

OFFICE OF HOUSING

# Office of Housing Counseling

#### Leveraging Community Partners for Eviction Prevention

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Audio is provided by conference call only To join the conference call: Please call: 844-867-6169 Participant Access Code: 4549423

March 02, 2021

## Webinar Logistics

- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the <u>HUD</u> <u>Exchange</u>.
- The webinar will be posted in 7-10 days.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Click on the document name to start the download.

## Other Ways to Ask Questions

- Please submit your text questions and comments using the Questions Panel.
   We will answer some of them during the webinar.
- You can also send questions and comments to: <u>housing.counseling@hud.gov</u> with the webinar topic in the subject line.



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- Visit the Training Digest on the HUD Exchange
- View upcoming training hosted by HUD and other partners



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Content current as of November 16, 2020

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The Housing Counseling Training Digest is updated weekly to reflect trainings hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC funded training partners
- Other partners that host trainings of interest to housing counselors

Please email housing.counseling@hud.gov to notify HUD about upcoming training and events for housing counselors.







Upcoming Training Calendar View upcoming trainings for Housing Counseling and other HUD funded programs. Webinar Archive View past webinars hosted by the Office of Housing Counseling and access related materials. Online Training Access self-paced online training modules, such as Introduction to Housing Counseling.



#### David Berenbaum

#### Deputy Assistant Secretary HUD Office of Housing Counseling (OHC)



#### **Presenters:**

- Rob Weber, OHC-OCB
- Celia Jones, CPD
- Olivia Healey and Shawna LaRue Moraille, Community Compass Grantee
- Monica Jefferson, Housing Opportunities Made Equal of Virginia



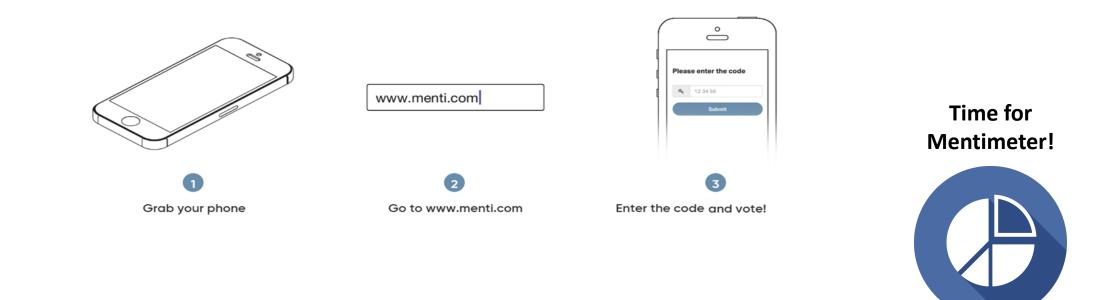
- Introduction and Background
- Resources for Emergency Rental Assistance
- Local Partnerships to Prevent Eviction
- How to Find Other Rental Assistance Partners in Your Area
- $\bullet$  Q and A
- Additional Resources

# **Overview of HUD Rental Webinar Series**

- A 5-webinar series on rental housing counseling: <u>Readying Your</u> <u>Organization for Rental Housing Counseling</u>
  - Recordings posted:
    - <u>The Practice of Rental Housing Counseling</u>
    - <u>Using Eviction Data and Tools in Rental Housing Counseling</u>
    - <u>Partnering with Homeless Services Systems to Prevent Eviction</u>
- Final webinar in series: TBD
  - The Impact of Rental Housing Counseling on Preventing Eviction



There will be polling provided in Mentimeter throughout this presentation.
 When prompted by the icon to the right, please respond to questions at <a href="htt:www.menti.com">www.menti.com</a> using your computer or smart phone.





## Resources for Emergency Rental Assistance

#### Understanding Your Role as a Housing Counselor

- Know what resources exist at a federal, state, and local level for your jurisdiction
- Develop a basic understanding of the **program requirements**
- Understand who implements these programs within your community
  - Know where to refer renters that need assistance
  - Know how to help renters apply for these resources
  - Be able to **communicate with landlords** about available resources

# **CARES** Act and Other **COVID-19** Response Funding Chart



#### CARES Act & Other COVID-19 Response Funding Chart for Housing Counselors

The <u>Coronavirus Aid, Relief, and Economic Security (CARES) Act</u> and various FY 2021 Federal appropriations legislation have been geared toward addressing the COVID-19 health and economic emergency. Understanding the funding that may be available for housing assistance enables housing counselors to identify state/local programs and determine grantees to contact. Some of the available key programs by Federal agency include:

Federal Agency	Program and Allocation	Description of Funding	Applicable Eligible Activities	Housing Counseling Related Uses	Contact
Treasury Department)	Coronavirus Relief Fund (CRF) \$150 billion	Treasury disburses payments to states and eligible units of local government, D.C. and U.S. Territories, and Tribal governments to cover necessary expenses incurred due to the COVID- 19 public health emergency. Each unit of government is responsible for making determinations regarding which expenses are necessary due to the public health emergency.	<ul> <li>Eligible expenses may include:</li> <li>Medical expenses</li> <li>Public health expenses</li> <li>Payroll expenses for public safety, public health, health care, human services, and similar employees</li> <li>Expenses to facilitate compliance with COVID-19-related public health measures</li> <li>Expenses associated with the provision of economic support</li> </ul>	<ul> <li>Uses specific to housing counseling include:</li> <li>Payment of overdue rent or mortgage payments related to the public health emergency</li> <li>Eviction prevention related to the public health emergency</li> <li>Utility fees to maintain essential services, related to the public health emergency</li> </ul>	View CRF allocations (search by state, county, and/or city/metro)
	Emergency Rental Assistance Program \$25 billion	Passed on December 21, 2020 the Emergency Rental Assistance program makes available \$25 billion to assist households that are unable to pay rent and utilities due to the COVID-19 pandemic. The funds are provided directly to States, U.S. Territories, local governments, and Indian tribes. Grantees use the funds to provide assistance to eligible households through existing or newly created rental assistance programs.	<ul> <li>Eligible expenses include:</li> <li>At least 90% of the funds must be used to provide financial assistance, including back and forward rent and utility payments incurred due to the pandemic. Assistance can be provided for 12 months. States and localities can provide an additional 3 months of assistance if necessary, to ensure housing stability for a household.</li> <li>When providing forward rent, assistance can only be given for 3 months, though households can subsequently reapply for additional assistance.</li> <li>Recipients can use up to 10% of funds to provide case management and other services related to the pandemic.</li> </ul>	<ul> <li>Uses specific to housing counseling include:</li> <li>Payment of back and forward rent, utility payments, and other housing expenses incurred due to the pandemic</li> <li>Case management and other services related to the pandemic to help keep households stably housed</li> </ul>	The Treasury Department has issued its <u>methodology for</u> <u>allocations</u> and <u>eligible units of</u> <u>local government</u> .

# Find a

# grantee by

## HUD CPD

#### program

#### Find a Grantee Search

Search for a specific grantee and view its awards, contact information, reports, and more.

HUD grantees receive funding from HUD to support HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD grantees include state and local governments, non-profit and for-profit organizations, public housing authorities, and tribal entities.

HUD Exchange grantee pages are currently available for: CDBG, CoC, ESG, HOME, HOPWA, HTF, and NSP grantees.

Note: To submit edits to information posted on grantee pages, please follow the change request instructions or contact us.

Search by Organization Name

Grantees						
All States 💌						
Programs						
<ul> <li>CDBG: Community Development Block Grant Program</li> </ul>						
CoC: Continuum of Care Program						
Emergency Shelter Grants Program						
ESG: Emergency Solutions Grants Program						
<ul> <li>HOME Investment</li> <li>Partnerships Program</li> </ul>						

State	Organization Name	Programs	Last HUD Award
AK	Abused Women's Aid in Crisis	CoC	2018
AK	AK-500 - Anchorage CoC	CoC	2019
AK	AK-501 - Alaska Balance of State CoC	CoC	2019
AK	Alaska	CDBG, Emergency Shelter Grants Program, ESG, HOME, HOPWA, HTF, NSP	2020
AK	Alaska Coalition on Housing and Homelessness	CoC	2018
AK	Alaska Housing Finance Corporation	CoC, HOPWA	2020
AK	Alaskan AIDS Assistance Association	CoC	2014
AK	Anchorage Coalition to End Homelessness	CoC	2018
AK	Anchorage Community Mental Health Services	CoC	2016
AK	Anchorage Housing Initiatives	CoC	2018
AK	Anchorage, AK	CDBG, CoC, Emergency Shelter Grants Program, ESG, HOME	2020

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Export (xls)

# **Supporting Clients**

Think strategically about **how funding can be layered** in your locality Maximize available resources Avoid duplication of funding





### Local Partnerships to Prevent Eviction

### City of Richmond, Eviction Diversion Program (EDP)

- Monica L. Jefferson
- Vice President and Chief Operating Officer





#### City of Richmond Eviction Diversion Program

Richmond's Eviction Diversion Program (EDP) to work with tenants who have received a pay or quit notice for nonpayment of rent, an unlawful detainer for nonpayment of rent, or a judgement for nonpayment of rent. The EDP strategy is a multi-level approach that includes:

- 1. Rental Housing Counseling
- 2. Pro Bono Attorneys (Voluntary Conciliators)
- 3. Financial Assistance
- 4. Housing Stabilization Resources



- The Eviction Diversion Program is a collaborative public-private partnership
  - City of Richmond
  - Central Virginia Legal Aid Society
  - Greater Richmond Bar Foundation
  - Housing Opportunities Made Equal of VA, Inc.
  - Richmond General District Court





#### Program Objectives

- Reduce the number of evictions for lowincome families
- Diminish the displacement of families from their homes
- Encourage an understanding of evictionrelated processes through education





#### **Program Eligibility Guidelines**

The Eviction Diversion Program is available to Richmond City residents who are facing eviction after receiving the pay or quit notice, before or at the time of an unlawful detainer (eviction) hearing, or after a judgment of possession and before the execution of the Writ of Possession if:

- The tenant has been impacted by COVID-19 pandemic.
- The tenant and the landlord can agree on the amount of money owed.
- The money owed is the only issue of dispute between the tenant and the landlord.
- The tenant has not received assistance from the program in the last 12 months.
- The tenant income does not exceed 80% of the AMI for the City of Richmond.







### How to Find Other Rental Assistance Partners in Your Area

### Finding Rental Assistance Partners in Your Area

#### **Rental and Eviction Prevention Case Management**

- *Philanthropic partners* can provide HCAs with grants for operating support, expanding rental housing counseling, or flexible rent assistance resources
- Legal aid and mediation organizations can assist clients who are already facing an eviction
- PHAs and local affordable housing providers can assist clients in finding affordable rental units
- Local landlords and landlord trade associations can educate landlords on rental assistance programs to help their tenants

#### **Emergency Services**

- Social service providers such as CAP agencies and faith-based organizations can assist clients with emergency resources
- Food and clothing banks can assist clients with other basic needs to free up resources to pay their rent

### Finding Rental Assistance Partners in Your Area

Sources to look up rental assistance resources based on jurisdiction:

- <u>NCSHA State HFA Emergency Housing Assistance Programs</u> (search by state Housing Finance Agency)
- NLIHC COVID-19 Rental Assistance Database (search by state, city, county, or locality)
- <u>Legal Help FAQ on Evictions and Renter Protections</u> (includes financial assistance resources search by state, county, or city)

### NCSHA State

### <u>HFA</u>

Emergency

Housing

Assistance

Programs



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Need Housing Help?

Community

Home / Resource Center / State HFA Emergency Housing...

#### State HFA Emergency Housing Assistance 2020 Programs

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This directory shows critical components of state HFA emergency rental and mortgage assistance programs administered in 2020 as part of the initial response to the COVID-19 pandemic. Most state HFAs are either in the process of or have already closed down these programs in anticipation of standing up the Emergency Rental Assistance program authorized under the Consolidated Appropriations Act of 2021. Please see this presentation for an analysis of 2020 emergency housing assistance programs or click on the program links to see additional details for each state program. Questions? Contact NCSHA.

Emergency Housing Assistance Main Page

Search All	Recipient	State Agency	
	- •	_	
Search			

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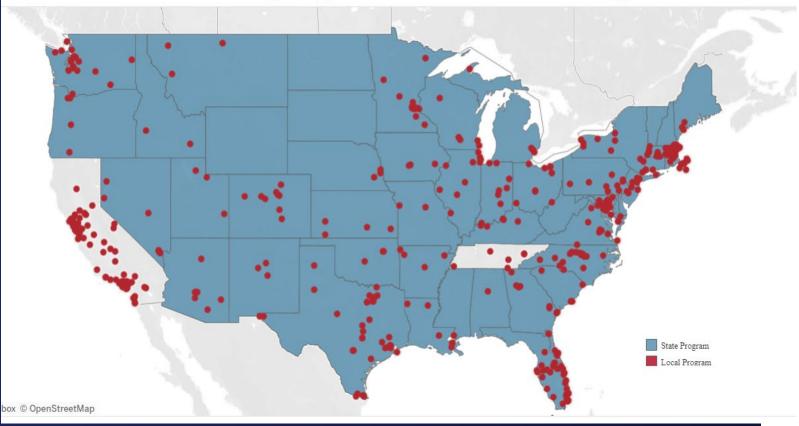
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Login

### Map Table Resources

#### **COVID-19 Emergency Rental Assistance Programs**



# NLIHC COVID-19 Rental

Assistance

Database

#### Legal Help FAQs

### Legal Help

# FAQ on

### **Evictions and**

Renter

Protections

#### Legal Help FAQs on Eviction and Landlord-Tenant Problems

Find your local legal rules and groups who can help you. Also find what emergency protections renters have during the COVID-19 pandemic.

This site is a non-profit effort led by a team at Stanford Legal Design Lab and supported by The Pew Charitable Trusts.

This site provides legal information, but does not provide legal advice. Please check with your local court and legal aid groups for up-to-date, authoritative information. Please review this site's Terms of Use carefully before using the Legal Help FAQs platform.

Type your state, county or city here



Search



**Find Local Legal** Help



**Get Help** 

**Find Financial** Assistance for Housing Costs



**Find Other Services** to Help You



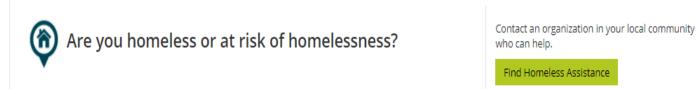
What You Can Do as a Tenant

### Housing

### Assistance

### Resources

#### **Need Housing Assistance?**



Local agencies provide a range of services, including food, housing, health, and safety. Contact a national hotline or locate an organization near you. If you are experiencing a life-threatening emergency, please dial 911.

COVID-19 (Coronavirus): The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. View updates from CDC on the CDC Coronavirus website.

#### Housing Assistance

#### **Homeless Housing Help**

- · Contact a homeless service provider in your community.
- Contact a housing counseling agency in your area or call 800-569-4287.
- · Find local community development and affordable housing contacts.
- · Search justshelter.org to find community organizations working to preserve affordable housing, prevent eviction, and reduce family homelessness.

#### Renters: Find an Affordable Unit

- Find affordable rental housing near you.
- Find HIV/AIDS housing and services near you.
- Find State Housing Finance Agencies with affordable rental properties.
- Find subsidized units in rural areas.
- · Find affordable units in properties supported by tax credits.

#### Renters: Tenant Rights and Responsibilities

- Find information about tenant rights and responsibilities.
- Find tenant rights by state.
- View state laws regarding security deposits.
- · View ten tips for tenants.
- View the Move-In/Move-Out Inspection Form.



### Questions and Answers

## **Coming Soon: Community of Practice**

- HUD's Office of Housing Counseling will be hosting a community of practice for organizations performing extensive rental housing counseling
  - Learn and share best practices with the field
- Community of Practice:
  - A group of practitioners with shared expertise that engage in a process of collective learning around a common set of problems.

# **Additional Resources**



- <u>CARES Act and Other COVID-19 Response</u> <u>Funding Chart</u>
- Rental Housing Counseling Resource Page
- <u>CFPB Help for Renters</u>
- <u>Using CDBG-CV to Address Housing</u> <u>Instability Webinar - *Recording*</u>
- Office of Housing Counseling websites

### Office of Housing Counseling



#### • Find us at: www.hudexchange.info/counseling

#### • Email us at:

Housing.counseling@hud.gov

#### **Time for Mentimeter!**





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#### Office of Housing Counseling

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# **Thank You For Attending**