



Final Transcript

**HUD-US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT:
Rental Housing Toolkit Webinar**

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SPEAKERS

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Jerry Mayer – Director Office of Outreach and Capacity Building HUD
Shawna LaRue Moraille - ICF
Toni Gallo - ICF
Bibian Cristino – Housing Action Illinois

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by and welcome to the Rental Housing Counseling Webinar. At this time, all participants are in a listen-only mode, and later we will conduct a question and answer session. Instructions will be given at that time. [Operator instructions]. As a reminder, today's conference is being recorded.

I will now turn the call over to your host, Miss Virginia Holman. Please go ahead, ma'am.

Virginia

Thank you very much and welcome, everyone, to today's Rental Housing Counseling Webinar. We all know that it's a very important topic, and so we're glad you could join us. Before we get started with the webinar itself, I'd like to go over some logistics.

As the operator said, the audio is being recorded. We will be posting an audio replay number along with the PowerPoint and a transcript in the archives section of the OHC page on HUD Exchange, and that usually happens in a week or so.

The training digest will be updated when that webinar is posted. This morning, I did send out the handout. It's also available for download on the screen, on the right-hand side of your screen, so just log on that and download it. There are a couple of polling questions, so when they come up please respond because they do give us really important information about our audience.

There may be a Q&A period at the end, it depends on how much time we have left, but there are other ways that you can ask questions, because we do want your questions. On the panel again, on the right-hand side of your screen, there's a box that says questions. If you just type your question in and click Send, we do have staff that are monitoring those questions and we will try our best to answer them or tell you that we will get back to you.

Also, after the webinar is over and actually anytime in the future if you have a question about this webinar and this topic, you can send the question to Housing.counseling@HUD.gov and just put the topic in the subject line so that we get it to the right person to answer your question.

At this point, we don't plan to have an open discussion period. If, for some reason, we do open the lines, make sure you have muted your phone.

At this point, we're going to turn it over to Jerry Mayer, the Director of the Office of Outreach and Capacity Building, so welcome. Jerry?

Jerry

Thank you, Ginger, and thank you to all the participants who've joined us today. Also, thank you to ICF for presenting today's webinar and helping

us with the rental assistance toolkit. Both are really important to our counselors and to HUD overall, so we appreciate that.

This webinar is a companion piece to the rental assistance toolkit that I mentioned, that was released earlier this week, and the toolkit is about rental housing assistance that's available in your area, such as project and tenant-based Section 8 and covers rental housing subsidy programs that can help your client understand how they can better afford rent or maybe improve their rental situation.

Let me give you a quick number to show you how rental counseling has increased in demand this year. We're seeing about 14% more clients for rental counseling this past year over the year before, so rental is a growing area for housing counselors and this toolkit will help you better serve those clients.

Also, just so you know, that this toolkit was developed with feedback from many of our counseling agencies, including some of the intermediaries who gathered at the annual meeting last August with HUD and provided a lot of feedback on rental issues that we incorporated.

Now, without any further delay, I'll turn the meeting over to Shawna, from ICF, who will introduce her team and take us through the rest of the presentation.

Shawna

Thanks so much, Jerry. It's a pleasure to be with you all. My name is Shawna LaRue Moraille, and I work for an organization called ICF and we are a technical assistance provider to HUD's Office of Housing Counseling. We've been working with them since 2014. I am joined by my colleague Toni Gallo, who will be covering the next section and also Bibian Cristino from Housing Action Illinois, who's a HUD approved intermediary. They are the experts that will be talking to you about these programs today. And we are also joined by Jane Charida and Robin Penick from Office of Housing Counseling, the Office of Outreach and Capacity Building that will be helping with the questions. We will just rely upon you to write in and tell us what your questions are, and we'll stop periodically, as we talked about.

The first couple of things that we have in our agenda is that we want to just provide a brief introduction to what is rental counseling. The meat of the program today is on assistance programs, which is why we're talking about the rental assistance toolkit itself, where we're talking about

voucher and project-based subsidy programs that help tenants afford their rent. That's the meat of today. We also will be talking about educating clients on renting, the ins and outs of working with your landlord that type of thing, and Bibian is going to cover that section. Then, finally, I am going to show you where to grab the rental housing assistance toolkit on the HUD Exchange and then we'll open up the phone lines at the end for any questions and answers that maybe we haven't answered verbally.

Before we get started here, we want to find out what type of organization you represent. This always helps us figure out those of you that might be participating with local housing counseling agencies or you might be participating in HUD's program as a subgrantee or an affiliate to a HUD approved intermediary. You might be a participating intermediary such as HUD approved intermediaries, State Housing Finance Agency, or a multi-state organization that just happens to work in a couple of states, or maybe you're non-participating. Maybe you're thinking of participating in HUD's program, but you're currently non-participating. We definitely want to know those of you out there that are in that category, or you might simply be other.

I believe the polls are open and you can answer the question. A couple more minutes to make sure you all answer. Do we have responses, Ginger?

Virginia Jane is running [audio disruption].

Ginger I'm sorry. Yes, we do have our results—61.2% are participating local housing counseling agencies, 24% are subgrantees or affiliates, 1% intermediary, 4% non-participating and 10% other.

Shawna Great. The majority of the folks, it sounds like, are in the local housing counseling agency or subgrantees or affiliates of an intermediary. Glad to have you all. Thanks so much.

Moving onto our second poll, we really want to find out if you know how to find out about rental assistance programs in your area. You have a couple of options here. Yes is option number one, two is no and then three is maybe. Do you know how to find out about them in your local area? Give it a couple of minutes for that. I mean, this is the main reason why you all are here, I'm sure, but we want to make sure that we find out a little bit about what you know before we tell you what we know.

transportation hubs, things like that? Making sure they find the right unit for themselves from a budgetary standpoint and also from what's available in the current market.

You're also going to be working with renters to talk to them about their responsibilities as tenants, how to work with landlords, what is common tenant/landlord laws and policies in your local area, all those good things.

Many of you are also working on what makes good rental practices in terms of your clients, be it something where they're making sure that they have good references, and when they enter a new rental situation or what have you, just what constitutes some good rental practices: knowing what's in your lease, etc.

Then, definitely helping clients with financial planning. Rental, it might be a stepping stone to get them to home ownership, to get them somewhere else, but basically helping them with good financial planning to make sure they're in a good financial situation, now as well as in the future.

Counseling is, obviously, incredibly valuable to the long-term renters that you're working with, so many struggle with affordability. Many don't know that they're paying too much for rent. Many of them are in situations where they might never have heard of Section 8 or any of the project-based subsidies that my colleagues on this webinar are going to talk about.

They might just find it difficult to locate a unit that's going to meet all their needs, as we just talked about, and unfortunately some face discrimination based upon where they're looking or who they're talking to or what have you, and obviously counselors can help with fair housing complaints and things like that.

Some renters may not be aware of what constitutes best practices in terms of, like I said, those rental practices that need to be part of their cadre, what they're focused on in terms of how to be a good renter, such as having good references, and things like that.

Finally, we also know that many of you are working with renters who need not just housing, not just affordable housing, but they also might need legal services, or they might need case management or other supports

in the local area and they're going to start and stop with you in terms of providing them with ideas for where they could go to have those wrap around services. So many different types of things that both the counselor is doing as well as the renter is doing in terms of rental counseling.

I'm going to pass this to my colleague to talk about, again, the focus of this webinar, rental assistance that's both tenant-based and project-based, and then we'll come back at the end and talk about some other things that Bibian can offer in terms of rental housing counseling.

I'm going to turn it over to Toni Gallo from ICF. Toni?

Toni

Thank you, Shawna, and thank you to all of you who are participating in this webinar. I'm really pleased to have this opportunity to talk to you. Like Shawna said, I'm Toni Gallo. I work with Shawna at ICF and I have 30 plus years in working on issues related to HUD assisted and insured affordable housing as well as special needs housing programs, so I'm happy to be here today.

What I'm going to do is I'm going to try to give you a high-level summary of what rental assistance is and the various types. I will go into some

detail, but as Shawna alluded to previously, a lot of information is included in the rental assistance housing counseling toolkit, which is available on the HUD Exchange, which Shawna will show you later.

What's rental assistance for rental housing? Just on a very high-level, rental assistance is a subsidy that is paid to a landlord that pays the difference between a small percentage of a resident's portion, which is based on the resident's income, the difference between that amount and the amount for the unit. So you have your rent for the unit, you have a resident that is eligible to move into that unit, they pay a specific percentage of their monthly income toward rent, and rental assistance pays the balance.

There are two types of rental assistance, and numerous sources for each, and we're going to go over those in a little bit more detail later, but right now, I'll just introduce them. There's tenant-based rental assistance, which is tied to a resident. The resident can use it to help pay the rent and utilities for an acceptable rental unit and if they move out of the unit, they still have that assistance and they can use it in another unit. In other words, it's portable, which is a very nice feature.

Project-based rental assistance, however, is tied to a particular unit, so the landlord receives part of the rent for the unit which allows a qualified resident to pay a portion of the rent rather than the entire rent amount. However, when that resident moves out, the assistance stays with the unit.

Both types of assistance require the administering entity to evaluate the household characteristics to determine eligibility. What I mean by that is they look at family size, family composition, whether the family has an elderly aunt or a disabled member, whether the family includes children under the age of 18 and if so, how many. They also are responsible for reviewing the family's income and to determine whether the family is eligible to receive rental assistance.

In HUD programs, primarily, the resident family income needs to be 50% of median income or below and then there's very low income, which a number of properties are targeted for, which is 30% of area median income or below. This is for folks that really, really need assistance, so that's why the lower income echelons are targeted.

I'm going to talk about tenant-based rental assistance first. Tenant-based rental assistance is usually managed by an agency, usually the Public

Housing Authority but often by non-profit agencies. It's the agency's responsibility for determining the amount of rent that an eligible household can afford to pay toward rent and utilities, which we call the tenant portion of the rent.

The agency provides a subsidy or sometimes prints what we call a voucher, which I'll explain a little bit later, that the resident may use in a market rate unit where the landlord will accept it, and I want to highlight where the landlord will accept it. Because portable or tenant-based rental assistance is very valuable because the tenant has a lot of choice where they live, but remember, landlords do not have to accept vouchers.

They are not required to by law, so sometimes it's a little bit difficult to locate an appropriate rental unit where the landlord is willing to accept the voucher, but not always, because it does guarantee that at least a major portion of that rent will be paid every month.

The other caveat that I have is that if it doesn't cover the balance between the rent of the unit and the tenant portion of the rent, if that unit is an expensive unit. So in other words, the market rent for that unit, or what HUD considers the market rent for that unit, may be lower than what the

unit actually rents for because HUD is trying to provide decent, safe, and sanitary housing, but not housing that has a lot of frills, so it's basic, decent housing. If, for instance, a tenant has a voucher and they pay a certain amount, HUD will pay up to what they determine to be the fair market rent. But if the unit is more expensive than what the maximum subsidy that HUD will pay, then the tenant is responsible for the balance, which is can be very, very unaffordable.

The most common type of rental assistance issues are as follow. The most common type of rental assistance is generally known as Section 8, which many of you have heard of. There are different types of Section 8, but the most common one, which I just described a little bit about, is the Housing Choice Voucher Program, which is always administered by public housing authorities.

Because tenant-based rental assistance is tied to the unit, again, the best thing about it, it's portable, so that means that if the tenant decides to move, they may use the voucher for a subsequent rental unit. Now, as you can probably imagine, because this option provides a lot of choice for residents, the demand for Housing Choice vouchers greatly exceeds the supply. There are often long waiting lists for vouchers.

We're going to talk a little bit about different types of TBRA. On this slide, we have the different, some different types of PBRA, not an exhaustive list, but it's a pretty good list. We have Housing Choice vouchers by the Public Housing Agency. There is tenant-based rental assistance for the HOME Program, homelessness assistance programs through HUD's office, special needs assistance programs, housing opportunities for people with AIDS. That is HOPWA and, under that HOPWA program, there are some tenant-based rental assistance subsidies available, as well as the Department of Agriculture's rural development, which has its own cohort of housing and its own rental assistance programs. Then there is SSVF, or Supportive Services for Veteran Families which is administered by the VA.

As you can see, there are lots of different resources and these are—we provide a lot of information about each one and links to a tremendous amount of information in the toolkit.

I'm going to go onto project-based rental assistance. So, project based rental assistance is administered by the owner, or manager, of the property that receives the rental assistance subsidies. Basically, the landlord

reviews the resident income and household size to determine the eligibility of the resident as well as the tenant portion of the rent. They take on the role that the Public Housing Authority handles in tenant-based rental assistance. Again, I mentioned this previously. If the resident moves out the subsidy stays with the unit. It's, essentially, a subsidized unit.

Okay, do tenants with vouchers ever move into units that are subsidized? It's possible but, if they do, then they can't use that project-based rental assistance because you can't double dip.

So a couple of things are important. As with tenant-based rental assistance, they need to make sure that they calculate the correct portion of the rent and the utilities because tenant-based rental assistance and project-based rental assistance cover the difference between what the tenant can pay, theoretically, and the rent and utilities for that unit.

Some of the key things to note are, obviously, if the tenant moves out, the assistance, or subsidy, stays with the unit. HUD, USDA, and state and local agencies have subsidized properties through numerous programs and we'll talk about that on the next slide. Some properties are actually specifically designated for certain populations. For instance, Section 202

properties are dedicated for the elderly, 62 years of age or older, while Section 811 properties are dedicated to the disabled.

A property may receive subsidies from multiple sources. For example, a property may receive tax credits, which is another form of—it's not a subsidy, but it is a type of financing that lowers the rent for the property—and home funds which does provide rental assistance. Again, like tenant-based rental assistance, or Housing Choice vouchers, there's a long waiting list for many of these properties because the demand for subsidized units is generally high and there is not a centralized waiting list like there is at Public Housing Agency or Public Housing Authority that residents can sign up for and then when an appropriate unit becomes available in that geographic location, they're told about it. No. What has to happen is that the resident household needs to find the sources of project-based rental assistance, the properties that have it, and get on the waiting list for different properties, which is something that housing counseling agencies can certainly help with.

On the next slide, we see the different types of PBRA subsidy and the sources. To learn more about project-based rental assistance available in the community, housing counselors should connect with the local HUD

field office, housing agency, non-profits, and the Public Housing Authority, all of which should have a list of subsidized units in the geographic jurisdiction.

The chart on this slide shows some of the common sources of properties that have project-based rental assistance and links to the agencies that administer them. At some point, you will see that these slides will be available and the links will be live but, again, the rental housing toolkit is a great source of information.

Again, you see the HUD's Office of Multi-Family Housing types of rental assistance, HUD's Office of Multi-Family Housing Section 8 expiring contracts, project-based rental assistance, and HOPWA, and SNAPS. So, again, there are different types but they are generally administered through different offices at HUD, but we list all of those in the toolkit.

I want to end my portion of the presentation by talking a little bit about the Family-Self Sufficiency Program or commonly known as FSS. The FSS program helps low income families and it assists them in increasing their earned income. The point of the FSS program was to provide residents

with planning, training, and support, and to establish interest-bearing accounts for each participating family.

The PHA makes deposits to the account throughout the duration of the family's participation in the program and, even when a family's rent increases as a result of an increase in their earned income, the Housing Authority continues to make payments into this escrow account. So this program is primarily available to public housing residents, but it is also available to Housing Choice Voucher Program participants for tenant-based rental assistance.

Residents of assisted housing search [ph] by tribally-designated housing entities commonly known as TDHEs and recently was expanded to include residents of project-based rental assistance under a particular type of project-based rental assistance called PBRA projects, which I'm not going to go into now. Again, the program is administered locally by PHAs and to apply, a family would contact the Housing Agency directly and housing counselors can help clients access the program by contacting the PHA in their area that administers the program.

Now, not all PHAs participate in the FSS program, but you need to contact your local PHA to find out if they do exist.

Just another note about FSS. The PHA collaborates with what's called a project coordinating committee to secure commitments of public and private resources for the operation of the FSS program. That coordinating committee includes residents from the PHA, public housing resident reps and, in some cases, tenants receiving Housing Choice vouchers.

The makeup of the program coordinating committee may vary by PHA, but what they do is they work with local workforce investment boards. They work on financial literacy and credit counseling and they tie to services from the city or county agencies and programs, such as temporary assistance for needy families.

So that is a very quick rundown of what rental assistance programs are out there. So at the end of this presentation, you'll be able to ask questions and we urge you to put them in the question box on your Go-To webinar toolbar. Thank you very for listening and I am going to hand this over now to Bibian Cristino.

Bibian

Thank you, Toni. My name is Bibian Cristino, Capacity Building Specialist at Housing Action Illinois. Housing Action Illinois has led the movement to span and protect the availability and quality of affordable housing of Illinois for over 30 years. We have more than 150 member organizations including housing counseling agencies, homeless services providers, [indiscernible] or affordable housing advocates, and more. As a HUD-approved intermediary, we have 33 affiliates in 4 states—Illinois, Indiana, Michigan, and Missouri.

So to share a little bit about me, I have ten years of experience in housing counseling, and I create and teach a training on the fundamentals of rental counseling.

Okay. Educating clients about renting. The following are the basic topics that a housing counselor should cover with a client who is looking for an apartment to rent or is currently renting. We are going to mention a lot of resources that will be included at the end of this presentation.

Finding a unit. By affordable rent, we mean that you are spending only 30% of your annual income on rent, leaving enough money for all your other expenses. Work with the client to confirm they are ready to rent and

go through the calculations with them to see how much 30% of their income is. Determine if the client is eligible for a subsidized unit or rental assistance. To do this, you need to know what qualifies as low income in your area.

Find affordable unit. Help the client identify units in the area that fit their needs and budgets. First, you need to find how many bedrooms they need, what is their family size, if they need any special accommodations, whether they want to be close to a park or a grocery store, etc. You should talk about what type of housing is best for them.

Build your network. Develop a list of local subsidized units. Have contacts with local non-profits, affordable housing agencies, and the Public Housing Authority. Develop contacts with landlords. Ask them to contact you when they have openings. Find rental assistance for market rate units. If a client is eligible, help them apply for a housing voucher.

Know the tenant-based rental assistance programs in your community. But be alert for violations of housing laws [ph]. As a housing counselor, you might be in a position to recognize discrimination against your clients. Become familiar with fair housing laws. If you suspect that your client is

the victim of discrimination because of their race, religion, family size.

For example, if a mother has three or more kids and the landlord says they don't want any babies living there because of the noise, alert appropriate authorities to get help and then file a complaint. At the end of this presentation we have resources to help you to do this.

Be on the lookout for scams. Discuss common rental practices with your client so they don't fall prey to scams. If you hear of suspicious activities, such as a request for money before viewing the property or request for cash only, alert the authorities. Get everything in writing. This can be paper or digital records.

Signing a lease. Understand the lease. Review the lease with the client to make sure they understand all the disclosures and rules in it. Review basics such as the term of the lease. See if it is for one year, six months, etc. See if it renews automatically. Make sure the client knows who manages the property and how to reach them. Also, who is responsible for repairs and who will pay for them? Make sure they know who is authorized to enter the apartment and when.

Discuss with your client monthly financial obligations, such as monthly rent and utilities as well as the security deposit, payment fees for late payments, and any other fees. There is a resource, “Being a Responsible Renter” at the end of this presentation.

Understand lead-based paint disclosure. This is applicable if the client is renting a home that was constructed before 1978. If they are, make sure they are aware of their rights under the Disclosure Act. Share the “Protect Your Family” pamphlet to review the requirements.

Pay deposit. Make sure the client understands the rules for security deposits. Each state has different rules on this, so review security deposit rules in your state. There may be local agencies that provide assistance with security deposits and recommend that your client use a move in/move out inspection form. To recover the security deposit, your client should document any damage in writing, or pictures, at the time of the lease so they are not held responsible for those issues and can receive their full security deposit back when they leave the unit. They should also talk to the landlord about any repairs that should be made before they move in.

Being a renter. Know your responsibilities as a renter or as a tenant. A renter has rights and responsibilities. After you review the lease with your client, they should know what is required of them. This will help avoid landlord/tenant disputes. That is very common. With eviction proceedings or any other problems.

One common problem is when a client, for instance, signs a lease that says only two people will be living in the unit, but then they invite other family members to stay with them. If a landlord shows up for repairs and finds out five people are living in the unit, the landlord will be upset and, of course, the tenant will be breaking the lease. Know your rights as a tenant. Tell your client about the rights and what to do if they find themselves in conflict with the landlord. You also can discuss tenant's rights and protections. HUD provides a helpful list.

It's important to know your state and local laws because they are all different. If the tenant is in a subsidized housing, share the list of resident rights and responsibilities in the resources of this presentation. Address potential landlord/tenant disputes. Let the client know that the counseling agency can help them navigate disputes with the landlords. For instance, if your client requests a repair, and the landlord doesn't respond, you

might be able to step in and have a conversation with both parties to reach a solution and also discuss how to communicate better in the future.

Obtain renters insurance. It is usually not expensive and you should discuss the benefits with your client. Share information about where to obtain it, provide basic information about the cost and explain what it covers.

Maintain your rental unit. Discuss your client's rental responsibilities for maintaining a safe and healthy unit. Talk about keeping the unit clean and contacting the landlord for repairs right away. Don't wait until you flood their building to give a call about a leaky faucet, not that the landlord can hold the tenant financially responsible for repairs that result from negligence on the tenant's part. Talk about how important it is to maintain a healthy unit. So for that you can use Healthy Homes Toolkit and the checklist.

Also planning for a safer future. Develop a long-term financial plan. It is important to help your client envision a safer future. Encourage your client to continue to work with the housing counseling agency in a one-on-one counseling or through group [ph] location. Encourage them to plan

and maintain a sustainable budget. Discuss a plan for improving their financial capacity. This could include counseling on budgeting, managing credit, obtaining insurance, plans to purchase a home, and other topics critical to financial wellbeing.

Access available resources. Help your client access other housing and non-housing resources that might be available to them, included but not limited to the Family Self Sufficiency Program. They might also be eligible for other programs like food pantry [ph] and clothes closet [ph] or job training. As I say before, there are a lot of resources that are included at the end of this presentation and you can find more detail in the toolkit which Shawna [ph] will go over with you now. Thank you.

Shawna Okay, great. Thank you so much, Bibian, and I want to pause here and see if we have any questions in the chat box or the questions box.

Toni Not at this time, Shawna.

Shawna Oh great. Okay. I figured you would have stopped us before, but just wanted to triple check.

Okay, so we developed this toolkit on rental assistance that is now available on the HUD Exchange. Here is the front cover of the toolkit and I'm going to show you where to find it on the HUD Exchange.

But basically this toolkit really is about rental assistance. Again the two types that Toni went over, the voucher, project-based, and then also checklist for items to go over with your clients and all the links that we mentioned that are in this webinar are also in the resources section of that toolkit. But I just want to make sure that you saw the front cover here. We've done a number of paper-based toolkits for the Office of Housing Counseling in the past and this is just the next one that we developed, leveraging Toni's expertise and also Bibian provided a lot of great feedback on the toolkit.

So I was on—I did that really fast, I'm sorry. I'm on the HUD Exchange main page for housing counseling and we just added a couple of new items. On the main page, hopefully you all have bookmarked, so toward sort of the middle of the page we have the rental housing toolkit for housing counselors. This is the direct link. And whenever we have a new product, we try to put the new button right there to make sure that it stands out, that you know that it's a new item available, but it's also underneath.

And just like the other toolkits that have been developed by HUD's Office of Housing Counseling as well as ICF and others, it would be underneath this housing counseling toolkits.

So this is the rental housing toolkit. The same family that I just showed you. Here's the front cover. And we provide in the table of contents just some background in terms of providing rental housing counseling and what assistance programs are available. Again, those are the ones that do the links. And then additional resources that are available.

So in the overview section, is where we talk about, again, what can you do as housing counselors and also what is available in terms of just teaching them on their rights and responsibilities. This is where we also talk about there are so many different programs in your local area. I'm an expert on home and the low income housing tax credit. There are a ton of different rental properties that are affordable in your local area, but in this toolkit we really try to focus on the voucher and project-base, which could be assistance in a home assisted property or the low income housing tax credit program as well that are administered by housing finance agencies across the country.

So we provide you just with some background and then also we developed this checklist that if anything you can just simply print out this page that helps them in terms of various categories, in terms of finding a unit, signing a lease, all the great things that you can help them with, being a renter, and then planning for a stable future, all of what Bibian just covered. And then we of course link you to various resources within the toolkit. So you can take this out, make it your own, and use this as a checklist with your clients.

Section 2 is about those rental assistance programs. It helps find a unit. The difference between tenant-based and project-based is covered here. Just like what Toni covered with you. And then the same links are provided here in terms of the various programs available.

And one thing I might add to what Toni covered is that if you do have a relationship with your HUD office, I know various HUD offices also keep lists that are available of what's affordable housing in your local area. So you can always check with the HUD office or also state housing finance agencies are also great resources in addition to the other links that we provide here.

And then a little bit about family self-sufficiency, that's provided here.

And, as Toni mentioned, family self-sufficiency is with a lot of different programs out there from the Section 8 program, also some home tenant-based rental assistance programs. Also have an FSS component sometimes. It's just completely up to the home grantee if they want to operate that.

And then finally the resources for counseling. Renters, this has so many different links to finding units and also just Housing Action of Illinois, who Bibian works for, has amazing resources available for rental housing. I definitely want you to check those out. And I know they're also an advocacy organization. So I know one thing that we talked about at the HUD intermediary conference this summer was all of the various legislation and other work that they've been doing as an advocacy organization in the state of Illinois and also in the city of Chicago. So there's some resources there in case you want to start something locally in your area such as making sure that there's not discrimination based upon source of income and some of the other things that I know kind of really hit home with our renters that you may want to take advantage of.

The state of Virginia also has *How to Be a Successful Renter*, which we thought was really helpful here. A lot of the tenant rights and responsibilities are available on hud.gov that Bibian mentioned in her presentation. There's financial literacy courses out there. We happen to have a preference for your money or goals.

Some of the other toolkits that are available, from emergency preparedness to healthy housing, which we did a couple of months ago—I think in April we did our webinar—that talks about lead-based paint and other healthy homes issues and that type of thing. So I want to make sure that I kind of pointed that out. It's actually on FSS, etc.

So that's basically the toolkit. And in the presentation—and I'll just skip over the questions box in a second and we'll come back to that—we also wanted to give you some here. These are the same resources that are mentioned in the toolkit. But we have a couple of pages here of resources that we thought that, if you do nothing else, these are like the top I guess eight resources for you. So anyway, I wanted to make sure that you saw those at the end of the presentation.

Counseling Resources. It's just right here, a little housing toolkit for housing counselors.

Toni Thank you so much.

Shawna No problem. And maybe I should leave up this section for a second so people can grab it.

Toni Great idea. Operator, do we have any questions yet?

Moderator [Operator instructions]. We do have one question from the line of Shayla LaFalle [ph]. Your line is open.

Shawna Hi, Shayla.

Shayla Hi, calling in from Hawaii. Hi. I just had a quick question. Is there a way that we could get a download or get a copy of that slide that was presented today for reference?

Shawna Yes, so for this presentation or—

Shayla

Yes.

Shawna

Yes, so long as you are registered for this particular course, you would have received an email this morning with all of the materials.

Shayla

Oh, okay.

Shawna

Yes, and if you haven't then within a day underneath the webinar archives, we usually post that pretty soon. So the webinar archive underneath training resources, if you can still see my screen, webinar archives. And so we do this by day order or you can filter by topic right here. It would be listed as the next one here.

Usually it takes us a couple days to post but pretty quickly. And then that would go to a page that gives you a couple of different things. The slides we always link to the toolkit, although you know how to get the toolkit now, or you can also download it underneath the handouts here. And then also the transcript as well. So each of these always have a couple of the various products for that individual webinar. So just give us a couple days and the slides will be there if you didn't receive them over email today.

Shayla Okay, thank you. Aloha. Thanks. Bye-bye.

Toni Thank you so much. Any other questions on the line yet?

Moderator No further questions in queue.

Toni Okay, thank you. We do have a couple of questions in the question box. One is, where would we locate the [indiscernible] as departments in our area? Is there a website link that could be shared?

Normally—so on the resources page, we do have some information for ideas. So the best places to go that are actually described in the toolkit, the public housing agency and your HUD field office. The Office of Multifamily Housing at your local HUD field office should have a list of project-based rental assistance dwellings that are available in that particular geographic location. And then—

Shawna [Overlapping voices] on the toolkit, right?

Toni Yes, right.

Shawna And I'll just open up the toolkit from the Go To webinar. See how quickly that loaded? So it's down here underneath the resources, right Toni?

Toni Yep. So finding an affordable unit. Each of those links either takes you to a page that has the list or it takes you to a page that explains how to access the list in various locations for various types of programs.

Shawna Yes, and so I mentioned I worked in the low income housing tax credit program, those are separate from USDA subsidized unit. It's separate from HUD multifamily units that are available. It's just a different funding program. So there's not sort of one-size-fits-all unless you do talk to your HUD office. Or sometimes a state HFA has already done this work for you, so definitely check with them. Thanks, Toni.

Toni Thank you. We do have another question in the box. What is the rental housing ratio we should follow? For example, for the front-end ratio in a mortgage it's 31% and the back-end is 45%. Is there something similar for a rental?

Shawna Well that's a really good question. So for most tenant-based rental assistance programs, not all, but most tenant-based rental assistance programs the tenant is supposed to pay no more than 30% of their adjusted monthly income toward rent and utilities, okay? And even if they're not privy to rental assistance, it's best for people not to pay over that amount because the rest of their income has to go towards all of the expenses that they incur in their household. So if you spend more than 30% on housing, it means that you're very, very stretched in terms of being able to pay the balance of your expenses. So I would say about 30%. That's the rule of thumb.

Jane Thank you, Toni. Operator, do we have anyone I the queue?

Moderator No, ma'am. No one else has queued up for a question.

Jane Oh, okay. Thank you so much. Toni, we do have a question as a follow-up to the response you just gave. When you're saying 30%, are you saying that utilities are included in the 30%?

Toni Yes, so if you think—yes, so they are not supposed to pay in excess of 30% of their adjusted monthly income for rent and utilities. And utilities are gas, water, electricity. And it doesn't include phone or internet.

Jane Okay thank you. That's really helpful. But that's all the questions we have today.

Shawna Okay, great. So unless Towanda tells us anyone else is on the phone, I think we can do some of the wrap up slides here. So I think the main thing is, is that many of you ask us about the Certificate of Training. There isn't a Certificate of Training here. It's just you're going to get an email that says this is your certificate. So please print that out and save it for your records. And that's for those of you that registered for the webinar, okay?

We also want to remind you that I just showed you very quickly the webinar archives, but you can always get credit for webinars that have previously passed and so this slide provides you with those instructions. So I mentioned this is the webinar archives. This is where the materials will be posted over the next couple days. You can search by day or by topic, but you'll see rental housing counseling will be at the top soon.

And then to obtain credit, as for any of the webinars, there is a get credit button where you just simply, if you have a HUD Exchange account, you just simply click on the button that says get credit. And there have been a lot of you that have gotten credit for previous webinars, so we know that this system is working. And so you would review the audio number—housing counseling does an audio number—review, the slides, read the transcript, etc. And it's on the honor system. But we appreciate that.

We also wanted to remind you that we have built this page that is the training digest. This is actually the first of its kind on the HUD Exchange, but it's all things training related and it's updated weekly. And this is where you find out about what's coming up from the Office of Housing Counseling as well as reminding you of where to go for the webinar archive.

But also there's some online training courses. Those of you, the 9% of you that are not currently participating, you should definitely take a look at the Intro to Housing Counseling. The training course is there. It's like 20 minutes. We provide you with that link.

And then many of the partners, so there are four HUD training partners, all of their courses are also listed on the weekly digest. So it's something for you to bookmark. It is updated weekly. And so you should keep checking that out.

And then this is the close-out slide for the Office of Housing Counseling.

Jane [ph] or Ginger [ph], do you just want to say a couple of parting words for us here?

Ginger

Well just that we're glad that you joined us and we look forward to you participating in future webinars. And that housing.counseling mailbox, if you've got a topic that you would like us to think about adding to our training curriculums, please send that to us. And again, any questions you had on this webinar. Jane, do you have any comments?

Jane

No. I just want to thank everyone for joining us, and so happy that you're interested in the rental counseling program, and look forward to any questions or comments that you might like to share with us. Thanks, everyone.

HUD-US DEPARTMENT OF HOUSNG & URBAN DEVELOPMENT

Host: Kristen Villalvazo

November 15, 2018/2:00 p.m. EST

Page 43

Moderator

Ladies and gentlemen, that does conclude our conference for today.

Thank you for your participation and for using AT&T Executive

Teleconference. You may now disconnect. Speakers, one moment please.