

**Office of Housing Counseling**  
**Building an Eviction Diversion Program**  
**Thursday, December 16, 2021**

Sid Alvarado: Hello everyone and welcome. Welcome to what we are expecting to be a very informative webinar. Today we're going to be talking about building an eviction diversion program. Before we get started with our content on today we always like to let you know how we will be using the Zoom platform. U.S. participants are in listen-mode only. There's two boxes, there's the Q&A box and there is the chat box. For the chat box we would like for you to use that box to submit any technical issues that you may be having, and we have our IT team on standby to help you with those issues. The Q&A box, that's where we would like for you to submit any content related questions that you may have.

We're going to be taking some time at the end of the webinar on today to answer any questions, so feel free to ask those questions at any point in the webinar in that Q&A box and we're going to try to make sure that we get to those questions toward the end. For many of you, you like to make sure that you are able to get credit. We have dropped a link in the chat box for you there.

The PowerPoint is available today on HUD Exchange. The remaining materials will be posted on the HUD Exchange in the webinar archive. You can actually find that by using either the date or the topic to obtain credit for today's webinar. You want to make sure you go to where it says get credit for this training and then you'll be able to do that. For future training you can visit the training digest on the HUD Exchange. That is where we announce all of the upcoming trainings that we have available, so feel free to use the link to get there.

And before we get started, we like to always know a little bit about who is joining us on today's webinar. So we have dropped the link for you there for you to use, Mentimeter. We're going to be asking you two questions before we get started on today, so you can use your cell phone, you can use your browser. The code is available to you but we're going to go ahead and ask our first question on today. So our first question, just to get an idea of who is with us on today, we'd like to know do you currently have an eviction diversion program in your area? So your options here are yes, no, or maybe you're just unsure and that's okay too. So were going to give you a couple seconds there.

Once again, we have dropped that link for you in the chat box so that way you can access it, and it looks like quite a few of you have already accessed it and you are answering the question via Menti. So once again you can go to Menti.com on your browser, on your cellphone, and you'll have an opportunity to access it here. So it looks like we have quite a few folks that are here with us. Many of you have answered but there's still an opportunity for those of you who have not answered to answer the question. So do you currently have an eviction diversion program in your area? Yes, no, or unsure. OK. So it seems like many of you have chimed in, so we have another question for you.

Are you familiar with the elements of an effective eviction diversion program? So maybe you are aware of eviction diversion programs, but do you believe that you know what the elements are of an effective eviction diversion program. Your options here are yes, but hoping to learn more or no, that's why I'm here.

Once again, we'll give you a few moments to chime in. We have quite a few people on here with us on today, we want to make sure that we are capturing everyone's answers here. So it looks

like for many of you you're saying hey, I'm not sure, but that's why I'm here on today, and we definitely invite that.

So next we are going to have Stephanie Williams, the deputy director in HUD's Office of Outreach and Capacity Building within the Office of Housing Counseling. She's going to provide us with a welcome and give us some context on why we are having this webinar on today. Stephanie?

Stephanie Williams: Thank you, Sid. And on behalf of the Office of Housing Counseling I just want to welcome everyone again to today's webinar building and eviction diversion program. We feel really good about that fact that we're ending the year on a strong note on a very important topic. We think that in this past year we've given you some very good resources and tools to add to your ever-growing toolbox, and we are confident that this webinar falls within that category as well. Our purpose for today's webinar is actually multifold. We would expect that you'll walk away with an understanding of various aspects of this in building a diversion program.

First and foremost, we want you to gain an understanding of the key elements that are included in an effective eviction diversion program. There is a lot of information and material out there and we hope that this consolidates some of that for you. We also want to make sure that you understand the importance of eviction diversion programs and their significance in helping families stabilize more quickly. I think we all know that when families and individuals are faced with an eviction this is one of the more critical times in anyone's lives, and so whatever we can do to respond as quickly and effectively as we can to help these individuals, that's our goal. And again, we're confident that this information will help you reach that place so that you can help your clients.

We also want to see that you learn more about how working with partners such as local and state courts is essential to the success of an eviction diversion program, and then lastly, to clearly see your value and your role in helping families who are facing eviction. We have a terrific group of presenters representing various areas that are involved in the eviction diversion and I'd like to now introduce our presenters. Sid Alvarado, of course, you just heard from, and Olivia Healey are our partners and technical assistance providers from ICF, so you'll hear from them throughout the program. We also have Mark Treskon. He is a senior research associate with the Urban Institute. Samira Nazem is the principal court management consultant with the National Center for State Courts. And then we have Alberto Guerrero, who is a comprehensive housing counselor with the Northeast Denver Housing Center.

And Sid is going to continue us on our program and get our speakers queued up. Thanks very much.

Sid Alvarado: Thank you so much, Stephanie. So Stephanie gave us an overview of what we're going to be talking about so I'm just going to go through some items that are here on the agenda that we're hoping to make sure that we are covering during today's webinar. And were definitely keeping in mind the housing counseling community. So I know within the housing counseling community we use a lot of terminology and maybe there's some confusion between prevention

and diversion, so what we're going to do today is we're going to be talking about what does it look like in building an eviction diversion program. I know a lot of times within the housing counseling community it really helps us to see what this looks like rather than for us to just only talk about the eviction diversion program.

So what we're going to be doing is attempting to paint a picture of what does this look like to be an effective eviction diversion program. We're also going to be talking about partnering with the courts because we know within housing counseling when we have partnerships, that really strengthens the opportunities that we're have. It also strengthens our abilities to provide the necessities for the clients in the communities in which we're serving, so we're going to be talking about what does that look like with partnering with the courts. What are some opportunities that are there for us as housing counseling agencies?

And then of course we want to make sure that we're ending off with what our role is in eviction diversion programs. We're going to learn that as housing counseling agencies we could actually take different roles if we're going to be partnering and we're going to be building eviction diversion programs. So we're going to definitely talk about what our roles are as housing counselors and housing counseling agencies. And then we're going to be providing resources. We know that resources are important. Even after this webinar is over, we want you to have the ability to access the resources that you need to further perhaps research today's discussion. So we're going to be providing those resources for you as housing counseling agencies to be able to do that.

And then we're going to be providing, as time allows, opportunities for some Q&A. You may be hearing some things throughout today's webinar where you may have questions, so at any point don't forget that you can use the Q&A box to ask those questions. And then toward the end, if it hasn't already been addressed within the webinar, we're going to make sure that we try to take time to answer your questions. So without further delay I'm going to hand it over to Mark, who's going to begin with talking about building effective eviction prevention and diversion programs. Mark?

Mark Treskon: Great. Thank you, Sid. And thank you everyone for attending and having me on today. So what I want to do is talk about a report that Urban did examining eviction prevention and diversion programs in the United States. This is a scan we did I would say pretty much in the top half of the year, and what we wanted to do is examine what was happening in the eviction prevention and diversion space, particularly within the light of COVID and with really the goal of supporting policy makers and program staff to figure out what was working from a programmatic and policy making standpoint.

COVID obviously as we all know has presented a massive host of challenges, but in some ways it provided an opportunity for the space to really get [inaudible] and trust in things. So what we wanted to do was both examine what was actually happening and think about what elements were really promising in terms of potential best practices for things to really think about going forward in terms of building out this work in the years ahead. So next slide. So how did we do this? We basically couldn't figure out to include everything or every kind of program so what we did is try to limit our per view.

So what I wanted to do is [inaudible] saying we didn't get every single program but we wanted to get a wide representation of either new programs in this space or programs with new components in this space that really got going during COVID. So we focused on court based programs and non-court programs that provided multiple supports. So this meant that programs that say only work to distribute federal funds but nothing else, or say the right to counsel only were not included in this kind of work. So we wanted to get multifaceted programs to really get a sense of what was going on in particular this space.

So with that in mind, next slide please. What we ended up doing is I would say two main core parts and there was a brief at the end. So the first thing we did is basically look at a program, scan of programs we found around online and through conversations with stakeholders around the country. So once we were able to identify programs through a various as many methods as possible, we reviewed records and coded program components. Basically, what were places doing, what was new, what was innovative, how were people discussing it, and more or less what was actually going on. And then what we wanted to do is dig in a little bit more in case studies that we thought were particularly interested or involved particular cases that we wanted to investigate a little bit more.

So in those places we interviewed administrators of people running these programs or involved in this work and basically asked them questions about program design, implementation, challenges, outcomes, and lessons. And then wrapping up we published a brief in April 27th which basically talked about this work. So yes. What did we find? So we basically -- this is an example of what we found, is 47 programs across the country. As you can see, it's a mix of state or city and county programs. The states are highlighted in blue where the city county programs are in sort of a pink, magenta color. And it was really across -- across the United States is where we found these kinds of programs.

One thing I think I'll talk about a little bit later is state context matters and local context matters a lot, so there's really a big diversity of what we're actually finding here. Going on to the next slide please. So we found a couple things. One is we found a split between new programs and programs that had already existed pre-COVID. So many programs, in particular those focused on say, legal assistance, mediation, and advocacy had already existed in one form or another and were really part of a broader local movement in a particular jurisdiction to really respond to the ongoing eviction crisis. Others, I would say particularly those making use of federal rent assistance, tended to be newer.

You know, every state had some sort of rental assistance program and approach set up but states also handled it very differently. So in some cases these state programs made it into our scan, and in other ones they did not just because some of them were very much more of a pass-through organization which didn't really get at the eviction prevention and diversion quite the multifaceted thing we were interested in going on. So what are we finding here in terms of what these actually look like? The most common program elements were alternative dispute resolution. This includes things like mediation in particular is probably the most common version of alternative dispute resolution we were finding as well as things like rental or financial assistance, and then followed by legal assistance.

I will say housing counseling and financial counseling were less common, but they actually did show up in multiple programs and showed up in both new and existing programs. So next slide. And then what we ended up doing -- and I'm not going to detail these -- go into much detail here, but the report talks about what we actually found and how these are actually structured a little bit. We looked at four in particular. So we looked at Colorado's COVID-19 Eviction Defense Project which offers legal representation services to renters and operates rental assistance innovation fund, does data collection and research, and does policy advocacy. We looked at the Texas Eviction Diversion Program which is one of those state agency's approaches that coordinates rent relief payments to participants and offers court and community based outreach to tenants and landlords.

We looked at the Pinellas County in Florida Eviction Diversion Program which provides mediation, access to rental assistance, and does refer tenant to housing navigators and other services. I know it also includes a really strong community-based organization outreach effort as well. And then we looked at the Philadelphia Eviction Prevention Project and Eviction Diversion program, which are two complimentary efforts that basically involve local government and nonprofits providing legal support to tenants facing eviction and collaboration between the city and the nonprofits. So I wanted to run through that as quickly as possible to spend a little bit more time on what we are actually inclined to hear.

[inaudible] we found six main themes that we really wanted to highlight and we thought were really coming to the forward what we were finding. The first is the importance of addressing renters needs holistically. So this means counselors and advocates need to work with people facing eviction. They quickly learn about a range of issues that threaten housing stability, as I'm sure everyone on this call knows. This can include things like job loss but also depleted savings, unpaid utility bills, high cost at health challenges, all this kind of stuff. So basically, programs need to be prepared to address those issues, often through referrals to financial counselors, housing counselors, or social service providers. And then this is a multifaceted issue and so you need to have a multifaceted response.

The second thing is recruiting in collaboration with landlords really came up. Several interviewees interviewed noted and emphasized how programs that worked with to shift an oppositional landlord, tenant relationship actually moved towards a less adversarial, more mutually beneficial relationship.

Some of this was smoothed by the federal rental assistance but I think the reality is the programs where landlords were at least aware of or somewhat buying in or open to these initiatives were able to have a little bit more successful takeoff and a more successful set of outcomes. The other thing next is the rental assistance I think is also has been key to preventing evictions over the last year plus. If renters are behind on rent they risk eviction no matter how airtight say a temporary moratorium might have been or how strong legal representation is.

I mean, the reality is rent has (courted ?) this. So the federal funding and support has really helped get these programs up and running, increased take up and buy in, and has actually had a pretty big effect I think in terms of what's actually happening off the ground. This also means

going forward, I mean figuring out what happens next after federal funding does eventually slow down, is trying to figure out what actually is to do next.

I mean, I think this is a big opportunity because we've understood this has been a big effect, but it's not going to be in this form going forward so understanding what to do then is going to be really important. And then the other thing we want to dig into is things like center of equity and program design outreach. The COVID-19 pandemic has really increased housing instability and eviction risk in communities, particularly in communities of color, and programs need to be intentional in how to improve housing stability in those kinds of communities.

So programs that have had really on the ground outreach efforts have been able to reach places potentially and reach people before maybe they hit the courts and are in a very stressful short term environment. Obviously COVID has also very much complicated this dynamic because on the ground door-to-door door knocking is not something that is easy to do during a pandemic as well. But this is one of those things I think outreach is really important. Generally going forward and understanding who's taking things up and not taking things up is also really crucial. And then the other thing is to focus on the importance of designing programs flexibly and continuously. You need to keep reevaluating adapting to rapidly changing circumstances.

As I mentioned above, this report came out in late April, and it was based on the scan in the first half of the year. And as we all know, things have actually continued to be complicated and changing, and the people have been responding but nothing's really stayed the same. I mean, I think that's the only constancy in life is change, and I think that's been very clear with this dynamic. So understanding how to respond to unexpected and constantly changing challenges is really important. Assessing issues that people are facing and responding effectively is also really important, and then bringing in new approaches and new partners.

You know, I think the federal funding for instance is one of those things where there were a lot of issues in getting it out too slowly, so a lot of states looked at what was happening and tried to figure out how to do it more effectively as well. So that's one component of these programs but you'd have to keep being flexible. And as moratoria ended and the federal funding rental support will wrap up then that is also going to be the kind of thing that's really going to affect how these are working all throughout. So actually, go back for a second please. So I would say also the importance of designing programs that was effectively is really happening and needs to keep happening.

And finally, I would say leveraging the pandemic response to enduring solutions. You know, this is where I mentioned earlier this is an opportunity as much as a challenge, and I think it's understanding what makes programs work and try to make innovations stick. So this might make things like making alternative dispute resolution mandatory in some cases, expunging eviction actions against tenants, and showing rent accounts [inaudible].

There might be a whole bunch of things and pieces to this puzzle that might be able to be roped in and be included in this going forward. So next slide please. And I mean, I think in relation to housing counseling, in particular I think one of the other meta things we really talked about is the importance of collaboration, which is a really key dynamic here.

Collaboration let's different groups focus on their expertise and that works differently, reach a broader amount of people, and respond more effectively and targeted to the needs of what people are coming in with. So this basically lets you develop a broader and tighter web or net, depending on what kind of metaphor you want to use, of support. There's a lot of challenges with this and I think there's a lot of really neat innovations around the country for how to respond to these challenges, but as you all know, sharing information and data across organizations to understand what's happening to clients after they might leave your particular agency or organization is really challenging. That requires a lot of paperwork at the very least and understanding how to make systems work across agencies is really complicated.

And I would say also just coordinating generally when things are unstable. I would say referral approaches and how to refer across different organizations, and how to keep lines of communications open so the local stakeholders that can help out with this work are all speaking to each other regularly and effectively is really important. And next slide. So as we all know, things have not stayed still since April.

So I think we're at a point where we also can reflect on successes, ongoing challenges, and new challenges. There's an indication that the getting the federal funding to people more quickly has improved but I think it's still lumpy at the local level. Moratoria have ended so it's still unclear what will hold going forward. There's been some recent initial research saying the eviction spikes haven't quite hit yet with that, but it's still a lot of uncertainty in terms of what will actually be happening in the months ahead.

I think the other thing is we always want to get a sense of sharing information across the country to understand new and developing models. You know, our research scan here was really an effort to do that and identify things across the country that people could somewhere else take a look and go, oh. This is interesting, these are people working off this kind of topic and understanding ways to innovate and think creatively.

And I would also just wrap up saying the role of housing counselors is key here for those involved in already existing efforts. I mean, I think I would like to generally throw it out more broadly about the specific challenges facing housing counselors both in working with tenants facing eviction, but also working with other agencies in this broader networks and efforts to mitigate and prevent eviction I think is really important. So with that, thank you for listening and I will turn it back to Sid.

Sid Alvarado: Thank you so much, Mark, for that important information. So before we go on to our next section we have another question that we'd like to ask you. So once again, you can go to Menti.com, you can do that through your browser or your phone, your smartphone. But we want to know has your agency played a role in engaging the courts in your programs? So the options here, simply yes or no. So we know that there's quite a few of you here. It looks like there's a few of you who have answered, however there's still an opportunity for those of you who have not to engage and to answer the question. So once again, has your agency played a role in engaging the courts in your programs?

OK. All right. Thank you so much for participating in that. Now we are going to talk about basically why that question was asked. We're going to be talking about partnering with the courts, and Samira is going to talk about this portion of the webinar for us. Samira?

Samira Nazem: Thank you, Sid, and hello everyone. My name is Samira Nazem with the National Center for State Courts, and I am going to talk a little bit about different ways that you can partner with courts both through eviction diversion programs and through other methods as well. So first on the -- there are two things I want to just discuss to frame this section because when we talk about partnering with courts there are some big things that you should know first about what we mean by courts. We often talk about the courts as if they're a monolith, there's one set way that courts operate, but that's actually not true. As you heard a little bit about in previous section, courts can be very, very different and each state has very different structure within its court system.

And before you can engage successfully with your courts you need to understand a little bit about how the courts operate in your state and who it is you should be engaging with. So a few questions to think through are which court has jurisdiction over eviction cases. That is not the same in every state. Some places it's a small claims court, it may be a magistrate court, it may be a justice court.

But really when you're talking about partnering with the courts you need to understand which section of the court system it is that you want to partner with. Within that there's another question to ask which is, who hears those cases? It's often a judge but not always. It could be a justice of the peace, it could be an administrative hearing officer, it may be a lawyer, it may be not a lawyer. So understanding who handles those matters and what their experience is, is really crucial too, and reaching out to courts and looking at ways you can best partner with them.

And the last question to think about is whether a court system is centralized or decentralized. In a centralized court system, all of the decision making authority and the supervisory authority is consolidated in the high court in the state. In a decentralized system each local court has its own administrative and rulemaking authority.

So depending on whether you're in a state that has centralized court system or decentralized court system you may need to reach out at the state level, or you may need to reach out at the local level depending on who has the authority to set up a program and to work with you in these issues. The second thing to think about is understanding the role the courts play and also the limitations that they have. Of course, ultimately have to enforce the law.

And so it happens from time to time there may be a law that needs to change and there's an advocacy effort to engage in some kind of change to a policy or law, but those kinds of efforts are going to happen outside of the court system. The role of the judge, the role of the courts, is to enforce the law as it's currently written not the aspirational law that they hope will ultimately replace it. Courts ultimately have to remain neutral, so that means that they can't favor landlords or tenant over the other side.

Oftentimes in eviction court there's a power imbalance. It's much more likely for a landlord to be represented by an attorney than for a tenant to be represented by an attorney. And whether things courts can do to make sure that an unrepresented party still has a fair opportunity to engage with the court process, they can't give legal advice or do anything that would advantage one side of the case over the other.

What courts can do, however, is they can change rules, they can change policies, and they can change procedures to make courts a better point of connection to resources, to make the court process easier and more accessible for people to navigate especially if they don't have a lawyer, and they can change things even how they schedule cases. They can consider smaller court calls, evening or weekend hours, virtual court hearings, and other things like that that can help to make eviction court more accessible and a little bit more navigable for people.

So there are four different ways that I'll touch on briefly that partners like housing counselors and other community organizations may want to think about engaging with courts. The first one is that they can offer to help courts. And when I say offer to help courts -- oh. Yeah. Next slide please. When I say offer to help courts, I mean they can help courts share information, they can help share resources.

I think there's often a misconception that judges and courts know everything that's happening in a community because of their role with enforcing the law and helping to resolve these disputes, but it's very challenging to keep up with everything that's happening. And community partners have a really powerful role to play in helping to disseminate information both into the community and helping to bring that information back and to share it with the courts.

Here are a few examples of how my organization, the National Center, has tried to support courts in this way by sharing resources and information with them. First, when rental assistance came out we created what we call a tiny chat, a small public service announcement that was designed to educate the public about rental assistance funds, and it could be customized by any court system with their own logo and information on it. Courts wanted to play an active role at educating the public about rental assistance but often didn't have the resources to do that, so we tried to make it easy by giving them the tools that they need to try to better reach the public and try to better integrate these services into the court process.

Another example is a tiny chat that we did on fair housing. Again, courts want to do the best that they can and often that requires them to take some help and take some resources and information from partners to make sure that they can share it with the public, and to make sure that their own staff are as well versed as they can be on all of these different resources, rules, and policies that would be important for them to know in managing their eviction courts. The second way that you can help courts is you can update them.

As I just mentioned, there's a lot that courts need to think about. And really with state and local courts their primary focus is on enforcing state and local law. However, there are oftentimes things that happen at a federal level that are important for them to be aware of because they may impact eviction courts, or they may have some kind of implication on how eviction courts are managed.

So here's a link to another educational video that we did for courts on the CDC update. The CDC moratoria, as you all know, is no longer in place, but while it was in place, we were constantly getting questions from courts about what it meant, how it intersected with state and local moratoria that may also be in place.

And so, we put together a video -- a short, hopefully entertaining video, to try to lay out the nuts and bolts of what the moratoria means. And as there were changes to the moratoria, we would put out additional updated videos. And we found that that was really helpful for courts that often are less familiar with what's happening at the federal level as they are with what's happening at the state and local level.

As liaisons to the courts, you can help provide resources, and updates, and information to them especially as they pertain to federal changes. The next way of eviction diversion, as you just heard about from the previous speaker, in eviction diversion programs many, many of them were created over the course of the pandemic. And now courts are at this inflection point where they have to determine how to continue that work or if they will continue that work.

So this is a really crucial time for a lot of courts that are thinking about eviction diversion and what it may look like to operate a program once those federal rental assistance funds have dried up. This here is a link to a tool that we've created, an eviction diversion diagnostic tool, which is really a self-assessment tool for jurisdictions to look at and to think about what resources they have available to them and their community, and to think about what kind of eviction diversion program may be a good fit.

If you're in a jurisdiction that doesn't have an eviction diversion program or is at a moment in time where it needs to reassess and adapt its eviction diversion program going forward, this could be a really helpful tool either to take and share with your court partners or to send to your court partners and to encourage them to take.

And it will walk them through a lot of different aspects of eviction diversion and provide sample rules and examples of programs that may have models that could be a good fit for that jurisdiction. We understand that every court system is different and has different structures, and different constraints, and different resources, and the goal of this is really to help courts find the option that may be the right fit for them given the realities of where their court is situated and what limitations and resources it has to work with.

On our website we also have a number of other eviction diversion resources that can be helpful for courts and for court partners, including best practices, links to other webinars and flight papers and resources that we've put together including resources for the public and resources for attorneys who are trying to connect with legal aid providers and to learn more about how they can get involved.

And then the fourth and last thing that I'll cover today is funding. Of course, one of the things that courts are always interested in learning about is how they can get funding to do this work. A great eviction diversion program can be done without that much additional funding, but certainly

it's always helpful to be able to bring in resources to ensure a program is properly staffed and resourced.

One thing that we have found very, very helpful to constantly reiterate is that emergency rental assistance funds have language in the treasury guidance that explicitly says that funding can be used for funding legal aid attorneys, housing counselors, and other services related to eviction diversion programs. It does not need to be used exclusively just for rental assistance funds.

I think that's a really important point to reiterate since historically some of those federal funding streams haven't always passed through good courts, but we have this opportunity for courts to leverage some funding streams in ways that they may have not before to really deepen and expand and institutionalize some of these changes that they've done in a more informal temporary basis. So we really encourage courts to be aware that they may be able to access some of these funding resources and to work with their state and local partners to think about what that might look like.

Then the last funding related announcement is that we have just launched, at the National Center, a new eviction diversion grant program where we'll be offering four year grants to 10 court systems to expand their eviction diversion work and to bring full-time staff into their court system to oversee that eviction diversion work and to expand on their relationships with community partners.

Our applications are open through the end of January for this grant program, and so we encourage you to share this information with your courts if you think they may be interested in applying. And we're really eager to get applications from a wide variety of courts who are looking to partner with their community partners, their housing counselors, their legal aid providers, and all those other stakeholders in their jurisdiction to create the best possible program.

So with that, those are just a few ways that you can consider partnering with your courts and supporting them as they're trying to develop this work. All right. And with that, I'll pass it back to Sid.

Sid Alvarado: Thank you so much, Samira. OK. Before we go into the next section, we have another question that we would like to ask you. We would like to know what role does your agency play in your local eviction diversion program? So thinking about it from an housing counseling agency perspective, what role does your agency play in your local eviction diversion program? Once again, you can go to Menti.com. You can do that on your browser or through your phone. And this is open ended, so you have an opportunity to basically put in whatever answer you'd like to put in.

And it looks like many of you are chiming in already. It looks like many of you are saying right now, as of now, you don't really play a role. But there is a few other answers. Some of you provide the rental assistance, some of you provide the housing counseling services, you provide the financial literacy programs. Looks like some of you provide the legal aid assistance, some of

you are the information hub. Looks like some of you take the role of advocacy. OK. So it looks like there's quite a few roles there.

There's still an opportunity for you to answer if you have not already, but this will take us into our next section. Our next section we're going to be talking about what the role of housing counseling agencies are, and what role agencies can play. And we're going to be hearing from a housing counseling agency who basically is able to bring that housing counseling perspective and talk about how their agency was able to basically plug in in their state, which was Colorado which was mentioned earlier by Mark in the Urban Institute as being an example of a place where there was some success and there was some effectiveness. But I think that this is great for us as we think about our role of housing counseling agencies.

So without further delay, I'm going to turn it over to Albert who is going to talk about the role of housing counseling agencies, and specifically the role his agency was able to play in being able to see success. Albert?

Alberto Guerrero: Thanks, Sid. My name is Alberto Guerrero. I'm here with Northeast Denver Housing Center in Denver, Colorado. I'm a housing counselor. I'd like to thank everybody for joining and thanks to Mark and Samira for providing a lot of information to digest. So as a housing counselor and in light of the pandemic, we're always thinking of housing stability. Our goal obviously is to provide information within the right framework and allow renters, homeowners, and other members of the community have the correct information to make the right choices so they can secure housing, housing that's stable, and then thrive as a family and in the community at large.

So when facing this question relating to eviction diversion and prevention, we come to it with three questions. First question, as a housing counselor how can I avoid displacement? As we know, working with rental assistance and other clients who are facing eviction we find them at different stages in the game. Because that timeline can be varied were not always able to start immediately with rental assistance and carry non-payment. Of course, that is the primary goal when we have access to rental assistance funds, and we would see that in a pre-filing status or cases that have received a demand for rent.

And then when we encounter tenants who have received a summons or are in a post-filing status we want to build a safety net in order to divert some of that energy leading towards displacement towards other resources and agencies in our area. And then finally, intervention may be our only option if a client is going to attend a court proceeding and will need legal representation. When you hop on to the diagnostic tool that Samira used or created with NCSC -- we can go back to the last slide. One of the aspects that's highlighted after you receive your report is that funding for diversion programs can be limited or can be ample.

And as a housing counselor we know that we can provide great data and information for other agencies that may not have the staffing bandwidth to gather that information, but maybe focusing on creating that diversion program. As Mark identified in his presentation and in the article available from the Urban Institute, we as housing counselors can identify components that are crucial to the success of certain groups in the community. We can gather accurate information

and that data can be used for those who are focusing solely on creating an eviction diversion program and do have access to the courts.

The next question that we would ask ourselves as housing counselors would be how can I help during a housing crisis? Of course, referrals are a key component to what we can do after providing rental assistance and ensuring that the housing stability is a long-term success for the tenant. So we would have the option of legal resources and non-legal resources. Here in Denver we do have several different low income and free of charge legal services and agencies that are available to clients, and with the Colorado Eviction Defense Project that has been widened to those who may find themselves earning no income at this time but previously were unable to receive assistance because they were not classified as low income.

Due to the pandemic obviously that has changed. For these referrals we also want to be sure that, as Mark indicated you can't go door to door, but we want to be using 211 and other services to get the information out there. In terms of the diagnostic tool, you see that some of the participation in your area may be mandatory. Maybe that is a feature of the program that would be best for your community. Some may not be that way so you want to, as a housing counselor, understand that there are different outcomes, as we all know, for different renters, different individuals in the community, and we have to take into consideration that timeline. Obviously, during a housing crisis collaboration is a key dynamic.

We want to have legal, non-legal referrals. We want to outreach and have continuity with our community. I know that the emergency rental assistance program here in Denver has allowed us at Northeast to work with different areas of the municipality and make inroads with other communities or other neighborhoods in Denver. So how can we be helpful to them, how can we be helpful to areas that have other housing counseling agencies that are deep rooted? And we want to engage those other agencies and other partners so that we can provide from our end our expertise in programs that are applicable for their tenants.

And then for the final question we would ask ourselves is how can we help create and preserve these opportunities? When the proponents or those who would like to take a look at the diagnostic tool receive the report, they see that one of the areas highlighted is modification. Can summons be modified? Are there self-help avenues that tenants can take on on their own? And we want to be able to integrate any changes with previous programs that have been successful, programs that predated emergency rental assistance, and then of course what it would look like after the funding related to the pandemic is no longer available.

So designing flexible programs, being flexible in our approach to current programs, and how do we report that information to other individuals and other agencies that might find it very useful. I know that one thing that we find very effective is to build more than a safety net. I called it recruitment in this slide because we want landlords, property managers, and community organizers to work with us even down to the level of helping process emergency rental assistance applications. Or getting on board and creating a team environment or a team relationship between tenants and the property managers, who in some cases are both interested in curating the payment or the non-payment.

And then finally, with equity of course information is a key aspect that we provide when we're working with new applicants. And information I believe leads to equity, it allows us to enrich what we can provide as housing counselors. It allows us to gather information on those sectors or neighborhoods in the community that may not be receiving the impact that is necessary, or that they deserve, or that would allow them to thrive as well. So we want to recycle and repurpose successes or areas for improvement in our different populations and different programs. And then I guess this leads us to as housing counselors what is the long game. How do we evolve our strategy? What's going to happen after rental assistance?

Our renters, a lot of them in order to build wealth and thrive as families, we want them to plan a future of home ownership. Avoiding eviction obviously would help them in many ways. And then as the policies change as well allowing them to retain financial stability and move forward is always something that we're thinking about in regards to what eviction prevention and diversion means. In the initial phase and the outset, you do not become unhoused, but how can that create a platform for future success. And I'd like to thank everybody for including housing counselors in the panel.

Sid Alvarado: Thank you so much --

Alberto Guerrero: And I'll hand it back to Sid. [inaudible]

Sid Alvarado: Thank you so much, Albert. OK. So now we're going to talk about resources. As I mentioned in the beginning, it's really important that you have resources so that way even after the webinar is over you have the opportunity to go and to research everything that we've talked about a little bit further. So what resources do we have for you today? HUD Exchange. HUD Exchange is an absolutely wonderful resource wealth of information specifically for what we're talking about today. There's a page that's actually dedicated and that reads resources for rental counseling and eviction prevention.

What you'll find on this page is that there's a collection of resources that are here for housing counselors to work with ultimately to help their clients to prevent eviction. On this particular page you'll find a lot of information, you'll find things such as a check list which helps counselors to know what topics to cover. That's always something that's really important to either new counselors or counselors that are basically pivoting from one area to another. You want to make sure that, hey. I am doing this rental counseling session. Am I covering everything that I'm supposed to cover?

So there's basically a checklist there that helps you to go through and to make sure that you're covering all those topics that are really important for you to cover in a session. There's also some tips on developing an action plan. That's also another area that I find housing counselors have a lot of questions about. Hey. I'm developing this action plan. I want to make sure that everything that needs to be included in this action plan for this renter is included there. So there's some prompts and there's some tips there that are there to help you as housing counselors. There's also some data and tools. For many of you, you say, hey. I really want to read the data that's surrounding this as well as maybe find some additional tools. There's that there.

And there's also some info on how you can help your renters to navigate their rights as well as their responsibilities, which is really important. Another resource that is available is the outreach materials. We heard Samira talk a little bit about how courts need help. So there's actually a page that's dedicated and it came out of the need that COVID-19 created. But there's some outreach materials that are available for HUD approved housing counseling agencies. This information actually assists agencies in reaching out to those who are struggling. And what I love about this page, actually there are some opportunities in order for you to make the fliers that are available here customized.

You can customize them and you can basically put in your agency's information. And it basically starts off with questions such as are you facing eviction. And if they are able to read through that it gives some background on what they can do, and then it lets them know what they can do if they need help. So I know for many agencies maybe you're just not able to produce some customizable materials, and I always feel like why reinvent the wheel if it's already created for you. So if you go this page here, once again we're going to be providing this link for you in just a moment, but here you will actually find where you can go and you could actually customize tools, have them quickly ready to go in order to provide that outreach which is very needed within our community.

So here's specifically are some links that I've already mentioned. However, I just want to go through really quickly as far as what these resources are that are here. You heard Mark talk specifically in the beginning about the report, so here we provided a link to the actual report where it talks about those early lessons from the pandemic. For those of you who are looking to maybe basically take time to really read that information, to find out maybe what some other agencies did maybe early on where you can maybe prevent going that same way, or you can build your program from the beginning from a strong way, the report actually outlines that information. There's the eviction diversion tool that both Samira and Albert talked about.

I did also have the opportunity to go and take the diagnostic tool. I think it's great. It's not only great for those who are looking to maybe start an eviction diversion program, but if you already have an eviction diversion program it asks some wonderful questions. And what it does is it allow you to maybe strengthen a program that you already have that's in existence. There's also the National Center for State Courts evictions resources so there's some additional resources that are there for you. There's information on -- this is the link to HUD exchange, which I just talked about, the rental counseling and eviction page as well as the covid-19 page for outreach materials.

And then there's some more specific information for consumers that -- for renters that need help from CFPB. There's information on housing counseling to support renters in crisis as well as some information on data, which is the eviction lab data. So once again wonderful resources that even after the webinar is over you can go and you can access. Before we go, we like to always make sure that you can know where to find us if you have questions. So you can always go to [HUDExchange.info/counseling](https://HUDExchange.info/counseling) to find some of these resources that we talked about. The bridge newsletter, we're always coming out with that newsletter quarterly. HUD provides that newsletter quarterly just to stay abreast of the topics that are really important, and pertinent, and relevant to the housing community.

So there's an opportunity for you to look at past articles as well as the next upcoming article, which I believe is going to be the end of January. And then there's -- we always want you to know that if you need to contact us this is how you can do that. You can go to [housing.counseling@HUD.gov](mailto:housing.counseling@HUD.gov) if you have some very specific questions. So it looks like we have a few questions in the Q&A box, but before we get to those questions, we do have one last Mentimeter question for you. So once again, you can grab your phone, go to your browser, and you can answer this last question. We would love as much participation as possible.

We want to know what actions can your agency take in building, or supporting, or strengthening an eviction diversion program? So from what it is that you've heard today, we would love to get your input on what do you feel like you can do to either build, support, or strengthen an eviction diversion program. This is an open-ended question so it's an opportunity for you to answer any way that you see fit. While you're answering that I would like to also encourage you to put any questions that you may have in the Q&A box. It looks like right now we do have a couple, but we do have some time for some Q&A.

We do have a few moments for some Q&A, so if you have a pressing question that you can think about for one of the panelists don't hesitate to reach out and we're going to get to that in just a second after this Mentimeter question. And it looks like many of you are chiming in on Mentimeter with some great, great answers here. It looks like there's a comment thread between outreach. It looks like many of you feel like you can take that approach to provide the outreach as well as advocacy, maybe provide some legal counseling. Collaboration is great, as we know that housing counseling is strong when we have strong partners as well as those that we can collaborate with. So it looks like that's another comment theme as well. And then begin partnering with the courts.

Yeah. So we learned some great ways in which we can partner with the courts and engage, so thank you so much for those answers. And even though it's not up right now you can continue to provide your answers maybe because we would love to hear that. and it looks like now we're going to go ahead over and we are going to ask some of the questions that are here in the Q&A box to some of the panelists. So now I'd like to invite the panelists to come on camera and we'll go ahead and get some of these questions out. It looks like the first one is for you, Samira. There's a question that asks what exactly is a tiny chat?

Samira Nazem: Sure. Great question. And I apologize for not mentioning that earlier. Tiny chats are short annotated videos that we put out every week on different access to justice topics, and the goal is to be a little bit fun and entertaining while talking about really important things. So they're usually short, maybe 10 or 15 minutes. We often wear costumes, tell bad jokes, bring in silly sound effects, and anything else to try to keep people interested but also touch on some of the important issues that courts are facing.

Sid Alvarado: Thank you so much. OK. The next question's for you, Albert. There's a question as far as a desire where maybe you can give an example of how a housing counseling agency can provide a successful diversion effort. There's someone that wants to know what does that look like if a housing counseling agency is involved, what strategies.

Alberto Guerrero: So our strategy at Northeast Denver Housing Center and other housing counseling agencies in our area is to treat it like an emergency situation. You want to cure nonpayment. That's pretty much the nuts. If you can't pay rent, then you are facing eviction. So flexibility of housing counselors to process application fast, being able to essentially act like an EMT. What can you do right there from triage to payment that gets it done as fast as possible? And then legal services is like the emergency room. Legal services will refer clients who have received summons or who have received 10 day demands in our situation right now directly to us and say, how fast can we expedite this case.

We have an agreement with them, and you know no case is priority over another. But since we are facing eminent displacement we prioritize those through different channels in the agency and allow that to get through as quickly as possible. And then if we find ourselves unable to do so, information is always key, and we allow the legal services providers in other projects and general housing counseling information to help tenants understand that they can engage with the judge when they're facing eviction court. They can engage with their property manager. We can also engage with the property manager. If a property manager is aware that they have funds coming and the only issue is nonpayment, we will simply ask them are you able to call the court.

Can you have your attorneys please cancel this? We'll issue a promise to pay. And then -- and I see in the other question, if agencies don't feel that they're welcome in that process -- sorry to hear that -- but also everybody is on the same side. Here in Denver I know that's how we act. There aren't any enemies to anybody, so being able to roll up and say, please. Do not evict this tenant, we will provide the payment. We have great character, you have great character. And then the payment is provided within 48 hours, we're great to go.

Sid Alvarado: Thank you so much, Albert. And Samira, if possible, I'd like you to piggyback off that comment that someone made where they talked about basically feeling like they're not welcome in the court, or maybe not being well received. Do you have any advice on that on what they can do?

Samira Nazem: Sure. Sure. I'll say courts haven't always been the best at playing well with others. It's a bit new for them to really reach out and try to work well with mediation, legal aid, rental assistance, and all these services.

And there are growing pains in doing that. In terms of reaching out to courts that have rebuffed your efforts, I would say try again and just try to show how you can support them and what you bring to them and not just what you need from them to make sure that it's truly a two-way relationship. And at the National Center we're always happy to do a free 30-minute consultation with you as well if you'd like to talk a little bit more about what you're trying to do and get some advice from what we've seen in other jurisdictions. So feel free to reach out to us.

Sid Alvarado: OK. Thank you. And we have time for one more question. So Mark, I would like for you to maybe answer this one. And Samira, you can follow up if you see fit. But there's a question here about data base of eviction, diversion, or mediation. So is there somewhere where agencies can go to get some good data?

Mark Treskon: That's a good question. I mean, I will say our brief that came out in April did have at least the list of all the ones that are scanned. It wasn't the full database because there was a lot of internal stuff that wouldn't have made sense to an outsider. So that's the one -- I mean, obviously from my end I think it's a decent starting point for relatively new ones, but it wasn't a systematic scan. There might have been something popping up super recently that someone else is more familiar with, but I feel like that was actually where we landed on it. And that might be a good starting point to understand what might be happening in your state or locality too.

Sid Alvarado: OK. Anything to add, Samira, on that?

Samira Nazem: No. I mean, as I think you've all heard, it's a rapidly changing environment and it makes it hard to have a consistently accurate database. And a lot of courts have been working so quickly to stand things up that are new, and so I think what Urban's put together is a great starting point but some of it you might just have to do your own leg work on. There's not a great national database yet. Hopefully someday.

Sid Alvarado: OK. Thank you. Well, I would really would like to thank our speakers, Mark, Samira, Albert, for all the wonderful information that you were able to give the housing counselors. Thank you all for taking time to attend on today. As stated, keep -- we'll continue to send out information on upcoming webinars and trainings that we have, and have a wonderful day.

(END)