



OFFICE OF  
HOUSING COUNSELING

# RENTAL HOUSING COUNSELING

**Audio is only available by  
conference call**

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to join the conference call portion of the webinar

**November 15, 2018**

# Webinar Logistics



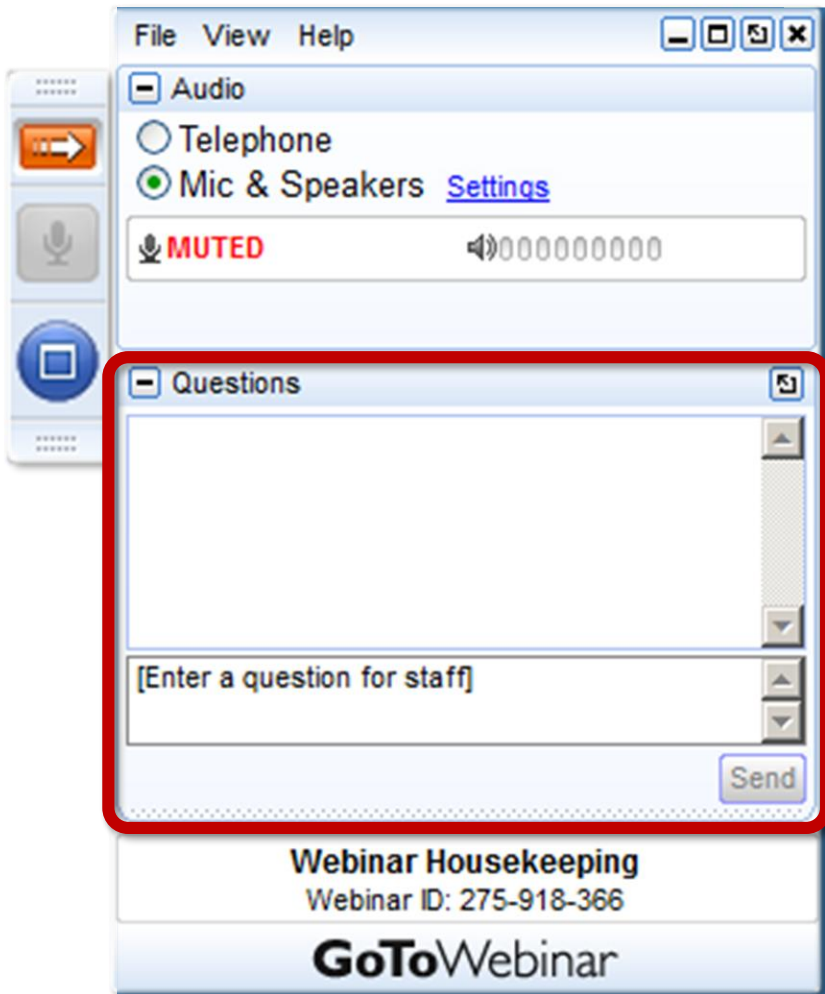
- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the HUD Exchange at [www.hudexchange.info/programs/housing-counseling/webinars/](http://www.hudexchange.info/programs/housing-counseling/webinars/)
- The webinar will be posted in 7-10 days.
- The Training Digest on HUD Exchange will be updated when the webinar is posted.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Just click on document name to download.

# Questions & Comments



- There may be Polling Questions. Please respond to them.
- There may be Q&A periods.
  - With questions taken over the phone.
  - If so, the operator will give you instructions on how to ask questions or make your comments.

# 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 *housing.counseling@hud.gov* with the webinar topic in the subject line.

# Please Mute Your Phones During Discussions



- There may be an open discussion period.
  - All the phones may be unmuted by the operator for the discussion.
  - If so, mute your phone during these discussions until you want to make a comment.



# Welcome

Jerrold H. Mayer

Director

The Office of Outreach and Capacity Building

Office of Housing Counseling (OHC)

U.S. Department of Housing and Urban Development

# Presenters and Q and A

- Presenters
  - **Shawna LaRue Moraille** and **Toni Gallo**, ICF, TA Provider
  - **Bibian Cristino**, Housing Action Illinois (HAI), HUD-Approved Intermediary
- Q and A – **Jane Charida** and **Robin Penick**, HUD OHC, Office of Outreach and Capacity Building



# Agenda

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- Introduction to Rental Counseling
- Assistance Programs for Renters
- Educating Clients about Renting
- The Housing Counseling Rental Housing Toolkit
- Q&A





## **Polling question 1: What type of organization do you represent?**

1. Participating local housing counseling agency
2. Participating housing counseling agency as a sub-grantee or affiliate of an intermediary
3. Participating intermediary (e.g., HUD Approved Intermediary, State Housing Finance Agency or Multi-state organization)
4. Non-participating agency
5. Other



## **Polling question 2: Do you know how to find out about rental assistance programs in your area?**

1. Yes
2. No
3. Maybe

# Introduction to Rental Counseling

# What can Housing Counselors do for Renters?

Housing counselors can . . .

- Help clients identify an appropriate unit
  - That fits their needs
  - That fits their budget
- Teach renters their rights and responsibilities as tenants
- Educate clients about good rental practices
- Support clients in financial planning

# Low-Income Renters

Counseling is particularly valuable for low income renters who may:

- Struggle with affordability
- Have trouble finding the right unit
- Face discrimination
- Be unfamiliar with best practices
- Need extra services and supports

# Assistance Programs for Renters

# Two Kinds of Rental Assistance

- Tenant Based Rental Assistance
  - Tied to the resident (portable)
  - Pays portion of rent and utilities in market rate unit
  - Can only be used in an acceptable unit
- Project Based Rental Assistance -Subsidized Units
  - Tied to the unit
  - Unit receives subsidy that allows resident to pay lower rent
  - Only a qualified resident can rent the unit
- Demand for both types of programs usually outpaces supply

# Tenant Based Rental Assistance (TBRA)

- Usually managed by an agency
  - Public Housing Authority
  - Nonprofit organization
- Agency determines tenant's eligibility
  - Confirms income
  - Determines tenant portion of the rent
- Assistance covers difference between tenant portion and the market rent
  - Includes rent and utilities
- HUD sets fair market rent standards



# TBRA Types and Sources

To find out about:	Contact this agency:
Housing Choice Vouchers (Section 8)	<a href="#"><u>Public Housing Agency</u></a>
HOME Program TBRA	<a href="#"><u>HOME Program Participating Jurisdiction</u></a>
Homelessness Assistance TBRA	<a href="#"><u>HUD Funded Continuums of Care</u></a>
Housing Opportunities for People with AIDS (HOPWA) TBRA	<a href="#"><u>HOPWA Grantees</u></a>
Multifamily Housing Rental Assistance (Rural)	<a href="#"><u>U.S. Department of Agriculture – Rural Development</u></a>
Supportive Services for Veteran Families (SSVF – supportive services and rapid re-housing assistance)	<a href="#"><u>U.S. Department of Veterans Affairs</u></a>

# Project Based Rental Assistance (PBRA)

- Administered by the owner or manager of the property
  - Reviews resident income and household size
  - Determines eligibility and tenant portion of rent
- If resident moves out, subsidy stays with the unit
- Properties may receive subsidies from multiple sources
- Some subsidized units are designated for certain populations
  - Elderly (Section 202)
  - Disabled (Section 811)

# PBRA Subsidy Types and Sources

To find out about:	Use these contacts and/or resources:
HUD-insured or HUD-subsidized housing – Section 202, 811, 221(d)3, 236	<a href="#">HUD's Office of Multifamily Housing</a>
Project-based Section 8	<a href="#">HUD's Office of Multifamily Housing Section 8 Expiring Contracts</a>
Project-based Rental Assistance (PBRA)	<a href="#">Rental Assistance Demonstration (RAD) Quick Reference Guide to Multifamily Housing Requirements</a>
Project-based Rental Assistance (homelessness assistance programs)	<a href="#">HUD-funded Continuums of Care (CoCs)</a>
Project-based Rental Assistance (HOPWA)	<a href="#">HOPWA Grantees</a>
Rural affordable rental housing- Section 515, Section 514/516, and Section 538	<a href="#">U.S. Department of Agriculture (USDA) Rural Development Multi-Family Housing Rentals</a>

# Family Self Sufficiency (FSS) Program

- Helps low income families:
  - Assists them in increasing earned income
  - Reduces their dependency on public assistance through the following:
    - Planning, training and support
    - Establishing an interest bearing escrow account through the family's participation in the program
- Available to:
  - Public housing residents
  - Housing choice voucher recipients
  - Residents of tribally assisted housing
  - Residents of project based rental assistance projects
- Administered by Public Housing Authorities
  - In collaboration with Program Coordinating Committee

# **Educating Clients about Renting**

# Finding a Unit

- Determine an affordable rent
- Find an affordable unit
  - Subsidized unit
  - Rental assistance
- Be alert
  - Fair housing violations
  - Scams

# Signing a Lease

- Understand the lease
- Understand Lead Disclosure rules
- Utilities
- Pay deposits

# Being a Renter

- Know your responsibilities
- Know your rights
- Obtain renter's insurance
- Maintain your rental unit



# Planning for a stable future

- Have a long term financial plan
  - Sustainable budget
  - Manage credit
  - Obtain insurance
  - Plan for homeownership
- Access available resources
  - Family Self Sufficiency Program
  - Social services

# **The Housing Counseling Rental Housing Toolkit**

# The Housing Counseling Rental Housing Toolkit

- Background on common types of rental programs
- Checklist for counseling renter households
- Resources



**Rental Housing Toolkit  
for Housing Counselors**

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# Resources

- HUD Exchange Office of Housing Counseling page  
<https://www.hudexchange.info/programs/housing-counseling/>
- Rental Housing Toolkit for Housing Counselors
  - <https://www.hudexchange.info/resources/documents/Rental-Housing-Toolkit-for-Housing-Counselors.pdf>
- Healthy Housing Toolkit for Housing Counselors
  - <https://www.hudexchange.info/resources/documents/Healthy-Housing-Toolkit-for-Housing-Counselors.pdf>
- Resident Rights and Responsibilities
  - [https://www.hud.gov/sites/dfiles/Housing/documents/resident\\_rights\\_brochure\\_8.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/resident_rights_brochure_8.pdf)
- How to be a Successful Renter  
<https://www.vhda.com/Renters/Documents/RenterHandbook.pdf>
- HUD resources on Renting  
<https://www.hud.gov/faqs/renting>

# Additional Resources

- Fair Housing is Your Right  
[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp](https://www.hud.gov/program_offices/fair_housing_equal_opp)
- Protect Your Family from Lead in Your Home  
<https://www.epa.gov/lead/protect-your-family-lead-your-home>
- Security Deposit Limits and Deadlines in Your State  
<https://www.nolo.com/legal-encyclopedia/security-deposit-limits-deadlines-your-state-36186.html>
- Ten Tips for Tenants  
[https://www.hud.gov/sites/documents/21379\\_TOPTEN.PDF](https://www.hud.gov/sites/documents/21379_TOPTEN.PDF)

# Certificate of Training



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- The email will say “**This is your CERTIFICATE OF TRAINING**”. There is no attachment.
- Print out and save that email for your records.

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Thank you for attending our Rental Housing Counseling Webinar. We hope you enjoyed our event. This is your CERTIFICATE OF TRAINING. Please print out and save this email for your records. Please send your questions, comments and feedback to: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).

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  - select the webinar, and
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# Housing Counseling Training Digest

<https://www.hudexchange.info/programs/housing-counseling/training-digest/>

## Housing Counseling Weekly Training Digest

This page 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](mailto:housing.counseling@hud.gov) to notify HUD about upcoming training and events for housing counselors.

Content current as of November 5, 2018

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### Webinar Archive

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### Online Training

Access self-paced online training modules, such as Introduction to Housing Counseling.

- View upcoming training hosted by OHC and other partners

# Office of Housing Counseling



Find us at:

[www.hudexchange.info/counseling](http://www.hudexchange.info/counseling)

Counselor Training and Testing website:

[www.hudhousingcounselors.com](http://www.hudhousingcounselors.com)

Email us at:

[housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)

The Bridge:

<https://www.hudexchange.info/programs/housing-counseling/the-bridge/>

# Conclusion

**THANKS**  
for  
**ATTENDING**