



Final Transcript

HUD: Partnering with Local COVID-19 Rental Funding Grantees External

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SPEAKERS

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Tammy

PRESENTATION

Moderator Welcome to the conference today, Partnering with Local COVID-19 Rental Funding Grantees External. At this time, all participants are in a listen-only mode. [Operator instructions]. As a reminder, today's call is being recorded.

I would now turn the call over to your host, Virginia Holman. Please go ahead.

Virginia

Good afternoon or good morning, everyone, and welcome to today's webinar on our continuing series on rental housing counseling. As you noticed from the title, there is a slight change in the title. It's now Leveraging Community Partners for Eviction Prevention, but the content is going to be the same. But we're glad you've joined us for this important series.

But before I turn it over to our speakers, I'd like to go over some logistics. As the operator said, the audio is being recorded. We'll be posting the playback the number, the PowerPoint, and a transcript on HUD Exchange within about a week. I did send out copies of the PowerPoint this morning, and they're also available as a download on the control panel on the right-hand side of your screen. You just need to click on the document name to start that download. And again, it will also be in the archives.

Your questions are really very important to us. Again, the panel on the right-hand side of your screen, there is a box labeled questions. So, please type your question in. We have staff that are monitoring the questions, and we will make every effort to answer as many as we can.

Also, after the webinar, or at any time in the future, you can send any comments or questions on really any housing counseling topic, to housing.counseling@hud.gov. Just put the topic in the subject line so we get it to the right person.

If you've logged in to the webinar, you're going to receive a Certificate of Training from GoToWebinar. That usually takes about 48 hours for it to come through your email. You'll need to print it out and save it for your records.

Again, the webinar materials are going to be posted on HUD Exchange in the webinar archive. That's an extensive archive of all the webinars that we have given over the last several years, and you can search by date or by topic. There's also a way that you can get credit for observing that webinar. You're not going to get the credit for today, but if you view the webinar in the future you can. When you open the webinar there will be a button that says get credit. Just click on that, and it will give you instructions on how to do that.

An important tool, again, on HUD Exchange, is our training digest which comes out weekly, which lists all the trainings that OHC gives, as well as

our other training partners, our five grantees, as well as a number of other training partners. So, get used to viewing that.

And now let me turn the call over to David Berenbaum, the Deputy Assistant Secretary for the Office of Housing Counseling.

David.

David

Thank you very much. Welcome, everyone, to today's webinar, part of an ongoing continuing education series sponsored by the United States Department of Housing and Urban Development's Office of Housing Counseling. It's designed especially for you, our housing counseling agencies, housing counseling intermediaries, and housing finance agencies that are responding to the increased need for rental housing counseling in your communities.

My name is David Berenbaum, and I'm the Deputy Assistant Secretary for Housing Counseling. The financial impact of the COVID-19 pandemic continues to affect the housing stability of the nation's residents and rental units, both in single-family homes and multifamily complexes. During this unprecedented national emergency, HUD-approved housing

counseling agencies, and the counselors they employ, continue to play a critical role. You're helping struggling residents understand their options for immediate relief from the worry of eviction.

As housing counselors, you're also on the frontlines explaining to so many the available options to them, from nutrition to healthcare, and so much more. Many of our housing counseling agencies are reporting a significant increase in COVID-related sessions, particularly with regard to eviction. COVID-19 is a historic challenge, but HUD-approved housing counseling agencies, and you, our counselors, continue to prove time and time again that you are both up to the challenge, and integral to reaching those who are most in need of assistance.

Housing counseling agencies can help renters access emergency rental assistance funds, understand their rights concerning eviction moratoria, negotiate with landlords to establish payment plans, or find more suitable rental units through plan moves.

Today's session we'll explore resources available for emergency rental assistance across a broad spectrum of federal agencies, and how you, as a housing counseling agency or provider, may want to leverage them in your

local area, find partners to support your efforts and rental housing counseling, and overall, continue the great work of your organizations, to counsel clients through the COVID-19 pandemic.

Our presenters today include Rob Weber from the Office of Housing Counseling; Celia Jones from Community Planning and Development at HUD; Olivia Healy and Shawna LaRue Moraille, who are Community Compass Grantees; and one of our counseling agencies, Monica Jefferson, representing Housing Opportunities Made Equal of Virginia, based in Richmond.

Thank you all for joining us, and for all that you do every day to ensure that every American has a safe and stable place to call home.

Olivia, let's get started.

Olivia

Thanks, David. Today, during our presentation, concluding our introduction and background, we're going to have an overview of the CARES Act funding from our Office of Housing Counseling and our Office of Community Planning and Development. Concluding that general overview, we will dive deeper into a local example provided by

Monica on their Eviction Diversion Program. Concluding our local example, we're going to teach you how to find resources at the local level and be able to think of out-of-the-box solutions for partnerships.

Throughout the presentation, as you provide your questions in our Q&A box, we will get time at the end of our presentation to answer all of those questions. Concluding the question and answer portion of today's session, we will dive deeper into additional resources that we've outlined. There will be effective tools for you and your clients.

Today's session, as mentioned before, is part of a larger series. It's located on the HUD Exchange, where you can register for our future sessions, and you can access the recordings of our previous sessions. The three previous sessions to our series are located at the links below. In all of our housing counseling webinars, we like to use this external polling software known as Mentimeter. And you're able to access this by going to menti.com. Throughout our presentation, as you see the Mentimeter logo on a slide, we will trigger a polling opportunity. Right now, I'd like you to go to menti.com. You can do this on an additional browser on your computer or on your cell phone. When you get to menti.com, you're going to type in the code located at the top of our screen. I will read it to

those that are on the phone. The code is 1254182. When you get to this page, you'll just hit the like button and the cart [ph] button, and we'll know that you're here.

For today's session, we have about 100 of you on the line, so I'll start to gauge everybody's ability to get on this website as the numbers come in. And again, you'll just go to menti.com on your computer, and then type in that code. As additional people join, the code will transition with us as we move through the questions. So, just make sure that you are accessing that code at the top of the page.

Our first question for today is, what one word comes to mind when you think of partners? You have a field where you're able to type in a word or a short phrase that makes you think of partners. As the words come in, words will start to appear bigger as people say the same word. So, collaboration is a big word that we all think about, and partner comes together, but community, collaborator, teammate, equal, those are all other words that come to mind. We also see funders, promote, team, family, strength. These are all really great words when it comes to partner.

I'm transitioning us to our next question. Thanks for providing all of these really good words. We want to know what brought you here today, and why this presentation will be beneficial to you guys. There's a series of five options for you to choose from. That exists for finding rental assistance, legal services, partnerships, you love also the housing counseling webinars, and other.

The majority of you are looking to build a more holistic program. A good portion of you are also here because you love also the housing counseling webinars, and then a fair amount of answers for other options as well.

I'm going to transition us to a question that'll provide an area of input for the other option. As you see fit, provide a response here, but I'll transition us back to today's presentation due to time. I'm going to hand it over to Rob Weber from Office of Housing Counseling.

Rob.

Rob Thanks, Olivia. Hi, everyone, good afternoon or good morning. Today we're going to spend some time introducing a new tool that's available on the HUD Exchange. This tool is designed to help you, as a housing

counselor, understand all the various sources of emergency rental assistance funding; how it's been allocated to states, territories, tribal communities, and local units of government; the eligible activities of the funding; how it relates to housing counseling; and perhaps most importantly, how to locate, connect with those grantees that receive the funding.

Next slide, please. Thank you. Over the past year, there's been multiple pieces of federal legislation that has provided funding for emergency rental assistance. The CARES Act was the first. This allocated funds through the Coronavirus Relief Fund, FEMA, HUD, Health and Human Services, and others. And those federal agencies, in turn, allocated the funds to states, tribal territories, local units of government. And then most recently, we have the Emergency Rental Assistance Program, which allocated additional funding when that legislation had passed in December. And yet, another piece of legislation is currently in Congress.

All this makes locating, understanding the resources available to your clients a bit fragmented, a little bit complicated. So, it's important for us to try to un-complicate it as best we can, so that renters who are seeking counseling, we know where to refer renters, how to help them apply for

help, understand those basic requirements of the programs, and even share these resources with landlords and other community stakeholders.

Later in the webinar, we will hear from a housing counseling agency, as we mentioned earlier, who's taken it a step further and formed a partnership with their local unit of government that runs their rental assistance program. They've made rental housing counseling an integral part of their Eviction Diversion Program, along with other community partners, including a Legal Aid Society and other partners.

The tool that we are introducing today, though, is going to be the CARES Act and other COVID-19 response funding chart. This is available on the HUD Exchange. We're going to be updating this as additional funding sources become available for rental assistance. But to give you a basic overview of the chart, how you can use it, we have some columns that describe the federal agency that the funding comes through, the allocation amounts, and the program website; a description of the funding; the applicable eligible activities; the housing counseling related uses; and a contact session, which links either to lists or a search engine that will help you locate the local units of government that have received that funding.

Contacting them is a really important step for a couple reasons. One, the eligible activities and the housing counseling related uses here, these are really just options for how they can use that funding, but the states and local governments, they have some choices on how they can implement their program. The details will involve a bit more research, a bit more communication with those grantees.

And then secondly, some of the more recent programs, like Emergency Rental Assistance Program, those administering that program may still be in the process of implementing the program. So, the activities, the housing counseling related uses, how they determine who qualifies for that assistance, some of that still may be undetermined by them. So, that puts housing counseling agencies and yourself in a really good position to connect with them at this point, share your perspective as a housing counselor, and potentially find ways that you and your program can partner with their program.

That's a basic overview of the CARES Act and other COVID-19 response funding chart. I'm going to hand things over to my colleague, Celia Jones from HUD Office of Community Planning and Development. She's an expert on some of these HUD programs that are part of this chart, like

CDBG and ESG, and she can give you an overview of those, and kind of demonstrate how to use this funding chart.

Celia.

Celia

Thanks so much, and hi, everyone, from CPD land. I just wanted to say thank you to the Office of Housing Counseling for having me talk, and also for this really wonderful chart that I also use, because while the Office of Community Planning and Development oversees some CARES Act grants, there are also so many opportunities to leverage those funds, because we do have specific restrictions; there's an eviction moratorium that's causing some problems for getting some funds out. And so, this chart, and the next things that we talk about, are going to be really helpful to see how to help the most people possible to prepare, prevent, and respond to the coronavirus.

So, the two main CARES Act allocations, and we have three in CPD, there's CDBG-CV, there's ESG-CV, and there's HOPWA-CV. We're not going to really talk about HOPWA, but that is for persons with HIV and AIDS, and that has rental assistance as well, and also, housing counseling is an eligible activity. But the two main programs we're going to talk

about are CDBG-CV and ESG-CV. Basically, ESG-CV, the Emergency Solutions Grant, is for homeless persons, and to help homeless persons find housing, stay in housing, provide shelter. The same things are eligible under ESG-CV, and the difference is it's to prepare, prevent, and respond to coronavirus.

One of the major portions of funding is Homelessness Prevention, which is rental assistance. There is a problem. There's an eviction moratorium going on right now which is causing issues, because technically, if someone is not being evicted legally, that means they are not eligible for the Homelessness Prevention assistance.

So, this is also another reason it's important to look at leveraging these funds, which then brings us to CDBG-CV. Community Development Block Grant, generally speaking, is a very macro funding source that funds affordable housing, it funds public services, but to talk to what we're looking at now, it also funds emergency payments, and it funds housing counseling, it funds rental housing counseling, it funds eviction prevention counseling.

And the same thing is true under ESG-CV. And so, that is why it's really important. There's a slight difference, in that emergency payments for CDBG-CV can only be used for up to six months, and it is a one-time payment. As we were talking about how we can best leverage funds, this is why it's so important to use this chart and have these conversations with partners about what funds they have and how they're using their funding.

And so, what we can do and how we look at that is, there's a really great website on the HUD Exchange where we can search for what jurisdictions receive what specific funding. So, as you can see, it's [hudexchange.info\grantees\findagrantee](http://hudexchange.info/grantees/findagrantee). I will say this, I use this pretty much weekly to help people out, to help my grantees. And so, how this works is you can actually go by state, you can search by state and by programs, and also by program year. So, you can click on all of the programs we have. You can pick the state, which we're going to pick California, and we're going to pick CDBG. And we can also click on ESG as well, if you see right there.

And so, what will happen is, actually, yes, if you could click on emergency solutions, we'll get back to that later. So, here we have Alameda, California. ESG used to be called [audio muffled]. As you can

see, in California, what we will find is that for Alameda, it will tell you all of the awards, and it will tell you their year, and it will tell you the grant type. And so, this is how you determine. The City of Alameda, California received, in 2020, received \$1.1 million for regular CDBG, and then there were two CARES Act allocations, one for \$683,000 and one for \$597,000.

So, let's say you're a housing counseling agency in The Bay Area in Alameda County, California, and you are wondering what allocations were received by these communities, this is how you search for that. And this will tell you, okay, they have \$1.2 million—sorry for my math—in CV CARES Act funds, and I wonder what they're using them for. So, you can have a conversation with them. Some jurisdictions have not set up their funding yet. And so, it doesn't hurt to get in on the front end and say, here's what I've been seeing as a housing counselor, I've been seeing that my grantees need eviction counseling, and then they need emergency assistance. I have a person who has 12 months in back rent because it's the anniversary. It's March. We've been doing this for a year.

And then you can say, hey, what resources are available for my grantee? And so, that will create that partnership, and it will also begin that leveraging conversation. So, as we talk about this, we're going to also talk

about how it's really important to not only leverage, but layer, because the one thing that CDBG does require is a duplication of benefits analysis.

So, if we go back to this imaginary client in Alameda County, who has, like I said, they're 12 months late with their rent. We obviously, as I mentioned, that CDBG-CV is an up to one-time payment for up to six months of assistance. But now, remember, we have other options. I will say, once again, when you have this contact with your local jurisdictions, remember to ask them, because in addition to CDBG-CV, which is income restricted, so 70%, you have to be at or below area median income to qualify for this rental assistance. But as it relates to the other funding sources, so we have the first pot of rental assistance, which was the Coronavirus Relief Fund. And then we just had the most recent pot of money, the Emergency Rental Assistance Program, or ERAP, because we love acronyms in the federal government.

So, there's other options. As I said, CDBG can be used for up to six months for a one-time emergency payment. This can also include, for CDBG, it can include utility arrears, too, because that's also an issue. But let's say they had 12 months of back rent, and what we want to do is maximize the resources available, and for CDBG not provide a duplication

of benefits. So, you can say, okay, well I can provide three months of Coronavirus Relief Funds. It says two months. And then I can provide three months of CDBG-CV funding. And then, now I have this extra ERAP funding that I can make up the difference with. And that is what's really important.

And I will say, as we talked about those jurisdictions that have CDBG-CV, and all of those other things, have a conversation, because ERAP is brand new and most of the jurisdictions who are receiving Community Development Block Grant, CARES Act funds, ESG CARES Act funds, they're also going to be recipients of this ERAP program, which has much less restrictions on it than CDBG-CV, and absolutely, ESG-CV, which is specifically regarding being homeless.

So, you want to really think about how you can strategically layer all of these funding sources to maximize the benefits and available resources to your clients. And that is why it's really important to use the find a grantee, see how much money they have, talk to them about how they're using their money. And remember, none of this is set in stone as well. If someone says, well, we're not funding emergency payments, or we're not funding eviction assistance, show them the need. Talk to them about the

need, and they can do amendments to their CV grant applications, and they can add those funds. This is why it's so important to have these conversations. And it's so important to leverage these funds, have these conversations, and then work together to maximize all of the funding.

And just to bring it back, we can go back to the chart. You can look at all of those eligible costs, and all of the ways you can combine everything, everything together. And that is what's so important about this. There are a lot of options. They all have different restrictions. They all have different timelines. So, using the chart that Rob explained, and what's eligible and what's not eligible, and the parameters, is really going to be helpful in determining a plan [audio muffled].

I think I now am going to turn it over to Monica Jefferson, who is a housing counseling agency, and does this work for TAND [ph], who is our first line, and she's really amazing.

Monica

Thank you so much, Celia, for that wonderful introduction. Hello, everyone. My name is Monica Jefferson, and I'm humbly serve as the Vice President and Chief Operating Officer of Housing Opportunities Made Equal of Virginia, also known as Home of Virginia. I would like to

thank the Office of Housing Counseling, and my rep, Virginia Holman, for this invitation to be a part of this webinar today.

Home is Virginia's premiere fair housing organization. We offer a variety of programs and services designed to fulfill our mission of ensuring equal access to housing for all Virginians. Home enacts its mission through fair housing enforcement, extensive housing research and policy, and through housing counseling and education, as a HUD-approved housing counseling agency.

In April 2018, Princeton Sociologist, Matthew Desmond, released a studies dataset revealing on the front page cover of The New York Times, that Richmond, Virginia was a national outlier for eviction rates. We had the second highest eviction rate in the country, a little over 11%, and a total of 30% of our renters in the Richmond area receive an eviction summons notice in any given year.

Richmond's high eviction rate has a number of factors. However, we feel like fighting evictions require committed partners, comprehensive rental counseling, financial and stabilization resources. Home is proud to serve as the program administrator for the City of Richmond Volunteer Eviction

Diversion Program. This program was designed to work with tenants who have received [audio muffled] for nonpayment of rent, unlawful [audio muffled] summons, or a judgment for nonpayment of rent.

This innovative program is the first of its kind in Virginia, and it has a multifaceted approach providing legal mediation, financial assistance, coupled with housing counselors and education. One of the key factors of this program is our rental housing counseling. We work with tenants to help them become a more responsible and informed renter, understanding their responsibilities and rights as a renter, as well as how to overcome an eviction lawsuit and create greater housing stability for their families.

We provide guidance on strategies for communicating with landlords, and how to advocate for yourself; also, the importance of budgeting and money management, to help their financial situation; and the importance of familiarizing themselves with the lease provisions that can impact their housing situation.

One of the other components with our rental counseling is education. We created a program called Housing [ph] Stability, which really helps individuals really focus on understanding the Virginia eviction process,

how to prevent it, landlord-tenant rules and responsibilities, [audio muffled] understanding credit, and how to stabilize your housing in order to avoid an eviction.

And so, before the pandemic, we offered these group education classes several times a week, in the morning to accommodate individuals, and late in the evening. Once we approached the pandemic, like most of you all, rental counseling and meeting with clients became challenging. And so, we were approached by a group of [audio muffled], and they worked with us to take that weekly class that we were offering a couple of hours a week and convert it into a mobile app, so that we could continue to be able to serve our clients. Today, we're still offering the app for those who like to utilize their mobile devices, as well as we're offering virtual classes.

The second component of our eviction diversion program is where we work with pro bono attorneys. We call them [audio muffled] because we want the client to understand that they're not providing [audio muffled] legal representation, but they are serving as a third-party mediator to help the tenant, as well as the landlord, agree on the amount that is owed, and to ensure that the nonpayment of rent is the only issue between them. If

there are other issues, then we will refer the client to our legal aid department.

We also are fortunate enough to receive funding, some of the funding that Celia talked about, where we are providing financial assistance to help with rent arrearage. Another component of our program that we incorporated starting the earlier part of this year is [audio muffled] housing stabilization resources. We have a social worker that is on staff as a part of one of our housing counseling teams, and that individual works with clients to help with case management, provide resources for mainstream family programs, including food and utility assistance, as well as educational and workforce development.

Like any program, in order for you to really have some successful outcomes and to really make a tremendous impact, you need partnerships. And the EDP program is a public/private partnership between the City of Richmond, the mayor's office, and the City of Richmond Department of Housing and Community Development. We also work very closely with our State of Virginia Legal Aid Society, and the Greater Richmond Bar Foundation, which is a nonprofit organization that serves the public and

legal profession by supporting and facilitating and promoting the delivery of pro bono legal services.

And then lastly, the City of Richmond General District Court was extremely instrumental in helping us get information out to individuals who have received an unlawful detainer. And so, we've created an information flyer, not only for tenants, but also for landlords, so that they could understand the requirements of our program, [audio muffled] court date that would be approaching, so that we could work with them, determine their eligibility, assess their needs, provide rental counseling and education, and if they qualified, rental assistance. Like most of you all, we had to pivot, doing more about diversion resources, and serve in an emergency preventative service manner.

And so, it was really important that the courts kind of help us with that. We also partnered with [audio muffled], as well as large management company landlords, to get information out about our program, and they were very helpful in identifying clients who were late and who were in jeopardy of being evicted, and we really worked together to mediate and mitigate and assist that client, and pay any past rent arrearage, as well as,

in some cases, for those who were unemployed, to pay their rent in advance.

Our basic program objectives really focus on, number one, reducing Richmond's eviction rate. So, we want to really focus on reducing the number of evictions, and it impacts some of the most vulnerable population, low income individuals, people of color. And so, we wanted to focus on identifying those individuals and work with them to ensure that we would not displace families from homes. Also, work with individuals that had families and children, who have been known to be transit from school to school throughout their school year due to an eviction.

And then lastly, we really wanted to hone in on our counseling and our education, to really help individuals understand the eviction-related process, and work through our conciliations, by working with the landlord, working with the tenant, to help them stabilize their housing.

We also identified a few short-term outcomes. We wanted to improve the understanding of the eviction process and self-advocacy; we wanted to improve financial literacy; to increase the use of basic money and

management tools; increase financial resources for that individual to avoid a future eviction; and then lastly, we wanted them to really understand and comprehend the immediate action that takes place, the impact that's on credit, and the impact for them being able to rent a place in the future.

And so, as I said earlier, this program started out and was designed as a diversion program, but we quickly had to change course to meet the demand of COVID-19 and this ongoing eviction crisis. And so, some of our basic guidelines for both programs included if an individual had been impacted by the COVID-19 pandemic, the tenant and landlord again has to agree on money owed, because in some cases when someone's evicted, a lot of times it leads to some conflict or tensions between the tenant and landlord. And so, if that was the issue, we wanted to direct them to legal aid or other resources to address those issues.

Lastly, we wanted to make sure that the tenant had not received any previous assistance from a program, which was not the case, because this was the first program of its kind. And then we did want to make sure that we're serving the low to moderate income populations, and tenant's incomes should not exceed 80% of area median income for the City of Richmond [audio muffled].

We were pleased to partner with our city government, and we received over \$1.5 million in [audio muffled] through the Treasury, through CDBG-CV, and ESG-CV to help with our preventative and diversion efforts. These resources were definitely needed and helpful, and I have so many stories or testimonies that I could share if we had time, to help individuals that were in crisis, that were in trauma, to help them combat housing stability and avoid another homeless family on the street. So, we know the benefits of rental counseling, and how it does play a pivotal role for successful outputs and outcomes.

That concludes my information for you all today. Thank you so much for your time. Now I'll hand it off to Shawna.

Shawna

Okay, thanks so much, Monica. I know I learned a lot about Richmond's program, and also the various local partners that she was able to leverage as part of her Eviction Diversion Program.

It's really great to be with you all and want to just kind of touch on a couple of other local partners and kind of underscore a few of the other points that the other panelists raised today.

You may have a philanthropic organization that is in your community. I know we have one here in Columbus, Ohio, the Columbus Foundation, but there are others. Philanthropic organizations or foundations have additional funding that can be leveraged through their resources. They've been able to provide a lot of operations grants, we know, to housing counseling agencies. They also are able to provide resources to serve those that maybe aren't eligible for federal resources, because as Monica, and Rob, and also Celia talked about, there are a lot of income requirements with these different grant sources. We are seeing all different types of folks at risk of eviction here in Columbus at various income limits across our city.

Philanthropic organizations can also convene organizations together. They also have just some other resources, other partners, such as banks and others, that you could leverage through their community.

Just a couple of really quick examples. So, in Columbus, they have been able to fund prevention eviction rental assistance through Impact Community Action. In Lancaster, Pennsylvania, there's Lancaster County Community Foundation, who provided \$100,000 for rental assistance, and

at least two housing counseling agencies are working in Lancaster County as part of their efforts. Impact here, which we talked about on a couple of webinars ago, Impact has three housing counseling agencies that are a part of their particular program.

Moving on from philanthropic, legal aid organizations. So, Monica mentioned that she has her local legal aid as a partner. There's lots of legal aid organizations across the country. I'm going to share with you a link here in a little bit. But HCs can partner with legal aid organizations or mediation organization, because they can help with some of the other services that you can't provide as a housing counseling agency, and may have some pro bono attorneys working there, at least that can be helpful. Very similar to Monica's example. They can help with a variety of services, and often can work alongside your clients and in court circumstances a lot more successfully. You should look up—and I'll show you the link in a little bit—who's working in your area that's a Legal Aid Society.

Housing authorities, and other affordable housing. We know that you're working with your clients to keep them housed, but there may be some other partners that you might not have thought about, that could also help

you with whether or not there's availability of Section 8 rental assistance, or they have properties that may have vacancies, or you can get your clients on the waiting list while they work out their current situation. Lots of other options available locally.

And then I also wanted to touch on, we actually had an amazing webinar last week, where we talked with both housing counseling agencies and with landlords, or owners and managers of HUD-assisted properties. We actually had 700 attendees on that webinar. Lots of landlords are actually very interested, and landlord associations, in helping their clients stay housed, of course. They have the same goals. And so, some of them—and I'll just give you a couple of examples—are working across the country in order to keep residents with the resources that they have, and also keep them rich in services.

So, just want to touch on a couple of those. So, landlord associations, such as the one that's in Southeast Wisconsin, is working with the Rental Housing Resource Center that's based in Milwaukee, that we featured on prior webinars. But they are a landlord association, they're [ph] webinars to their landlords, and providing available resources that might be helpful to tenants. And also, just kind of understanding the moratoria and other

things that are at play across the country, as well as local. That is one very good example of a landlord association. And also, sorry, the Apartment Association of Southeast Wisconsin. Lots of great folks out there that you could leverage.

There's also emergency services. We mentioned that in Columbus we have Impact Community Action. They're actually the ones who took the lead here in Columbus and have a pretty wide range of service providers working under their umbrella. Similar to Monica's example, in Impact, we unpacked on a couple of webinars ago, so you can hear about that example. Community action agencies can take the lead. Housing counseling agencies can take the lead, and you can leverage them. But CAS, or community action agencies, often have access to energy-efficiency programs, the Community Services Block Grant, which is on the chart. They're primary recipients of those funds. So, definitely take a look at who's available locally.

And then finally, we know many of you are assisting your clients with other basic needs besides rental assistance. So, looking for local food pantries, clothing banks, diaper banks, etc., can really be helpful.

So, just wanted to kind of touch on a couple of those things, and then also share with you some additional resources. Besides what Celia covered in terms of finding your community development professional locally underneath the find a grantee on the HUD Exchange, we also wanted to touch on a couple of other examples. The National Council of State Housing Agencies, or NCSHA, has this amazing repository of state housing finance agency specific programs, that they have been tracking this for about a year, and it's a dynamic page that you can sort by state, and you can also look up by agency. And so, you can just find out what's going on at each of the SHAs within your community, to find out what current services they're providing that helps with rental assistance.

What's also really helpful is the program status. Some programs are still open, some are closed, but a great resource there.

And then pivoting to the National Low Income Housing Coalition, this used to be just like a chart, but they have just relaunched this page with a map, a table, and then resources. There's lots of different options here. It does have some of the same state housing finance agency programs, but it also has other programs by state. My favorite tab is the table tab, where you can actually look by state and see how many rental assistance

programs that are available in every single state, as Olivia is showing here today. So, lots of great resources here, lots of great partnerships that you can leverage.

And then, I do want to underscore what Rob said earlier, which I think is really important, and Celia said it, too, is that some of these programs, they have a lot of ability to have their own guidelines, their own income limits, their own priorities for funding. If you can cast a wider net and try to make as many friends as possible out there to help your clients, that would be your best bet.

And then finally, to find legal aid organizations, you can just simply use this website to type in your state, your jurisdiction, or zip code, and then you can search to find legal organizations that can help out your clients in case you are not currently working with them as part of your referral basis. Just wanted to add to what we had before.

And then finally, the need housing assistance page, it's on the HUD Exchange. There's lots of great information here from housing assistance, to rights and responsibilities by state is here in case you're looking for that. You might be working in Connecticut, or something like that, and

didn't realize. We link to the hud.gov page. That is very helpful in all of this.

And then, there's a couple other things on here about diaper banks, food pantries. We have pretty much everything on the need housing assistance page that could be helpful to your clients as sort of the wraparound services. Hopefully, you are using that page and working with your clients to get them all the resources that are available.

I'm going to turn it over to Rob Weber at HUD, and we are going to see what questions you have for us. Thanks, everyone.

Rob Thanks, Shawna, for [indiscernible] additional resources. Tammy, I believe you are monitoring the Q&A. Is there any questions that we haven't already answered in the Q&A ourselves?

Tammy Right now, there aren't any questions in the Q&A box. If you have any questions, please feel free to type them in, and we will get them answered. Maybe we can have Monica, she had said that she had several examples of people that have been helped. Maybe we could hear a real-life example, maybe that might be helpful to people.

Monica

Sure, absolutely. A couple of other things that I failed to mention with our program is, in addition to the [indiscernible] money that we receive, we have worked with a lot of foundations and financial institutions and receiving resources. And so, our budget for this Eviction Diversion Program this year is a little under \$3 million. Wanted to tell you that I have been working very hard writing a lot of grants, engaging with a lot of people, to try to identify additional resources. The city started us out last year, the end of last fiscal year rather, and we had about \$600,000 for the eviction program.

We're so thankful and grateful that we were able to tap in, and that we work with so many partners to help us make sure that we maintain housing for many individuals as possible.

We also work very closely with the Housing Authority as well, and we even help provide some resources from some of their tenants. A particular example that comes to mind, and this young lady was on our annual report. This individual wasn't impacted by COVID, but her hours had been cut back from her job prior to COVID, and she fell behind a couple

of months in her rent payment. She was doing whatever it took to try to get caught up and wasn't able to help.

We were able to reach out to her landlord immediately and share what the program [audio muffled], and her landlord, believe it or not, was very gracious and wanting to work with her and help her. Unfortunately, she didn't reach out to her landlord. I think sometimes when clients are in crisis and trauma, it's challenging to sometimes reach out and say I need a helping hand or whatever. But after that, we were able to pay her rent arrearage, get her set straight, her hours increased, she was able to get another job. And so, I think that that was just one of the testaments of after working with us, getting housing, and understanding how to really advocate for yourself was really advantageous for her. She was embarrassed. She didn't understand the eviction process, and that it was a legal matter.

And so, I was glad that we were able to help and support her, and she has been really helpful going forward. We had another individual that had five kids, and they were about to become homeless. He called us, and we were able to work with him and his client. He was still, I think both of

those individuals, if I'm not mistaken, are still housed in their current home.

Tammy

Thank you, Monica. We do have one question that has come in. "If a family participates in a rental assistance program, and the assistance being provided has come to an end for that family, in addition to the services that are available in their community, are there any other suggestions? For example, a family has received full rental payment for one year, but it's time for the family to transition out of the program. Due to COVID and childcare services, the family has not been successful in finding a job. Are there any monies that can be given directly to the landlord or the family, etc.?"

Celia

I can answer that from a CPD perspective. As it relates to rental assistance and ongoing rental assistance, if you're thinking of CDBG-CV for emergency payments, those are only up to six months, but a few various CPD programs, including ESG, Rapid Rehousing, and specific continuum of care grants, that help persons experiencing homelessness or at risk of homelessness, some of those—Permanent Supporting Housing actually is until the end of time. There are some specific restrictions. Rapid Rehousing, for both emergency solutions grants, and the COC

Homeless Program, actually, they have a period of up to 24 months of rental assistance.

So, if you're thinking about it in terms of continuing assistance, and if they don't have this assistance they could be at risk for homelessness, then there are various CPD programs that can help. And I would check back, I'm not an expert on the Treasury rental assistance programs, they might not have strict limits on the timeframe. Like I said, I'm not an expert, but it's really, if you're looking at it from a CPD perspective, there are other options for those persons, and that's, once again, where having those partnerships with your local jurisdictions and your continuum of care and having contact with them about a client that you found is just not ready to stop receiving assistance is a good option. And there are options available should they meet the eligibility requirements.

Tammy Thank you, Celia. That's all for the questions that we have in the queue. We will now pass it back to Olivia.

Olivia Thank you. For the remaining part of today's session, we're going to just review some closing items, and make sure you guys know where all the

resources are located from today's session, and additional resources that we didn't have time to go over.

Upcoming in the next couple of months, we're going to have a communities of practice that dive deeper into rental and eviction prevention best practices and build a community and cohort of housing counseling agencies to share information and help brainstorm and guide additional work products from the Office of Housing Counseling.

Some additional resources that I've located on this slide are that funding chart that we spent a lot of time going over, and really making this a tool that you guys can use on a daily basis. The specific link that's located on how to contact and locate for those CPD program grantees and giving you that next step for [indiscernible] and where the funding is located within your communities.

In addition to that, we have a rental housing counseling resource page that is an ongoing, constantly being updated resource for you to access; a numerous amount of toolkits, the webinar series, and additional resources.

We have a resource for CSPD, for renters, and information to provide them. And then we blank [ph] the CDBG-CV Housing and Stability Webinar that was delivered back in November, and it does a dive on CDBG-CV and CDBG-ESG. And then we have our Office of Housing Counseling website.

You're able to reach out to Office of Housing Counseling at the email provided below, and all the numerous amount of resources that are located on the HUD Exchange.

We are going to do one last Mentimeter question for today's session, which is, again, located on the Menti website. If you can transition back to your site, we will do that question now. If you logged out and don't have it active on your website, it's just, again, menti.com, and you're going type in the code that's located at the top, which is 1254182.

What we're trying to assess here is, what this webinar will assist you with, and we want to know what we're helping you accomplish and aiding and supporting your group. So, initially, when we asked questions at the beginning of today's session, a lot of people wanted to build more comprehensive and well-versed resources for their clients and making sure

that we help to achieve those same goals. We're having a lot of people say all of the above, which encompasses helping clients avoid eviction, serving clients more effectively, helping your clients find support and resources, and identifying additional eviction prevention partners.

Thanks for answering that. That's really helpful in making sure we achieve everything for today's webinar.

I want to just thank you guys for attending and taking the initiative to build your depth of knowledge and build out your programs for your housing counseling. Thank you to all of our presenters for taking the time to deliver today's content. This brings us to the end of today's session, so you're able to log off, and thank you.

Moderator

Thank you. Ladies and gentlemen, that does conclude your conference. We do thank you for joining. You may now disconnect.