD's Faith and Opportunity Initiative senior advisor, Richard Youngblood.

Richard Youngblood: Thank you so much for all your hard work on this project and this webinar, and all the hours you've put into it. Just really appreciate your dedication to it. Thank you everybody for joining today. Thank you all of our panelists. And on behalf of Secretary Carson and HUD, we just are so thankful for you guys joining this webinar today, and also for all your hard work and what you do in the community.

Many of you are in the front lines and working with people out there that are right there in the thick of it. So we just thank you for joining us today. And we'll see what we can do here. And we really -- I feel like we put together a good panel, that we can really help give you guys some tools. And just again, thank you for everything that you do out there in the front lines. It means a lot to our country. And we just really appreciate it.

Our first presenter today is Claas Ehlers, the CEO of Family Promise. Family Promise does just a tremendous job in helping families dealing with homelessness. And so we're just so blessed to have Claas and Family Promise participate. Thank you, Claas.

Claas Ehlers: Rich, thank you very much. Josh and Rachael, thank you guys. And thanks everybody out there. So we go to the next slide, I'm going to go pretty quickly through this. So just a note of introduction.

So again, my name is Claas Ehlers. I'm CEO of Family Promise. Family Promise is a national organization that addresses family homelessness. And we do this three ways. We provide shelter for those in immediate crisis. We do extensive work on prevention of homelessness. And diversion, keeping people out of shelter. And we also do long term stabilization programming that can range from housing, to childcare, to workforce development.

And if you go to the next slide, I want to highlight here, the reason that I am part of this panel is that we have a unique model in that we work with more than 6,000 congregations and other organizations across the country. And I'm going to be leaning into that in terms of what are the ways that if you are a faith-based organization, a congregation, a social service agency, that works with the faith community, or even just an agency that works with a large volunteer constituency, how can you leverage some of that in the challenges around eviction and preventing families from becoming evicted.

So that's the lens that I'm going to be providing on this. And if you go to the next slide I'll make my first point. And I'll use examples from our affiliates around the country. We have more than 200 affiliates across the country. The key thing that we started with was mapping the needs of people in our community as relates to the threat of homelessness, the threat of eviction, and the strengths of our volunteers.

Our core model depends on volunteers doing things like making lasagna, playing Uno with six year olds, and sleeping overnight, which are wonderful. But in a COVID era where a congregate shelter is no longer feasible, those are no longer needed. But they were eager and they wanted to get involved.

And so what we did is we mapped those skills and recognized that we had a lot of volunteers who had legal background. We've actually created a national pro bono legal program where lawyers will come in and help with eviction on the legal side. We also looked at things like workforce development, helping people with employment.

We have a lot of volunteers that have those skills and financial capability, both of which are very easy to offer in a virtual environment, which is the environment we live in these days. We also found that we had volunteers that have access to Airbnbs that they may be renting and so on. And that provided additional housing resources. So the key here was identifying the needs and identifying some of those skills in our volunteers that we hadn't leaned on as much, that really came to bear in the midst of the pandemic.

If we go to the next slide I'll make my second point. So critically important here, if you look at the [inaudible] tell you this, it's probably something you all very much know -- nearly half of our rental units are owned by individual investor landlords, mom and pop landlords, typically fewer than 19 units. Most of those landlords do not have a lot of wealth. Many of them have mortgages. Most of them do not have lines of credit. So as much as renters are in incredibly dire straits these days, so are a lot of landlords.

So one of the things that we did is we really leaned into our relationships with landlords, and figured out how we could bring value to them, to facilitate more conversations around eviction, around allowing families in with some challenging backgrounds. So this included doing training for tenants on good tenancy practices. We have a curriculum we've developed with the National Association of Realtors that we use that way.

But another way was just leveraging our volunteer force. You've got plenty of volunteers that want to do things, but can't do the same things they used to do. And having them do things like yard cleanup, fixing up units, maintenance, things like that, that landlords were not able to get to. The volunteers were motivated by the idea that they were doing work that was going to ensure a family stayed in housing or got into housing.

The landlords were getting upkeep and upgrade to their facilities. And that built a lot of relationship with landlords that then come into play when you're trying to battle against the threat of eviction. Another thing that landlords did too is we worked with them for any available units to serve as temporary housing because we needed additional shelter space. And this gave them income and obviously gave families housing until we could find them long term housing.

The next slide, I'll make my next point, which is educate and inform. So what we've done nationally and our affiliates have done is created very simple PSAs. Just use an iPhone, shoot something really quick, so that we can get information out there. We found a lot of renters are not even aware of the CDC moratorium, do not know the resources that they have and the rights that they have. So getting word out there, do things like PSAs that you can then share on social media. You want to work with past clients and get them to help be your distribution channels to amplify those messages.

And the other thing too with the faith community is there's a lot of [inaudible] folks that are falling into the threat of homelessness, falling into the threat of eviction. So they're often not familiar at all with social services. And the faith community can be the place where you can get the messages to them about the CDC moratorium and about other resources available for them to help prevent their evictions. Go to the next slide.

So there's an axiom in social services, you cannot solve one problem if you do not solve all the problems. So you want to look at, if you're an agency that's not specifically focused on housing, look at the whole range. Because often it's not necessarily housing that's a key with eviction prevention, it may be things like childcare. If the family can get childcare, the parent can go to work. It may be transportation. It may be employment. A big one is technology. We've seen a lot of cases where if we could get a hot spot to a family, the kids could successfully remote school, and the parents could do remote work if they're in a situation where they could do work remotely.

So looking and identifying some of those other solutions, so it doesn't always have to be direct rental assistance. Of course that's the most powerful and immediate way to address eviction and the threat of eviction. But look at some of these other areas and then collaborate with others in the community to provide some of those resources. We've also worked with our clients doing childcare for each other, coordinating times so that they can take care of the childcare needs, again so the parents can work. Go to the next slide, please.

So what I mean here is, if you're in the faith community, if you're a social service provider, you have all this past equity, all this success, all these relationships. Right now we have to innovate. One of the things that was a critical concern, the families that we're working with, they're doing remote schooling, they're front line workers, they have limited incomes, they have limited access to technology. All these things made them such high risks for housing instability and ultimately homelessness and eviction.

So one of the things that a number of our affiliates across the country have done is they've used their physical plants, which are not being used for shelter right now, but they have the space to do distance remote learning for kids, they have staff, so that we can provide learning centers so that kids can be in a safe place learning while their parents are out working, so the parents don't have to make that horrible decision between do I stay home with my kids or do I go to work, and then what's going on with my kids. So it's looking at those kind of innovations because we're always aiming for that long term stability.

And then my last slide, my last point, is listen, learn, collaborate. So if we think about the end of August, we all saw this wave of evictions going to happen. Nobody could anticipate that the CDC moratorium was going to come down. So everything's very fluid. We're constantly in motion on this. And the other thing of course we see, and it varies from community to community, is soft evictions. In some places, as state moratoria were coming, you were seeing a big increase in soft evictions. The kind of evictions landlords do through harassment, and lack of maintenance, and cutting off services, and changing rules, all of those kinds of dynamics.

So we need to be very, very nimble and flexible. We also need to think about the populations that are at risk of homelessness who are not within the eviction world, which is families who are doubled up, families who are staying in motels, or singles staying in motels.

So you really want to listen to your community, find out what those needs are, who's doing different things, and what populations are being missed. Because unfortunately even with the CDC moratorium, there is a lot of people still getting evicted, still losing housing, from myriad of different reasons that we can lean in on. So that's my overview coming from the faith partnership world.

And I'll turn it over to Charles Tassell. He's going to share some great information on the landlord side of things.

Charles Tassell: Again, Charles Tassell. And just a little perspective on us. We're 40,000-plus members across the country, over 125 chapters. And our focus -- I'll just say this, I'm honored to be here to represent the housing stakeholders. And I'll jump right into it if we can go to the next slide.

I want to share this. This is a little graphic that came out from our sister organization, the National Apartment Association. And it kind of comes back to that issue of why are we even talking about evictions in the first place. I think everybody pretty much understands if you don't pay the bill, there's usually a consequence.

Well I want to explain a little bit what that bill represents. It's a little bit small in here, but touch on a couple of things. About 39 cents of each dollar ends up going to pay the mortgage. And two thirds of property owners across the country are in a situation where their mortgage and such is not -- they're not able to do a forbearance. So that bill comes due no matter what. About 10 cents of every dollar is spent on capital. And that tends to be an area that gets squished when time gets difficult. So these kind of times like we're in now, the capital expenditures get pushed back a little bit.

But 27 cents is spent on staffing. And that has been all over the place this year as people add PPP in, start talking about hazard pay, and other things. But that's your maintenance, leasing, any of those kind of bills are in there. Additionally the last one of course, 14 cents on taxes. Gotta pay for the schools to keep going, pay for the municipalities. All that comes out of that rent dollar. And hopefully if there's approximately 9 cents left, that would go into some sort of return on investment or revenue for that investor, that person who's saying, hey, I want to be able to put this in here and make sure I have a good product.

So with that in mind, that's what's being provided for with an eviction is to make sure that the rent's got to come in or I've got to open this unit up to get somebody else in there. And sometimes we get lost on that issue of it. But before we get too far into that, go ahead and go to the next slide. I want to talk a little bit about behind the scenes. From right to left we have a variety of different kind of housing, from single family home, to kind of an older structure, maybe 20 to 40 units, up to a new scale type A property.

And while we look at it as terms of grades of property, what I really want you to think about is these type of properties will typically reveal a kind of business structure behind the scenes. On the far right, typically you're going to be dealing with, as Claas mentioned, a majority or a large plurality of ownership in this country of rental property is owned by mom and pops, small organizations. It might be they bought something next door. They may have moved out of an area and kept it. These are not the most professionally typically. Some of them are quite professional in the fact that they may be a doctor an engineer, and they picked up a property or two. And they're managing them on their own. Some of them will turn it over to a local manager, just it's out of my league.

Will mention of course, as everybody knows, fair housing applies in each one of these situations. But how you reach out to them is going to have a huge difference depending on what type of business structure behind the scenes you see. And with the ones on the far right, when you're reaching out, typically you're going to find an owner. And an owner could make a decision. And they could typically make a decision quickly.

Making sure you're getting to a decision maker is critical. As you move to the center group and you start getting into a larger property. And again these will differ a little bit between the Midwest and the South, out to the coast. Because on the coast where everybody owns, prices are a little more expensive. That smaller building is still going to shift over to the left a little more as far as the structure of it.

But in most of the Midwest and across the majority of the country, this type of property is going to be typically have a manager who reports directly to the owner. Or there'll be an ownership member or a managing member who can make those decisions. So getting to them isn't that difficult in a sense of how do I reach out, I need to do some sort of workout, and it's typically what we call them is a workout, if somebody can't pay their bill, they've got to figure out some time. There's going to be a process to reach that decision maker.

On the far left, and these are again typically a little more rigid, because there's going to be layers of managers. And you've got a leasing agent who may report to a manager, a property manager, and a regional manager. And getting to decisions and getting somebody to make a decision is going to take more time. So as you're trying to do workouts, please bear that in mind that the type of property they're in might reveal to you a little bit about what you should expect on communications, and time, and process.

And along those lines I want to mention, if we can go to the next slide, periodically we hear this comment about I don't know how to reach my property owner, I don't know how to reach them. Well I would suggest to you if they're paying rent, they're able to reach them. One way or another, whether it's a physical address or a PO box, you can get communication to them. Now since this started in early March, I know all our organizations, our sister organizations, have been reaching out saying communicate with residents.

We've found residents who were literally sitting shell-shocked in their apartment, in their room, and just going, I don't know what to do. I've lost my job, I don't know where income's coming in, I've got some food in the fridge, and that's it.

So trying to reach out and say, how do we help in those situations, and help steer them to resources. Finding out who the maintenance person is, reaching out to them. That can be a direct line back to a property owner as well. And if a last case scenario, sometimes asking a resident to find their lease, and in the lease typically it's going to define where the actual legitimate contact information is for that property, just in case you cannot actually reach somebody. I just want to mention that.

And along those lines, as we're talking about this, you can go ahead and go to the next slide, I want to mention to you there's a trust issue. And this is something we've been working through. As you're working this out with a property owner or a landlord, and with the CARES funding that's out there, we have been from a stakeholder industry perspective, reaching out to property owners, and encouraging them.

When a housing group reaches out to you -- I can think of a variety of names in our area here, from St. Vincent de Paul to others. And when they reach out to a property owner, we tell them take them at their word. If they say they're going to take care of this, it may take them two to three weeks to work back through to get the funds. But take it to the bank.

And that's one that we encourage you to reach out to your local associations, from the real estate investors association, to the apartment owners. Send them an article. Say hey, if you hear from these property -- or these organizations, by all means trust them because that is a -- there's CARES funding behind it and the funding is coming for that resident. A lot of property owners have gotten very active and put their list together ahead of time to say here's resources in the community, and they're getting those out there.

Phone calls and emails are typically where we're at. Most people aren't meeting in person as we're doing on our Zoom call today even. So making sure you're getting the workout in writing so that a property owner who's got 6, 8, 10 units, and they start talking to a couple different people about modifications, make sure it's in writing. And that helps them and helps everybody. Because let's face it folks, when we get busy, things start to slip in our mind, and what was the agreement? Make sure it's in writing and get it to them.

And I'll say this as well, on the CDC moratorium, that's been a -- how the courts address it, be careful. There are 26 federal lawsuits right now. There's a new FAQ that the CDC came out with on Friday. And there's a lot of questions in each courthouse and each court. 'Cause magistrates and judges are implementing it a little bit differently. They have their own application to it. And again, each state and state law will impact it as well. So make sure you're working with the judges, make sure you're working through that. I'm hearing that there's going to be some settlement language coming out soon that might even impact it even more.

So this is a dynamic situation. And really informing both the residents and the property owner, hey here, let's keep our communication going so that whether it's the CDC moratorium or whatever, as long as we've got COVID going, we're going to have issues. So let's just walk through this and work it out together. And that's really what we come down to kind of in that bottom line. I'll go back to [inaudible] as Claas has said, listen, learn, and collaborate. The

bottom line is communicate with your landlord. Reach out to the property owner. Reach out to them and just keep that open line of communication.

And as a housing group that's reach out to them, they may want to have your number and be able to follow up in a week or two weeks to go, is this still legitimate, are they still in the program? Because I've got to reach out to my bank and some other folks. So they've got a variety of things on their mind to make sure that they're addressing and kind of again dotting their I's and crossing their T's. So by all means, communicate, and I encourage you to do that.

And thank you for what you're doing. With that, I will turn you over to, again, Charles Tassell, I'll wrap up -- but I'll turn you over to the very capable hands of Laura Felts, with United Tenants of Albany.

Laura Felts: Thanks so much. Yes, my name is Laura Felts. I'm the executive director at United Tenants of Albany. And just a little bit about United Tenants. We were formed in 1973. And we've grown to be an organization that now serves thousands of tenants every year. We help renters who are facing eviction and dealing with housing instability. And we provide a number of direct services to meet their needs. We provide crisis intervention on a housing hotline that fields thousands of calls from across New York state every year. We provide tenant and landlord education in group settings, so that folks know their rights and the laws that they're subject to when they're engaging in the rental housing world.

We provide eviction prevention case management and emergency rental assistance services to help tenants stabilize their housing situations and pay up rent debts that they might owe. We provide court advocacy and assistance to tenants who are responding to eviction proceedings in housing court. We do coordination with social service agencies to connect tenants with public benefits that they're eligible for. And we also engage in community organizing and leadership development in our neighborhoods to bring tenants to the front of housing issues.

So we started very small and then we grew over time. And so I'll be talking about different ways to meet the needs of renters for groups who have limited capacity or may be less experienced working with renters. So for groups who don't interface with tenants regularly or in a less formal or underfunded way, there's still a lot that can be done to help tenants in need. And so some of the best places to start and what I'll be talking about is research, engagement, and meeting immediate needs.

So the first thing that we really should be doing if in our communities we're finding that tenants are having escalating needs relating to their housing, is to find resources and do some research about what's available. So engaging in research around federal funds that are likely moving through your community if they weren't before.

The CARES Act moved a lot of funding through most communities to address the needs to renters who are falling behind with their rent. So some of the grants that are worth even just Googling, if you don't have a point of contact to learn more about these things, are the ESG grants. Those are emergency solutions grants that move through a lot of communities during

regular times. But in COVID times there was a great deal of money that got put into this program through the federal government.

Community development block grants, which don't typically fund rental assistance, but now in many areas CDBG money is being allocated towards rental assistance. And so that grant can actually help low and middle income tenants where it's being funded. ESG however is for extremely low income tenants only, so there is kind of an income restriction there. Solutions to End Homelessness Programs are an important thing for us to be looking up and seeing if tenants can access. So that's for extremely low income tenants.

It's a federal grant that's existed for a number of years. And then many areas have FEMA, Federal Emergency Management Agency EFSP, which is Emergency Food Shelter Programs that are actually more accessible rent arrears and mortgage arrears assistance funds that can be accessed for tenants and homeowners of much more flexible incomes. So good to see if that might exist in your community.

Finding out if there's a continuum of care is important, because HUD-funded areas that receive ESG, STEHP funding, need to have a continuum of care organization or point of contact to help administer those grants. So that's a great place to start if you can find that in your community. And do you have a HUD housing counseling agency, or maybe you are one. And are you providing rental counseling or is there another HUD-funded housing counseling agency that's doing that work. Or how can we get that work to get moving in your area, which the next person, Jerry, is going to be talking about.

So who runs the Salvation Army, who runs the United Way? EFSP funding often moves through those kinds of organizations. And find your legal service provider because many housing issues are also legal issues. And if you don't have a civil legal service provider who focuses on housing, or maybe that organization doesn't even exist or is extremely limited, see if you have a county bar association because they might be able to refer you to some kind of an entity that meets the needs of people responding to eviction proceeding.

In addition to doing your research so that you know what's out there, it's really important for us to know why engaging with renters in crisis is sort of a unique thing that requires best practices that might almost seem obvious, but are really important to keep in mind. So when somebody approaches us as counselors, or as leaders in our community, or as people doing community based work, the first thing to do is to de-escalate, listen, validate, empathize, and empower. It's really important to think in these terms when we're addressing the needs of tenants who are about to lose the place that they live. Communication is really key when renters are coming to us and they're at risk of losing their housing.

So people facing housing insecurity are dealing with an unbelievable level of stress. And this is happening more than ever to families, to elderly people, and to people who sort of are already dealing with intersectional levels of stress, particularly in the time of the pandemic. Housing is at the very center of our lives. And we find overwhelmingly that tenants lack control over their fundamental ability to stabilize their housing situations. And so when they bring these to somebody, they're feeling a lot of stress.

And so after we've gone through that process of getting the situation deescalated and kind of getting to a place where we're talking next steps, we need to be asking the right questions, getting down to the bottom of the current situation, so that we can start making a plan. It's important to ask outright whether the tenant has received an eviction notice. Is that notice in writing? Is the tenant entitled to a written notice or not? Because that's going to depend on the state that a person lives in. And have they gotten court papers? And most places in the United States, a tenant is entitled to some kind of a legal proceeding for eviction before they can be displaced.

Figuring out if the tenant is behind with their rent, and making sure that we ask that question outright because people might not always be saying that right away. They might be afraid to disclose that they've fallen behind and they could be embarrassed. And so really making that open non-judgmental face to figure out are you behind. And figuring out if they've thought through talking to the landlord about it. We find overwhelmingly at United Tenants that tenants are afraid to approach their landlords. They don't know what to say. And many tenants that's their first time that they've ever fallen behind.

And so offering that it is a possibility that the landlord might want to make an agreement, especially after hearing from Charles, clearly that's a -- it's a best practice that's being shared in a number of areas. And so is there a way to work this out with the landlord so that the landlord doesn't have to go through the eviction process, and so that the tenant can keep their apartment. And checking right in, have you been locked out of your apartment? In many places it's illegal for a tenant to be locked out without being first brought to court. And then asking that really hard question, do you have a place to go if you are evicted, so that there's really a plan getting put together, and we're thinking about all the options, and that the tenant has a safe space to be making plans and figuring out what their next steps are.

So after engagement -- we can go to the next slide -- meeting the immediate needs of renters, we find one of the best things that we do even as an organization that provides a myriad of services, is having brochures and information on hand, and being aware of what those brochures really mean.

So taking the time to obtain information about your housing counseling agencies, but also go and meet them, and see what services they provide, and what they really take pride in about what they're doing, to see if that's a resource that could actually outright prevent an eviction or resolve a housing issue that someone has. So when you hand that brochure, point it out to a tenant who's come in, you can really actually walk them through what that resource might mean for them.

Having information about emergency shelters is really important. Because the act of an eviction is a really dramatic horrible thing that happens to people. And so when tenants lose the access to their actual unit, they often do not know where to go, they're not thinking straight. And so when we have emergency shelter information, that's going to allow us to have a safer community where tenants aren't sleeping on the streets, or sleeping in their cars, because they didn't know that they had emergency shelter options available to them. And so while it's difficult to talk about those sorts of things, it's important that we're having those conversations.

Talking about social service agencies, letting tenants know that they do have sometimes entitlements to certain public benefits, particularly if they've been working for a long time and have lost their job. Knowing who your legal service providers are, because many housing issues are legal issues. Knowing who your largest affordable housing providers are. Seeing if you can get tenants on the waiting list for public housing authority and Section 8 housing. In some places there aren't waiting lists, especially in some smaller areas. So it's really important to know where those subsidies are administered through, and how we can get people connected to them so that they can get that more affordable housing.

Community action organizations, CAP organizations, often have job training and job connection for folks. And so we're going to see more than ever that tenants are going to be under and unemployed. And it's important to be connecting people to those resources. Some tenants may have been working at the same job their whole life and don't really know how to search for a new job. And so being able to walk people through how to access an organization that specializes in that can be very helpful.

With food pantries, if somebody can't pay their rent, they probably can't afford food or having trouble doing so. And so being able to connect somebody to that can add a layer of security so that they can move forward. And with advocacy organizations, it's so important as community based service providers that we know who's doing advocacy. Because if we're really hoping to build towards an equitable housing landscape, that's going to require that tenants are looped into spaces where strength and community power is being built.

So I hope that's a little bit helpful in being able to get started. And I'm going to pass this along to Jerrold Meyer. United Tenants is also a HUD-approved housing counseling agency. And we utilize HUD funding to meet the needs of tenants directly. So I'm really glad to be handing it off to him to explain details of housing counseling and how it helps renters.

Jerrold Meyer: Well thank you, Laura. And it's a real privilege to be here with you today, one of our great housing counseling agencies, an affiliate of Catholic Charities, and also with so many other outstanding faith-based organizations who are on the line with us today. And also special thank you to Josh and Richard from the HUD Faith and Opportunity Initiative Office for their hard work in bringing us this really important rental workshop.

So let's first talk about what is housing counseling. And for that I'd like to describe our mission to the audience. And basically the Office of Housing Counseling was created to help families obtain, sustain, and retain their homes. And we accomplish this mission through a strong network of HUD-approved housing counseling agencies, like Catholic Charities for instance. Now housing counselors provide independent expert advice that's customized to the need of the client so they can address their housing issues.

We have about 1,700 housing counseling agencies nationwide, and about 10 percent of those, or 171 agencies, are faith-based organizations. And we're always looking to add more faith-based organizations to our housing counseling network. And what HUD does is we provide grant funding to our housing counseling agencies that are qualified for that. But we monitor

compliance and we make sure there are not conflicts of interest. And we also monitor the quality of housing counseling.

I'd like to give you some data. This is based on our 9902 reporting data that we received from our housing counseling agencies. Now this is fiscal year '19 data. It's pre-COVID-19. So it's important to keep that in mind. And you could see that about 9 percent, that light blue slice, about 9 percent of our housing counseling was rental housing counseling. And we'll go into what forms of counseling that really takes in a little bit. But you could see also the lion's share of housing counseling, the purple slice at 39 percent, and the orange slice at 27 percent, are really focused on home ownership. And so throughout the year most of our agencies were paying attention really to that area.

That green 13 percent slice, well that's default counseling. And if we were looking at this slide 10 years ago, that would be three quarters of the slide. But in fiscal year '19 it was down at 13 percent of the counseling volume that our agencies were seeing. And then also HECM, or reverse mortgage counseling, at about 7 percent. And homeless counseling, only down at 1 percent, way too little housing counseling in the rental arena. We would love to see more. And we would love to see more agencies come on board who are providing this valuable service. And saw about a million clients nationwide in fiscal year '19.

Now comparing it to the next slide, we're looking at fiscal year 2020 data through the third quarter. And you could see that it's very similar to what we just saw. The homeownership counseling in group and individual, about the same. The rental counseling, about the same. And a little less default counseling. Now what's interesting about this is that there is some overlap going through the third quarter with the rise of COVID-19. And we didn't really see the numbers budge. And that's largely because of the work on foreclosure, forbearance, and eviction moratoriums that have been in effect.

We're going to be getting fourth quarter data very soon and starting on our first quarter of FY '21 data. And we're going to be watching that really closely to see if any of these numbers move as a result of COVID-19 especially. So stay tuned. We're going to be publishing on our HUD Exchange website more information once we get our 9902 data from our agencies. And it'll be very interesting to see what the trends are going forward. Next slide, please.

So our housing counseling agencies provide rental housing counseling. And this is a very essential activity especially in the age of COVID-19, when so many people are experiencing a loss of income, and are relying on that eviction moratorium to keep them in their homes. But housing counselors they play a very important role in helping clients understand what their rights are, understand fair housing laws, help interact with their landlord, understand what their responsibilities are under the lease, and what the landlord's responsibilities are under the lease. And also for folks who want to move to a different housing situation, help them understand the issues around that as well. Next slide, please.

Now when it comes to eviction, housing counselors play a very, very important role. Because very often tenants and landlords really don't understand what their rights and what their

responsibilities to each other are. And they don't communicate well in a lot of cases. And the housing counselor can certainly help in this area.

Oftentimes a client will come to a housing counselor seeking assistance in just contacting that landlord and getting them to talk to them, and housing counselors are very good at that. They understand federal and state laws and how they protect tenants. And also if the tenant has fallen behind on their rent, as so many people are these days, they can help negotiate repayment plans, and also find out if there are community resources or government resources that are available for tenants who have fallen behind on their rent.

Now when tenants and landlords fall into conflict, things could become very difficult for tenants and landlords. So sometimes legal representation is important to help resolve that. And housing counseling agencies, many of them are legal aid organizations, but they also have contacts with legal organizations in the community that they can refer clients to tenants, so that they can avail themselves of the legal process.

Now housing counseling is an important intervention. Because if it helps prevent those evictions, and many landlords have expressed a willingness to work with housing counseling agencies, because eviction is not cheap, eviction is not easy, and it's much easier to keep a tenant performing in a property than it is to put them out on the street. We don't want to increase the number of homeless in our communities as well. And landlords don't want to do that either. So having the resource of housing counseling available to landlords and tenants is very important for keeping people in their homes. Next slide, please.

Some resources that are very important for faith-based organizations and housing counseling agencies. Well first of all the CDC's order on temporarily halting residential evictions for nonpayment of rent can be found at the consumer financial protection bureau website. You should all go click on this link in the copy of this presentation you're going to get and read up on this. It is critically important for rental housing counselors to understand this. And then there are additional resources listed here that are specific to the arena of rental housing counseling. And they all provide great information, training, and resources for housing counselors and faith-based organizations to be aware of. And I urge you all to go visit these. Next slide, please.

So housing counseling is open to faith-based organizations. Like I said, we have about 10 percent of our housing counseling agencies are drawn from the faith-based community. And we are really eager to increase those numbers. And so some of the benefits for a faith-based organization to join HUD's network of housing counseling agencies are primarily training and scholarships for training. Those are really great perks and benefits for faith-based organizations. Scholarships, these days in the age of COVID-19, they're all online, webinar based primarily.

But once COVID-19 is defeated, we hope to return to our normal format of in person training. Usually these are at large convention type formats or smaller classroom type sessions that are held around the country. And scholarships often include travel costs as well as tuition for housing counselors working at HUD-approved agencies.

Another benefit of HUD participation is you have access to our network of technical assistance. And that includes capacity building advice and assistance. And also training not only from our training partners, but also training directly from HUD. And then another benefit of participation, much wider visibility. You get listed on HUD's website. We have an app and also a toll free referral number that clients can find resources and housing counseling agencies at.

And then another really, really important thing to consider is leveraging other funding sources, from state, or local, or foundation, or charities. Now many of them require in the arena of housing counseling that an applicant be a HUD-approved or participating housing counseling agency. So being able to cite that on your grant applications is an important tool for leveraging funds from a variety of organizations. Next slide, please.

Now some of the HUD approval requirements, the top link there when you click it, it will take you to how to become a HUD-approved housing counseling agency, which really takes you through the entire process. And there you'll find a housing counseling agency eligibility tool, which is like a decision tree. And it'll take you through a series of questions that will assess your organization's capacity to become a HUD participating housing counseling agency. And if you have any areas of improvement, it'll identify those for you so that you can work on those and improve your application.

Now in general we're looking for nonprofit organizations, or state or local government entities. So you need to have at least one year of experience providing housing counseling, or a very substantially similar activity, at least a year of operation in the proposed geographic service area that they're planning on serving, and then demonstrating that they have sufficient counseling resources both administrative and financial in order to operate in the program.

Generally what we're looking for is an agency that has developed a clear and comprehensive housing counseling and perhaps a homebuyer education program, or in the case of today's webinar assistance to renters. We'd like to see an agency that has a community footprint, in other words tell us about their team of housing counselors, who are their industry partners, and what are the programs that they are participating on on a local level. And there are some prohibitions about religious instruction and influence that we can help any applicant assess and deal with. Next slide, please.

Now the second part of approval is housing counselor certification. And many of you are already aware that HUD is in the process of certifying all housing counselors nationwide so that they can operate in HUD's programs. And for our agencies that are coming on board submitting applications, we're going to work with them to ensure that their housing counselors have taken the HUD exam, so that their agency is ready to gain HUD approval with a HUD-certified housing counselor right out of the box.

Now housing counseling that's required under HUD programs, really after August 1st of 2021, can only be provided by a HUD-approved organization, with a HUD-certified housing counselor. And the real definition of a HUD-certified housing counselor, I'm going to just read it verbatim off the slide because it's so important, is a HUD-certified housing counselor is a housing counselor who has passed the HUD certification examination and works for a HUD-approved

housing counseling agency. And this is a requirement by August 1st of 2021. Currently about 75 percent of housing counseling agencies nationwide have become HUD-approved and are in compliance. And we are diligently working with our other housing counselors to meet the final compliance state.

And really we want to make sure that housing counseling services remain available during the COVID-19 national emergency. We're all worried about defaults. We're all worried about eviction. And I know our housing counseling agencies and their counselors will make that final compliance date to ensure that the maximum number of points of service for our clients remain available during this national emergency. Next slide, please.

Now here are some resources on rental and especially COVID-19 that you can avail yourself of. Click on these to read about the different programs that are out there and the different tool kits and resources that HUD has made available for housing counselors and faith-based organizations. And of course that gray box on the right, you can always email your questions to housing.counseling@hud.gov. And you can also email me at that email address. And because I am very obsessed about email, I'll respond back as quickly as I can and get you a written answer to your written question. Next slide, please. With that, Rachael, I think we're ready for some questions.

Rachael Laurilliard: Thanks, Jerry. And I'm going to hand it over to Josh for questions. I haven't seen many come through the questions box yet, and I know we are sort of running up against our time here. So I'm going to share the Mentimeter on my monitor. I want to know what other resources from HUD would be helpful to you in assisting your clients in preventing eviction. And then Josh, if any questions come in on the Q&A [inaudible] Menti results roll in. So again everyone, the Menti code is 4145917. It's right at the top of the screen. And you can go to [menti.com](https://www.menti.com) to respond to the questions.

Joshua Bancroft: In terms of questions, I'd also suggest we will take written questions. And then since time is short, we would be happy to follow up with the panelists, ask the questions, and then we can follow up with all the attendees with the answers. And that way we can ensure that your questions are answered.

Rachael Laurilliard: That's great. Thanks Josh. And I see some folks already writing in that their clients are looking for where they can obtain financial assistance. People are looking for resources for small businesses, clients who are facing commercial eviction, an excellent point. Flexible funding directly to NGOs, what to do when deferments are over. An extensive list of resources for each state, like a library with names of all the partners in housing, addresses, phone numbers. [inaudible] state specific information.

That's really interesting in terms of what some of the panelists were saying about knowing your state laws and how that may [inaudible]. Explanation of the moratoria in lay terms. More reading material and training. So that's great. [inaudible] financial assistance [inaudible] Any questions in the Q&A box, Josh?

Joshua Bancroft: I'll be right back to check.

Rachael Laurilliard: Okay. Great. And yeah, immediate resources, awareness on rental assistance programs [inaudible] coming in. [inaudible] list of financial assistance in your area. And these are great ideas and I think definitely some things that at least for the HUD Exchange and some of the other resources that we're pulling together right now, we have on our mind, we know that these state resources are really crucial [inaudible] etc.

Like Josh said, if you write in a question, we'll make sure we get you a [inaudible] email. And I think yeah, I think Josh, you want to turn to closing remarks, just that last feedback question on Mentimeter. And if anyone has a question on types of resources you need, those email addresses that Jerry pulled up on housing.counseling@hud.gov, as well as writing in the chat [inaudible] and make sure [inaudible]. So Josh, I'll turn it back to you for the Q&A.

Joshua Bancroft: Thanks, Rachael. While you all are answering that question, I just want to say thank you to all our panelists for all that helpful information. We understand that was a lot to take in. Again we welcome questions through the Q&A box. And we can follow up separately with all attendees. Yes, we will share a copy of the presentation.

So given our time, this concludes our webinar time. I want to take time to thank all participants for joining us as well as our presenters, HUD's Office of Housing Counseling for collaborating with us, our contractor ICF, and the Office of the Secretary of Housing and Urban Development, which provided invaluable support to our webinar.

HUD's Faith and Opportunity Initiative Office and the presenters remain available to you if you have questions. Please continue to be in touch with us. Importantly you can reach our office, especially with follow up questions that we may not have had time to answer, at partnerships@hud.gov. That's partnerships with an S @hud.gov.

We'd like to thank all of our participants for all of the efforts that you [inaudible] day in and day out working in communities around the country. And this concludes our webinar.

(END)