



Final Transcript

HUD: Engaging HUD Multi-Family Owners and Managers in HUD Housing Counseling External

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SPEAKERS

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Julie Rice

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Engaging HUD Multi-Family Owners and Managers in HUD Housing Counseling. At this time, all participants are in a listen-only mode. As a reminder, today's conference is being recorded.

I'd now like to turn the conference over to Ginger Holman. Please go ahead.

Virginia

Thank you very much. Welcome to today's very important webinar.

We're engaging, as it says, multi-family owners and managers, a group that we have not reached out to as often as we would like, and we want to inform you about the housing counseling program and what our counselors can do.

Before I turn it over to our speakers, I would like to go over some logistics with you. As the operator said, the audio is being recorded. The playback number along with the PowerPoint and a written transcript are going to be available in the webinar archives on HUD Exchange, and I'll post them in about a week. I did send out the handouts this morning to everyone who had registered. They're also available for download in the control panel. That's the panel on the right hand side of your screen. If you just click on the document name, it will start the download.

Your questions are really very important to us. A very easy way to do it is, again, on the control panel on the right hand side of your screen, there is a questions panel. If you'll just type in your question, we have staff who will be reviewing them. We will try to answer some during the webinar, but if not, we will make sure that they get answered. You can

also, after the webinar is over, send your questions and comments to hud.counseling@hud.gov, and just put the webinar topic in the subject line so we get it to the right person.

We may, depending on the time, open some lines for questions, but we have almost 500 people participating, so type in your questions. That really is the best way.

If you've logged onto the webinar, GoToWebinar will send you a certificate of training within 48 hours. You just need to print it out and save it for your records.

Again, all the materials are going to be posted in HUD Exchange in the webinar archives, and you'll be able to find them by date or topic. There's also a way that you can get credit for taking the webinar through the archives. You just select the webinar you want to look at, click Get Credit for This Training, and the system will take care of you.

Now, let me turn the conference over to David Berenbaum, the Deputy Assistant Secretary for the Office of Housing Counseling. David.

David

Thank you, Ginger, and to, everyone, thank you for joining us today. My name is David Berenbaum, and I'm the Deputy Assistant Secretary for Housing Counseling at the United States Department of Housing and Urban Development.

I want to begin on a somber note at first. Obviously, the historic winter storms have left many Americans vulnerable, and our thoughts and prayers are with those who have been impacted by the severe winter weather and related service issues in Texas and other neighboring states.

Both HUD and FEMA have announced major disaster declarations in affected counties in the State of Texas, and their availability of services and information can be found both at HUD.gov as well as the FEMA website. Housing counseling organizations for our audience today, public housing disaster waivers, related insurance, information on housing providers, and other resources can be found on both websites.

Further, the financial impacts of the COVID-19 pandemic continue to affect the housing stability of the nation's individuals and families regardless of where they live. During these unprecedented times during the national emergency, HUD-approved housing counseling agencies and

the counselors they employ continue to play a critical role in helping struggling homeowners and apartment residents understand their options for immediate relief from the worries of both foreclosure and eviction.

Housing counseling agencies play a critical role in helping residents find rental assistance in their community, support their long-term financial goals, and to avoid eviction along with all of its negative consequences, working with our colleagues at HUD's Office of Multi-Family Housing, and you, our private and public sector partners, managers and owners alike.

We have a wonderful opportunity to leverage the role of housing counseling agencies nationwide to serve as a trusted advisor and provide housing counseling services to residents in multi-family properties funded by HUD's programs.

Among the subjects today that we'll cover, the topics include rent and utility assistance, financial counseling, landlord and resident responsibilities, and how residents can repair their credit, and more.

Clearly, the COVID-19 pandemic has made the role of rental housing counseling even more important and underscored the need for apartment residents to have the same type of preparation and education as homeowners.

Along with our colleagues at HUD's Office of multi-family Housing, we are laser-focused on ensuring the availability of safe and affordable rental housing. Thank you for everything that you do to share in this vision.

It is now my pleasure to introduce our expert presenters for today. First, Robert Iber, who is a senior advisor with the Office of Multi-Family Housing at HUD. Then, our Community Compass partners including Olivia Healey, a community development researcher who will be our lead from her team on today's webinar. Toni Gallo, who manages a portfolio of technical assistance products for various HUD multi-family offices.

Toni, herself, is also a former property manager.

Joseph Sant works for the Center for New York City Neighborhoods, and he'll lend his expertise in designing programs including landlord-specific initiatives. Nicole Upano, who serves as Director of Public Policy for the National Apartment Association. In this role, she leads the team within

NAA that conducts research and analysis on industry policy concerns and develops communications materials in support of the apartment industry's advocacy initiatives. Then, for Q&A, members of the Housing Counseling Office team, Julie Rice and Ginger Holman will lead the Q&A discussion.

Let's get started, and again, thanks for joining us today.

Tony

Hi, everybody. My name is Toni Gallo, and I'm really happy to be with you this afternoon. The agenda that we have for you today is as follows. We'll speak about why housing counseling is an excellent resource for HUD's Office of Multi-Family Housing and specifically why owners of HUD-insured and/or assisted housing were invited.

We'll discuss the types of services that housing counseling agencies can provide to your tenants and the depth and breadth of those services. We'll talk about how to locate housing counseling agencies in a particular area. We'll discuss this later in the presentation, but I'd like to make a plug for the housing counseling locator on the Housing Counseling site on the HUD Exchange which enables you to use a map, go to your state, and

obtain a list of HUD-approved housing counseling agencies by city or town.

There will be some time for HUD to answer some of your questions, and we'll get to as many of them as we can. Finally, we'll go through the resources available on the HUD Exchange about HUD-approved housing counseling agencies.

Next slide, please. So, what do we expect to learn from today's session?

This session will help you understand why owners and managers of HUD-insured and/or assisted housing and HUD-certified housing counseling agencies can partner to assist each other in achieving their goals.

We want to use this session to ensure that you're aware that not only do housing counseling agencies provide assistance to potential and existing homeowners, they also provide a variety of services to renters as well to assist individuals and families to find and retain suitable, affordable rental homes. So, we'll discuss the many services that housing counselors provide.

This session will also point you in the direction of useful resources to which owners and managers can alert their residents which ultimately may help them remain in their homes.

Next slide, please. There are various types of landlords associated with HUD programs that are out there providing rental housing. Among them, but not limited to, are owners of properties with mortgages insured or assisted by HUD often in the form of project-based rental assistance. There's public housing, of course, and housing partially funded by grant funds such as Home or CDBG and more.

As an owner of affordable housing, what is important to you, and how can housing counseling services help? Well, first of all, there's a business case for understanding how housing counseling can assist your residents, notwithstanding the more altruistic reasons. You want to maintain a stable population of good residents. You want to minimize turnover from residents moving out on their own or through eviction.

Unit turnover always results in quite a bit of cost to get the unit ready for the next tenant including maintenance and sometimes even capital expenses. You generally have to do some marketing, and you generally

will have some vacancy loss which you want to minimize. Of course, we all know that evictions can be very costly in terms of legal fees as well as time.

HUD-certified housing counselors are aware of resources that can assist residents to retain their homes by identifying emergency resources and through other means. Now, you don't necessarily have to liaise directly with housing counselors, but your site manager might refer residents who are concerned about their status as residents in your complex to housing counseling agencies. It's a very good resource.

Housing counselors, if they're aware of your property or properties, can be a great source of referrals or free marketing. We'll talk more about these items later, but for now, I'd like to turn the presentation over to Olivia Healey who will introduce you to Mentimeter and ask you a few questions.

Olivia

Thanks, Toni. Today for our presentation to make it slightly more interactive and be able to gain feedback from all of our attendees, we're going to use a polling software known as Mentimeter. The way you access Mentimeter is you're going to go to Menti.com. You can do it on

your phone or just open another browser on your computer. Throughout our presentation, any time you see this icon in the bottom right corner, you'll know that a Mentimeter question is coming up.

As you open a new browser on your computer, you're going to type in Menti—and again, you can do it on your phone as well, Menti.com. You're going to type in the code 9174358 which is located at the top of this slide on my screen.

As you join, there's a heart icon that you'll click just to show us that you're there, and once we get a good amount of engagement we'll be able to move forward to our first question. If you're joining, and you're unable to see the code on the screen here, the code is 9174358.

We have about 110 of you joining us. I'll give this a couple more seconds, and then we'll transition into our first question. As we transition to the next question, if you join a little bit later, the code will still be at the top of the screen, so you'll be able to add it into the website.

The first question so we can get to know you a little bit better is, what is the size of your portfolio? You'll have three options on your screen to

pick, and we'll have real-time updates on our audience comments. It looks like the majority of our attendees today are operating with less than 5,000 units. Thanks for the fast responses. We have people from all different portfolio sizes on our call.

Transitioning to our second get-to-know-you question, we want to know if you're currently working with housing counseling agencies in your community. So, it's yes I've worked with these local housing counseling agencies, I don't know what a housing counseling agency is or what one does, and I'm aware of the services but never worked with one.

I'm happy to see that a good majority of you are working with your housing counseling agencies to date, and I'm also open to the opportunity today for you to get to know all of the resources that we can provide you. So, there will be a lot to learn on today's call.

I'm going to bring us back to our presentation, and we'll use Mentimeter later in our presentation as well, but we'll transition back to our content now, and I'm going to hand the webinar back over to Robert to give us an introduce from the Office of Multi-Family Housing.

Robert

Thanks, Olivia, and thanks to Toni, and especially thanks to David for including Multi-Family in this webinar. We always look forward to speaking to the HUD multi-family owner agent family.

I think as folks know, nationwide between 85% and 90% of renters are making rent payments which is very good. However, if you're one of those owners or agents who has 15% of your renters not making full payments or any payments or less, it's providing quite a hardship on your property and your cash flow.

If you have a subsidized renter, they can recertify through the CARES Act. We've put \$800 million in funds on our project-based rental assistance properties and funds on our 202 and 811s, so those folks can recertify, and HUD can pick up the difference in their loss of income, however, for subsidized families, they still have to pay their tenant portion of the rent. They have perhaps more people in the household, they have their kids at home, they have more folks eating, they're using more utilities, broadband, so there's more expenses on that household.

If you have market renters, they don't have the ability to then recertify and have HUD pick up that difference, and they have all the same issues

they're dealing with, more folks in the home, more impact on utilities, food, etc.

So, housing counselors, as you heard earlier and as you'll hear in this broadcast, can provide a lot of services to tenants, and by extension, management agents and owners. They can provide assistance with budget counseling. They can provide assistance with finding resources in the community that might help them fill some of the incoming budget gaps.

They can also provide repayment agreements which owners and agents may be interested in engaging with residents, and all those things, as Toni mentioned, to avoid eviction which we all want to avoid at all costs.

We, at Multi-Family, have provided some resources to the housing providers, both HUD agents and owners, and the webpage is there up on the screen, and I believe the link is going to be in the chat box. It's definitely in the PowerPoint presentation. There's things on there such as our Q&As which give a lot of relief to some of the multi-family requirements, tips for owners and agents and residents, and we also have on that page a brochure for landlords in dealing with renters, both

subsidized and non-subsidized who aren't making their payments or need assistance and a brochure that's targeted for residents.

So, I encourage folks to go to our webpage in Multi-Family. There's a whole lot of good information on there. It's been flipped through there on the screen.

So, again, I want to thank the Housing Counseling folks for including us in this webinar, and with that, I'm going to turn it over to Nicole.

Nicole

Great. Thank you, Robert. I'm really excited to be here today with all of you, and I just wanted to start off by thanking Deputy Assistant Secretary Berenbaum for inviting us to participate in this esteemed panel and for the work that he and his team are doing to promote these important programs. We're happy to be here today to share the housing providers' perspective and pass along any insights from our members across the country.

Our members have been and continue to be strong supporters and participants of the Section 8 Housing Choice Voucher program and HUD's housing programs. Just to echo the other speakers' comments, we agree housing counseling is a valuable resource for renters and can play a

significant role in improving housing outcomes for both renters and housing providers, and we appreciate the resources that HUD has made available both to housing providers and our residents who may be interested in participating in these programs across the country.

As we are all kind of recovering from COVID-19 and the terrible weather situation that's been happening around the country, we know that housing counseling will be an important asset to keep renters stably housed and to help them get back on their feet after this devastating year.

Just to give you some background about NAA, we serve about 82,000 members across the country and represent more than 10 million rental homes globally. We also partner with our network of state and local affiliates, our state and local association partners, about 150 of those around the country, and we provide education to owners, operators, and rental housing community staff.

We offer designations to help them advance in their careers in the industry and advocate for balanced housing policies on behalf of the industry and make sure we partner with folks like HUD to get good information out there about resources available.

In the context of this discussion, we represent a diverse cross-section of rental housing owners and managers from the large regional and national firms that have tens of thousands of units to the smaller owner/operators across the country, the mom-and-pops that own just a few properties, and that's their nest egg.

This helps us have a really good pulse on what's happening locally and given that some of our larger members, they have a good sense of lessons learned working with a variety of program administrators across multiple cities and states.

So, generally their experience with housing counseling has been where renters or their residents are being offered education or housing counseling or training alongside access to security deposit assistance or rental assistance or some other eviction prevention measures, and our members have worked with a variety of entities ranging from government-run organizations to secular and non-secular private nonprofits.

As you can imagine, their experiences are mixed given just the myriad of training and assistance is offered, but what they found is that programs

that have flexibility to sort of tailor their programming to the needs of their students or their renters, those programs have sustained success and the best outcomes.

Just to give you a couple examples, a program that can modify their approach to provide the necessary support whether that's for a single individual who is escaping a domestic violence situation or a family that is experiencing parents having job loss or cut hours, while I understand every program and agency is different and has different financial constraints or other challenges, we found that our housing providers seem to have the best experience with those that can offer this sort of tailored approach, and they've seen these programs lead to more successful tenancies and better outcomes for their residents.

Another example I heard is there is a significant difference between a program that requires watching one prerecorded training on financial literacy versus another program that is sustained for several months and can provide that ongoing support whether that's through that specific organization or in partnership with other local groups.

Those programs where folks work together with other nonprofits on job training and other services that really does help move the needle in addition to the counseling services that HUD offers through their programs.

Another feedback I received, sort of along the same lines is that for some agencies and services, their programs can differ with changes in leadership which might be difficult to navigate, but having that follow-through is really important in terms of offering that ongoing support and leading to successful tenancies and good outcomes for everyone around.

Housing counseling can help eligible renters prepare for the future to prevent them from being in the situation that required assistance in the first place, so we're happy about that, and as you already know, stability in all parts of a person's life whether it's health, housing, educational opportunities, job security, these are all equally important and impact one another. Having housing counseling is an essential part of those kind of wrap-around services to help renters in need.

Our members are very grateful for the opportunity to partner with these organizations, and as I mentioned, members are positive on housing

counseling and the way that they can provide support. If we could offer any tips, we would say if there's an opportunity to address status programs or providing flexibility or level-setting with standards across programs, I think that would just make them even better and even better resources for folks around the country

Just in closing, I wanted to reiterate the important role that housing counseling could play especially in the current environment as folks have been severely impacted by COVID-19 and continue to be in a volatile situation. As eviction moratoriums are listed, we know that there will be a broad mix of renters really across the income spectrum who will be in need of assistance and that extra support whether that's very low-income renters or folks who've experienced one-time job loss or underemployed or whose savings were really wiped out by the crisis.

So, we want to ensure that there's equal opportunity across folks to obtain assistance, and this largely affects housing providers as well and the 17 million jobs that we support around the country. We just want to make sure since housing providers have been under some sort of eviction moratorium for almost a year now, and they are at risk for financial distress as well, that they can ensure they can pay their bills and support

their renters as much a possible since they rely on rental income to pay their bills, pay themselves a living wage, and their employees. The property managers and maintenance staff, they're really helping to keep renters safe at home, and they need that income to maintain the quality of their communities for all their residents.

So, we hope we can continue a dialog with HUD and provide any beneficial information about the housing providers' perspective, and really appreciate the opportunity to be part of this conversation.

From here, I will turn it over to our next speaker.

Toni

Hi, everybody, again, and thanks, Nicole. Thanks again to David, Olivia, and Bob for making this webinar possible and allowing me to speak to you.

The purpose of HUD's housing counseling program is to provide housing counseling services to consumers on seeking, paying for, maintaining, and renting or owning a home. The primary goal is to assist households to obtain suitable, affordable housing and have the resources to retain their housing.

Part of the program's focus is to address homelessness, assist renters with homelessness prevention, and assist homeowners in avoiding foreclosure. Housing counseling provides independent expert advice to consumers to address their housing barriers and help them achieve their housing-related goals which relate to housing stability first and foremost. Housing counselors are required to conduct intake on potential clients to assist their particular situations.

Through housing counseling, clients create a household budget. Housing counselors work with consumers to look at their finances and determine what they can afford to spend on housing. Counselors work with their clients to develop an action plan for going forward to ensure that they can maintain their stability as renters.

The housing counselor will follow up with their clients periodically to see if the action plan is working and what, if any, revisions need to be made. This is really important. Housing counselors can work with residents to revise their household budget and/or create a sustainable repayment plan if they experience the situations such as a reduction in income that might result in them being behind in their rent.

Remember, housing owners and managers, you want to rent and retain good residents. Housing counseling can help you do so. Housing counseling can help residents learn to be responsible renters and work with them when problems arise to ensure their continued housing stability.

Housing counseling is provided by HUD-approved, community-embedded housing counseling agencies. The Housing Counseling Certification Requirements Final Rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs must be provided by certified housing counselors by the final compliance date, which is coming up. It's August 1, 2021.

HUD's created comprehensive resources such as self-paced online training and a variety of different resources for housing counseling agencies and housing counselors to increase their learning and knowledge.

Housing counselors have to take a rigorous exam and pass it in order to obtain certification. If you look at the housing counseling certification page in the Housing Counseling site on the HUD Exchange, you'll see the

numerous amounts of resources that are available to assist housing counselors to be better counselors.

Next slide, please. As you can see from this slide, housing counseling agencies can be seen as sort of a one-stop-shop for lower-income renters and potential home purchasers. While some of these items such as pre-purchase, post-purchase, mortgage delinquency, and home equity conversion are targeted to homeownership, others are applicable to renters and rental housing such as financial management and budget, rental obviously, fair housing, and services for homeless individuals and families.

As stated previously, housing counselors can help renters with budgeting, financial management, eviction prevention, and learning to be responsible residents. Providing resources about housing counseling services can be part of a packet of information provided to new residents. You can look at it as another tool in your arsenal in maintaining a stable tenancy.

Next slide, please. Rental housing counseling can educate clients about financial planning and good rental practices. Counselors can help renters develop and maintain financial literacy through counseling on budgeting,

credit, and financial literacy for the future of homeownership. They can also teach good rental practices such as maintaining rental insurance and maintaining a healthy home.

Now, I'm going to turn the presentation over to Joseph Sant.

Joseph

Hello. It's good to be with you all. My name is Joseph Sant. I'm with the Community Compass program providing housing counseling technical assistance and also the in-house counsel at the Center for New York City Neighborhoods, a New York State not-for-profit organization promoting affordable homeownership that has designed and implemented locally-based programs that benefit homeowners as well as their renters, especially programs that provide financial assistance following disaster events and during economic crises.

I'm going to build on what Toni and others have been sharing today by talking a little more specifically about what rental housing counseling looks like, what the process is like, and highlight some of the key aspects of rental housing counseling.

As Toni mentioned, the services that are provided by housing counselors are provided by local community-based, nonprofit organizations that have been certified by HUD to provide housing counseling services. Typically, these services can be offered in person at community-based offices or virtually. Right now, of course, they're primarily being offered virtually during the pandemic.

Some of the things that counselors focus on when they're meeting with their rental clients, they're educating them about financial planning and good rental practices, so counselors can help renters build financial literacy through counseling on budgeting, credit, financial literacy, preparing for a potential future homeownership, and counselors are working with each household to understand their unique financial details so that the counselor can advise about actions a household can take to maintain their housing, maintain affordable and stable housing, and especially for tenants who have experienced a financial hardship that has left them in arrears, they're working with that family to get back on track.

That might include structuring a repayment plan proposal that's affordable based on the family budget. That's just one example.

Counselors can also educate on good rental practices such as obtaining rental insurance, maintaining a healthy home, and especially at this time a really important aspect of rental housing counseling is helping clients identify the rental assistance resources available to them including, especially now pandemic relief resources, and there are a lot of those new programs coming out in part because of recent federal legislation.

So, through that federal legislation, rental assistance benefits are being put in place to help cover renters' arrears, and the housing counselor's job is to know how that assistance coming from the federal government is going to be distributed on a local level.

Which offices do you go to to apply for assistance? What paperwork are they looking for? Who do you have to get in touch with? Housing counselors often have relationships with the local government offices that disburse this aid.

They also will have relationships often with non-governmental social services, philanthropic assistance that can help improve a tenant's financial stability, and housing counselors should be able to assist clients and apply for these resources including assembling all the required

documents, and as needed, communicating with their landlords and cooperating to secure assistance.

Generally, rental housing counselors are doing their best to help their clients who are struggling during this pandemic to avoid eviction and eventual displacement by taking steps to resolve their financial distress now.

To give you an illustration, I'll share that in New York State what we're seeing is that rental housing counseling agencies are helping clients apply for rental assistance made available under the CARES Act passed last year, but they're also helping clients apply using preexisting benefits that existed before the pandemic, just part of the safety net, things like public assistance. Locally we call it the one-shot deal which let's tenants access a lump sum payment for emergencies just to try to stabilize their housing.

Also, because of federal legislation that passed in December of 2020 which created a new Emergency Rental Assistance Program, funds are going to be flowing from the Treasury to the states to distribute aid to tenants.

So, what New York housing counseling agencies that provide rental counseling are doing right now, those programs aren't open to applications as the state is preparing to implement that federal relief, but counselors are conducting outreach to their tenants and to new clients who might be struggling and making sure that they have them kind of on their list so that when the state opens up applications to the new Emergency Rental Assistance Program, the counselors are going to be able to move those tenants swiftly into the application process and counsel them through their relief process and hopefully qualify them for dollars to help them with rental arrears.

So, let's go to the next section where I'll highlight some of the resources that are available online at the HUD Exchange on these topics. First, I'll point out we have the Rental Housing Counseling and Eviction Prevention Resource page. Here you can get the essentials of what rental housing counseling is and what it provides. You'll find HUD's webinar series on rental housing counseling including this webinar, the Rental Assistance Housing Counseling Toolkit as well as comprehensive housing assistance resources on a variety of HUD programs.

There's also a COVID-19 Emergency Information for Housing Counselors page. We're pulling that up right now. This is going to give you an idea of the kinds of programs that rental housing counselors are being made aware of specifically to help households affected by the pandemic to preserve stable housing.

One of the really helpful resources is this CARES Act and other COVID-19 Response Funding chart for housing counselors. So, again, since last spring, there's been a lot of federal legislation that has created a number of programs designed to help meet local needs, and many of these programs may fund housing counseling and also may fund direct dollars to help tenants. Each program has its own set of parameters, allowable uses and timelines, and so this document compiles all of these programs into a summary with the applicable guidelines and uses spelled out.

So, you'll see things like the Treasury's Coronavirus Relief Fund and HUD's Community Development Block Grant Program for Coronavirus and many more.

So, housing counselors are going to have a basic understanding of these resources at least, and they're going to need to know how to find out

where these funds are held at the state and local level because, as I mentioned, a really important part of their job is to connect their clients to these resources.

Let's talk a bit about when you might want to refer and use rental housing counseling. So, as owners and managers of properties including HUD-assisted and FHA-insured properties and just all building owners, you should know you can refer tenants to housing counseling agencies any time, but specifically consider referring when a tenant's missed rent payments, struggling to pay on time, tenant job loss, or other pandemic-related hardship has shown up, but you can also consider proactive referrals. You may provide counseling information up front to tenants when they apply for a unit in your property or at time of move in.

Another thing to consider, a counselor's job is to help tenants who are in hardship that might be afraid to get in touch with the landlord or their owner because of the situation that they're struggling with. So, counselors can really help restore communication, and rental housing counselors are going to help unpack the issues the tenants may be facing and come up with a solution that might be mutually beneficial, help the tenant get back

on track, and help preserve the tenancy or work out some other arrangement.

In that sense, they're helping to restore communication that you see might be falling out of touch with a tenant. So, one of the many ways in which rental housing counseling is helpful and effective for both owners and the tenants.

Here I'm going to hand it off to Olivia, and I believe we're going to have another polling question.

Olivia

Thanks, Joseph. So, I'm going to pull up our Mentimeter again. So, you'll go back to that original webpage in your browser or your phone and type in Menti.com. We're going to answer our third question for today which is what services your residents need the most. We have a variety of responses that you can choose from and help us gauge kind of what you're seeing with your tenants. If you've closed out of the browser from earlier, as you may have, at the top is the code again, so 9174358.

We're seeing a good amount of responses are for financial assistance, to pay rent and utilities, which we've all been seeing that in the industry. Then, [cough] are the good rental practices and financial planning.

I'm going to transition this to the other response, so if that was something that you responded to, you can write in your response, but I'll transition back to our presentation to keep things moving.

Now that we've gone through all of the different resources and knowledge that our housing counselors have, we want to be able to give you the skills and the tools to locate these housing counselors within your communities.

Located on HUD.gov is a database tool that you're able to access and research and find housing counseling agencies at the local level, so if I were to go into this website, you would just scroll through the list to find your state. Once you select the state that you live in, you'll just click, go to this page.

A list of all the housing counseling agencies within your state will be brought up, and we have a series of factors that we list in our results search including the counseling services is an item that you'll want to look

into when you generate this list. Looking at the multitude of services that we showed you earlier that housing counselors do have the knowledge and expertise on, you'll make sure that you have that rental housing counseling service for the agency that you are locating within your community.

Then, again, if you're a tenant English or Spanish-speaking, looking for those additional criteria that we have listed out here will be beneficial to you.

I'm going to pivot this to Julie Rice to moderate our questions and answers for the remaining part of our webinar today.

Julie Thank you, Olivia. We've had a couple of good questions in the Q&A box. The first question that we want to talk about is, "Are there fees associated with housing counseling?"

David This is David. I'll jump in there. That's a great question. In fact, while most organizations, in fact do not charge fees, in some instances generally more associated with a purchased counseling or the provision of services for reverse mortgages, there may be nominal fees, but as a general rule

across almost all of the counseling programs, the overwhelming majority of counseling groups do not charge a fee.

I'll add, in particular, the situations of eviction of foreclosure prevention, it's universally rarely done and never done according to our guidance.

Julie Thank you, David. That was really helpful. Let's see. I think we have one more question here. "How do I become a certified counselor?"

David That's a wonderful question as well. On the HUD Exchange website that was referenced during the presentations, there's very detailed information about becoming a HUD-certified housing counselor. One of the requirements of being a counselor is also being employed by a not-for-profit, HUD-approved housing counseling organization.

So, it's sort of a two-step process. Become affiliated as an employee with a housing counseling group, and then really do some studying and pass that exam.

I'm happy to report that about 80% of counselors today have passed the exam, and we're hoping and expect by August of this year, we'll be at full

certification. It is a challenging exam but ensures a meaningful baseline for professional housing counselors across the country.

Julie Great. Thanks, David. The next question here, “Are virtual workshops available to residents for financial literacy?”

David Another great question. I think it’s important just to step back for a moment and note the large variety of housing counseling organizations that are actively involved in financial education as well as financial empowerment and literacy. There are national organizations that have local affiliates or local offices. There are regional housing finance agencies as well as local housing counseling agencies, and many of them are using very proactive training programs, even coaching programs that utilize, in many instances, in fact new technology tools such as financial management apps, credit improvement apps, and the like, and they are multi-session.

Many offer group sessions. Also, many offer individual, and then there are also many housing counseling groups that are also certified credit counseling organizations by the states that they do business in.

So, while there's no one single approach, almost universally they are providing a curriculum or a model that meets the needs of the constituency that they are providing services to.

Julie Just to piggyback on that, David, I'd like to add, too, that if you go to the housing counseling main webpage, we also have a list of all of the training that is available and a list of our training providers. We have a list of grantees that also provide training, and you can go to their websites from our links and find all kinds of additional training for folks.

David Good point.

Julie Okay, somebody's wondering, "Why is the certification test so difficult if we're trying to help residents?"

David Well, the exam was developed by a professional adult learning company that also is very involved in many different disciplines of professional continuing education and also licensing. They have great expertise. This was mandated by Congress, the entire process, and our goal is to really try to promote as many qualified counselors from diverse market segments as possible, and that's a point that was just made.

Many of our partner agencies are offering specific training through webinars, online, and other means including ourselves having tools online as well to help with that process.

Ideally, I would love to see, in fact, residents of complexes emerge into the practice of housing counseling as professionals, and frankly, it's an area that I would like to see more programs as we would see in other industries whether it's real estate or mortgage origination, housing management, complex management. Love to see residents also become counselors moving forward, and in fact, many of our agencies have done exactly that already.

Julie Our next question here is, "Does HUD provide or have a program for residents who want to be first-time homebuyers?"

David There are some wonderful programs being offered across the country, again, by the multitude of housing counseling organizations. Also, I want to celebrate also there are any number of multi-family complexes that have really holistic services in common buildings, in facilities that are

neighboring other public buildings such as schools or daycare centers where, in fact, pre-purchase or other programming does occur.

So, that's a terrific model, and again, one which I hope we can see more of moving forward.

Julie Thanks, David. "If we want to refer a resident to a counselor, do they need to be specifically a rental counselor from the list, or can we choose any rental counseling agency?"

David Really it's a matter of self-selection. Like any shopper in any field, we hope a consumer will choose a counselor and an agency that really meets their needs. Many agencies, in fact, prioritize—I wouldn't say prioritize—they work predominately with particular market segments, for example, Latino, African American, low-income, or in many instances they prioritize particular service areas: landlord/tenant, pre-purchase, and the like.

So, I think just like in any situation, it's good to interview the counselor, get a feeling that you're comfortable with them, the agency, do some

research, look at their website, and then choose a counselor or an agency that you're comfortable with.

Again, there are many organizations that really focus in on landlord/tenants and related issues. It's a matter of doing some research.

Julie We have another question. "Does HUD have a program—," excuse me. Let me back up here. There are several bunched together. "Will you open housing counselor courses to multi-family agents? Can they become housing counselors?"

David Well, again, Congress has established the rules for how we define what a housing counseling agency is as well as a housing counselor. So, in theory I'll share this. If the provider of the housing is a not-for-profit organization, and they apply to become a certified or approved housing counseling organization, in theory, they also can have housing counselors employed there.

If the organization is a for-profit providing services within HUD programming, then in fact, it could not occur. You have to be employed

David That's a really great question, and if an individual counselor is part-time, in theory, I suspect they could work with several housing counseling organizations. That's a great question, and I think we may double check my interpretation there, but to my knowledge there would be nothing precluding a housing counseling for working for two or even more qualified housing counseling organizations.

Julie Okay, let's see. "If a nonprofit decides to have a housing counselor on staff, how long is the process to get approved?"

David Well, I'm going to once again refer you to the HUD Exchange website for really good information on the process. What I will say is that we have a talented staff at the Office of Housing Counseling that will also provide technical assistance to shepherd an organization through the process and provide really good information to facilitate in the application.

We really believe in providing feedback for success and as well, obviously concurrent with that, we would hope that the staff could be trained to become certified in housing counseling.

It should not be a terribly long process, but there is certain information that we have to obtain from you, for example, having provided services for a period of time, namely a year in the space. Often, that is a challenge for some groups, but it's overcome by often affiliating with the housing counseling and intermediary or another organization.

So, again, we can provide that to you through our staff. Feel free to reach out to us.

Julie

Just to add to that also, David, going back to the HUD Exchange, if you visit our HUD Exchange website, as David indicated, there's an eligibility tool. You can follow through the eligibility tool, and it will sort of guide you on whether or not your business is eligible to become a housing counselor, and that's sort of the first step, and we do have a staff of advisory folks. So, from that website, you can also request an advisor to help you work through the process.

“Is there a limit on referrals that a community can refer?”

David

No. In fact, we really hope that communities will actively engage with housing counseling organizations and partner with them, and many of our

organizations are very active not just in the housing counseling space but also with regard to other important services, for example, assistance under the CARES Act or nutritional needs or financial empowerment or related issues.

They're often very comprehensive in the services they provide. I think the only limitation would be their capacity to provide services. Of course, organizations, many are larger, many are smaller, and they're funded by different groups, and an organization will be very candid about their capacity and what volume of consumers they're able to provide services to.

If they're unable to meet your demand for services, though, one of the requirements and one of the best practices we have in place is that they should be referring you to another talented and capable housing counseling group to also provide services. Of course, our office, the Office of Housing Counseling, will be more than happy to do that as well.

Julie

Let's see. "The nearest housing counselor to my area is two hours away. Are housing counselors limited by their area?"

David So, a great question as well, and we're very sensitive that we have a large nation with large diversity geographically, but as I mentioned earlier, we have national housing counseling intermediaries, and many of those national and multi-state intermediaries in fact provide services telephonically of one-on-one and using virtual tools, also group services as well.

So, a housing counseling organization is often only a phone call or a computer screen away for providing services. If you take a look at our website, there is a list, once again on the HUD Exchange, of all national providers and all of them—not all of them—I would say a majority of them offer services across the country.

Julie The last question we have in the queue, “Many owners fear housing counselors because they are afraid they are going to promote renters taking legal action against landlords. How do you allay these fears?”

David You know, that's a wonderful question as well. First and foremost, housing counseling organizations should be a trusted and objective resource not only to your residents but also in many instances to managers and owners themselves. That collaborative approach often is extremely

important in working with a tenant who needs assistance, whatever that assistance may be.

What I will say is overwhelmingly, the majority of landlord/tenant sessions that I've seen conducted by housing counseling agencies and networks that I've been a part of in the past have been more interpretation of leases or understanding an application process before applying for housing or understanding how to apply for any form of public housing.

Yes, there are occasional situations where, in fact, there are disputes. It could be a fair housing issue, it could be a landlord/tenant matter, but more frequently than not, those are going to be handled by legal service providers or fair housing organizations or even a HUD office such as Fair Housing and Equal Opportunity. Generally, the first call that's made by a housing counselor if there is a dispute is to a managing agent to try to resolve it.

So, I would really focus on the opportunities because I believe they clearly overwhelm the caseload we see versus some of the concerns. I think generally, it is a very healthy, ongoing relationship.

Julie

Great. Thank you for that, David. We did have one last question come in that we probably want to look at here. “We haven’t had much luck with agencies knowing how to access the Federal COVID Rental Assistance. Is there something special or specific that counseling agencies get to help out with?” They’re concerned about referring a resident who will end up with nothing.

David

Wow. Let me say that we’re making every effort we can right now to reach out both to consumers, to residents at complexes, as well as to educate through programming to housing counselors around the nation both with regard to the weather disaster that we’re dealing with in Texas and surrounding areas as well as with regard to COVID, and we are frequently sending out announcements both with regard to HUD programming but also Treasury programming for rental assistance and FEMA and other programming that you’ve heard.

That’s an area of continuing focus for us and priority over the coming months as we respond to the pandemic and the economic challenges facing both residents and homeowners alike.

So, let us know if there are ways or suggestions to improve on that front, and we'll consider them very seriously. It's our priority right now.

Julie Okay, great. There are no further questions in the chat.

Olivia Thanks, Julie. We will transition now to just review some additional resources that we've pulled together for you guys, and I just wanted to take a moment to also note that in the deck that you received before the webinar and what you're able to download right now, we have made all of the live demos that we had throughout the presentation hyperlinked resources for you to access, but we also wanted to highlight these remaining additional resources.

So, we have located HUD-approved housing counseling agencies which is that resource that I reviewed at the end, and that helps you locate housing counselors within your community. We have that comprehensive list of housing assistance resources in addition to our CARES Act chart, and then we have a renter's guide, the Bottom Line brochure and its Housing Counseling Right for You video which are really valuable tools that you can use with your tenants.

We have a Housing Counseling Training Digest that we mentioned a couple times throughout this presentation. It's an ongoing list of resources for housing counselors and can easily be useful as well and provides ongoing updates for training opportunities.

If you were needing to reach us, you are able to go to HUDexchange.info/housingcounseling, and then housingcounseling@HUD.gov.

We have one final Mentimeter question that we would like to go over with you guys, and on Menti.com, you type in that code as we've done throughout this presentation. We want to know how this webinar will assist you in our work. So, we have options for communicating with your tenants, helping your tenants find support and resources, helping you connect tenants with housing counseling agencies, and all of the above.

I'm happy to see the majority of you are finding a benefit with all of these components from today's webinar. I will transition us back to our closing remarks for today's session.

David

Well, I'd like to take a moment just to thank all of you for participating, and in particular, I found the responses to the Mentimeter today to be very helpful for our discussions about current apartment or resident needs across the country as we're managing the whole situation with regard to the health emergency as well as what's happening with weather in Texas.

Understanding the needs of your residents is very important to the Office of Housing Counseling. Also, I want to reaffirm and thank you again because it's our hope that the information that you learned today will, in fact, facilitate those of you who are not working or currently doing limited work with housing counseling organizations to, in fact, engage and really partner so that we all can realize the goal of sustainable homeownership and a healthy and wonderful environment for all of our residents together.

Thank you to all of our speakers and to our colleagues at the Office of Multi-Family Housing, and to everyone, please stay safe. Again, if anyone would like to view this it will be posted on our website, and we hope that you will invite others to view it as well. Stay well, everyone.

Thank you.

Moderator Thank you, and that does conclude the conference for today. Thank you
for using AT&T TeleConferencing. You may now disconnect.