



The Practice of Rental Housing Counseling Webinar

Audio is only available by
conference call

Please call: **1- 844-867-6169**

Participant Access Code: **7665896**

to join the conference call portion of the webinar

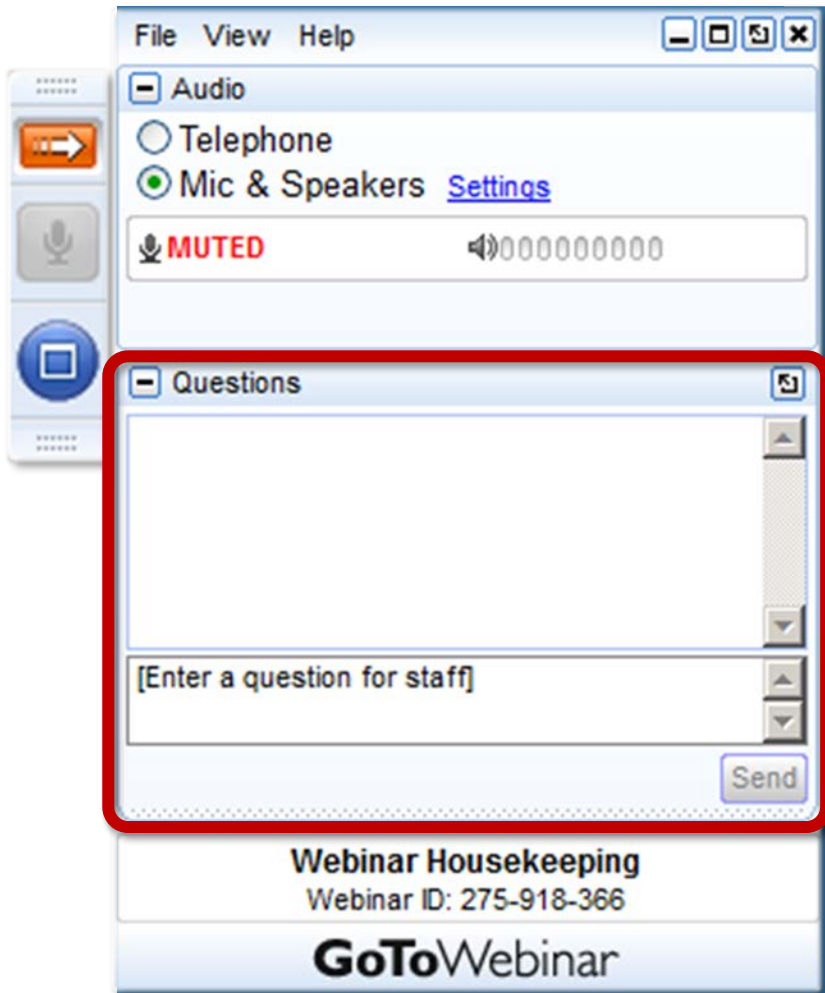
November 10, 2020

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/
- 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.

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.

Certificate of Training



- If you logged into the webinar, you will receive a Certificate of Training from GoToWebinar within 48 hours.
- Please print it out and save for your records.

Get Credit!



- Webinar materials will be posted on the HUD Exchange in the Webinar Archive
 - <https://www.hudexchange.info/programs/housing-counseling/webinars/>
 - Find by date or by topic
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Get Credit

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 to notify HUD about upcoming training and events for housing counselors.

Content current as of November 5, 2018

[Subscribe to the Housing Counseling Mailing List](#) to receive training updates in your inbox.

**View
upcoming
training
hosted
by OHC and
other
partners**



Upcoming Training Calendar

View upcoming trainings for Housing Counseling and other HUD-funded programs.



Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.



Online Training

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



Welcome

Jerrold 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 & A

- Presenters
 - **Sarah Greenberg and Shawna Moraille**, ICF, TA Provider
 - **Whitney Airgood-Obrycki**, Joint Center for Housing Studies
 - **Vanessa Bullock**, West Tennessee Legal Services
- Q & A – **Virginia Holman and Julie Rice**, HUD OHC, Office of Outreach and Capacity Building

Agenda



- Overview of webinar series and today's agenda
- Impact of COVID-19 on Renters
- Using Rental Housing Counseling to Prevent Eviction
- Q & A
- Additional Resources

Polling

- There will be polling provided in Mentimeter throughout this presentation. When prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone.

Time for
Mentimeter!



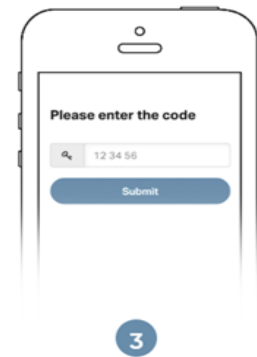
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Overview

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Overview of Webinar Series

- A 4-webinar series on rental housing counseling; future topics include:
 - Using data and tools to support rental housing counseling and eviction prevention
 - Partnering with homeless services and other programs to prevent eviction
 - The impact of rental housing counseling on preventing eviction and supporting stable housing
 - Link to webinar series: <https://www.hudexchange.info/news/rental-housing-counseling-webinar-series-readying-your-organization-for-the-coming-rental-housing-crisis/>

Webinar Goals

- Raise awareness of COVID-19 impacts on rental housing
- Understand national trends in eviction data
- Hear from a HUD housing counseling agency (HCA) working to prevent eviction, including best practices for rental housing counseling
- Provide information that can help HCAs implement rental housing counseling services

Rental Housing Counseling

- Rental housing counseling means counseling related to the rental of residential property, which may include:
 - Counseling regarding future homeownership opportunities when provided in connection with HUD's Housing Counseling Program, or required under or provided in connection with HUD Programs as defined in [§ 5.111](#)
- Rental housing counseling may also include the decision to rent, responsibilities of tenancy, affordability of renting, and eviction prevention

Serving Clients at Risk of Eviction

- Serving clients at risk for eviction may include:
 - Facilitating communication with landlords
 - Provision/connection to rental assistance resources
 - Referrals to legal/mediation services; emergency housing or homeless prevention services; and CAP agencies and other social service agencies for basic needs
- Not the same as legal services
 - Legal services are not an eligible expense under HUD's Housing Counseling Grant
 - If legal services are conducted by an HCA, must be provided by a licensed attorney

The Impact of COVID-19 on Renters & Rental Markets

Whitney Airgood-Obrycki, PhD

Research Associate

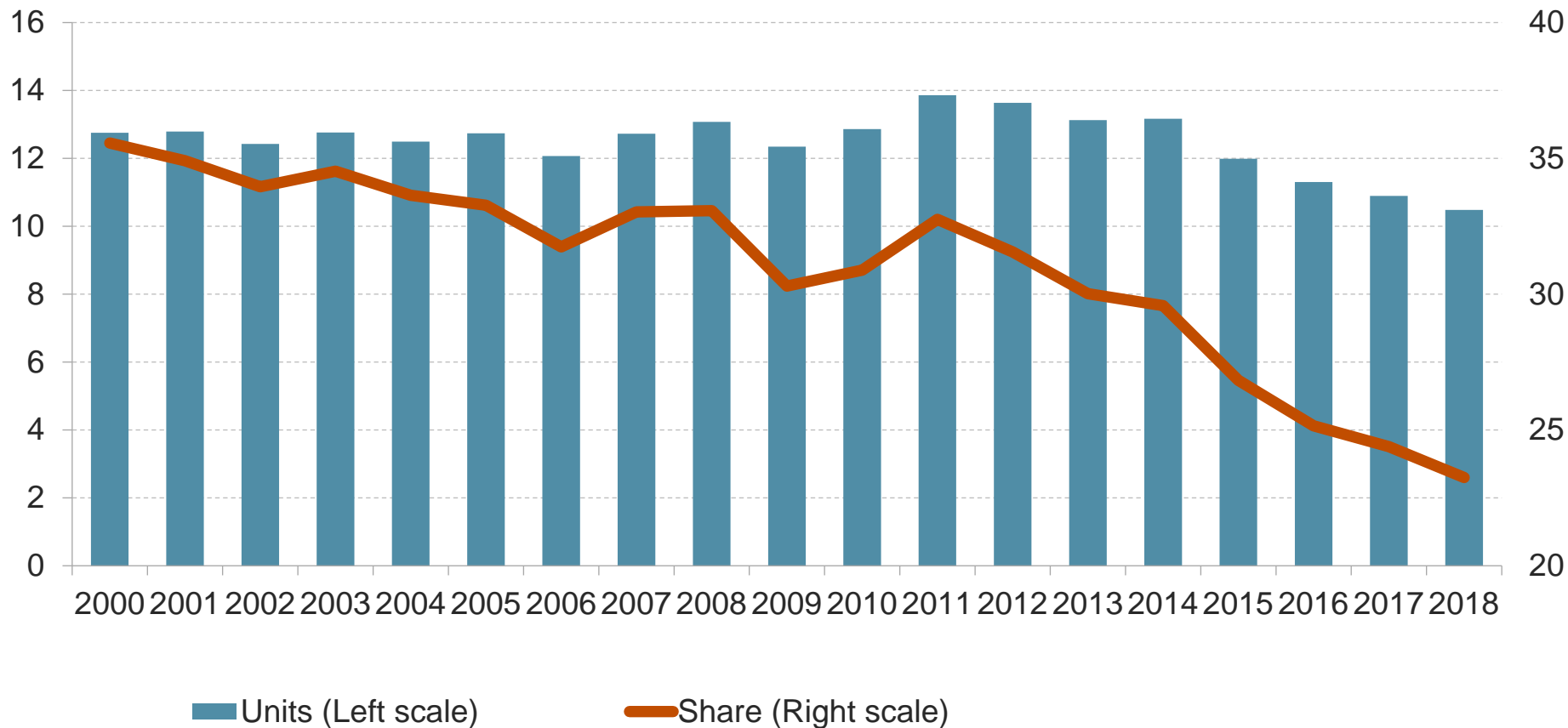
whitney_airgood-obrycki@harvard.edu



The Affordability Crisis Before COVID-19

Low-Cost Units Account for a Shrinking Share of the Nation's Rental Stock

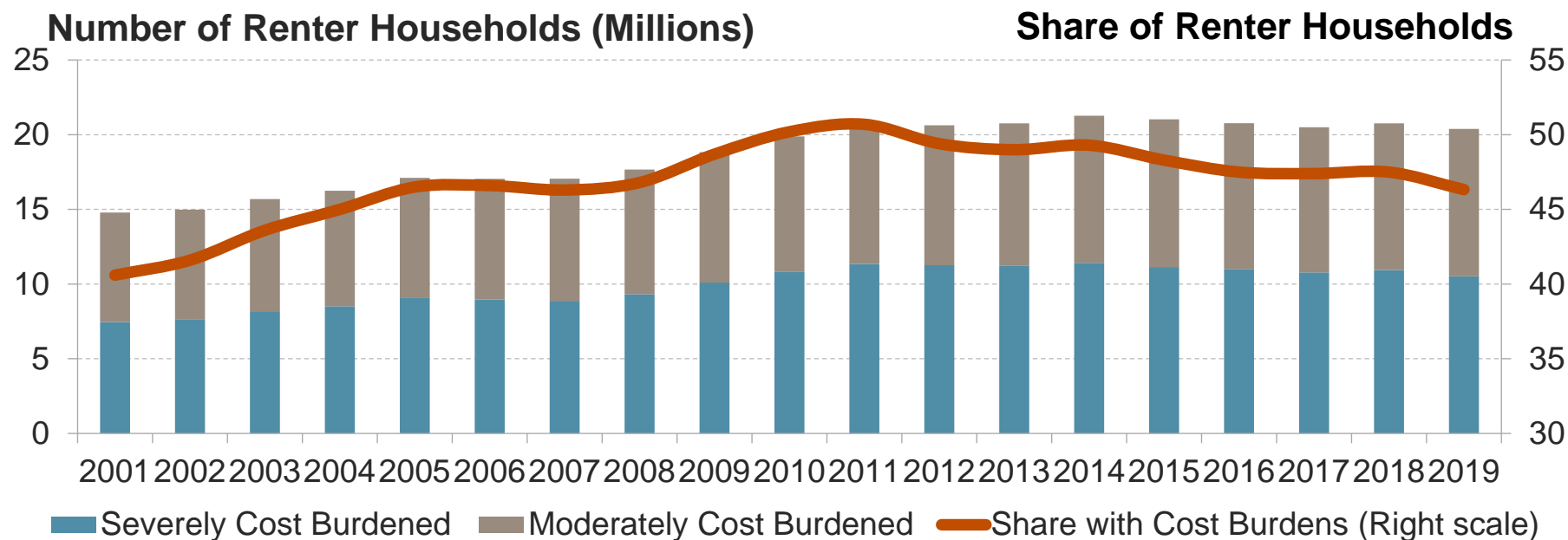
Number of Units with Real Contract Rents Under \$600 (Millions) Share of Units with Real Contract Rents Under \$600 (Percent)



Notes: Rental units may be occupied, vacant for rent, or rented but unoccupied; exclude those occupied without cash rent. Dollar values adjusted for inflation using the CPI-U for All Items Less Shelter. Contract rents exclude utility costs paid separately.

Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates via IPUMS USA.

Both the Number and Share of Cost-Burdened Renters Remain Near Record Highs



Notes: Moderately (severely) cost-burdened households pay more than 30% (more than 50%) of their income for housing. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens.

Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.



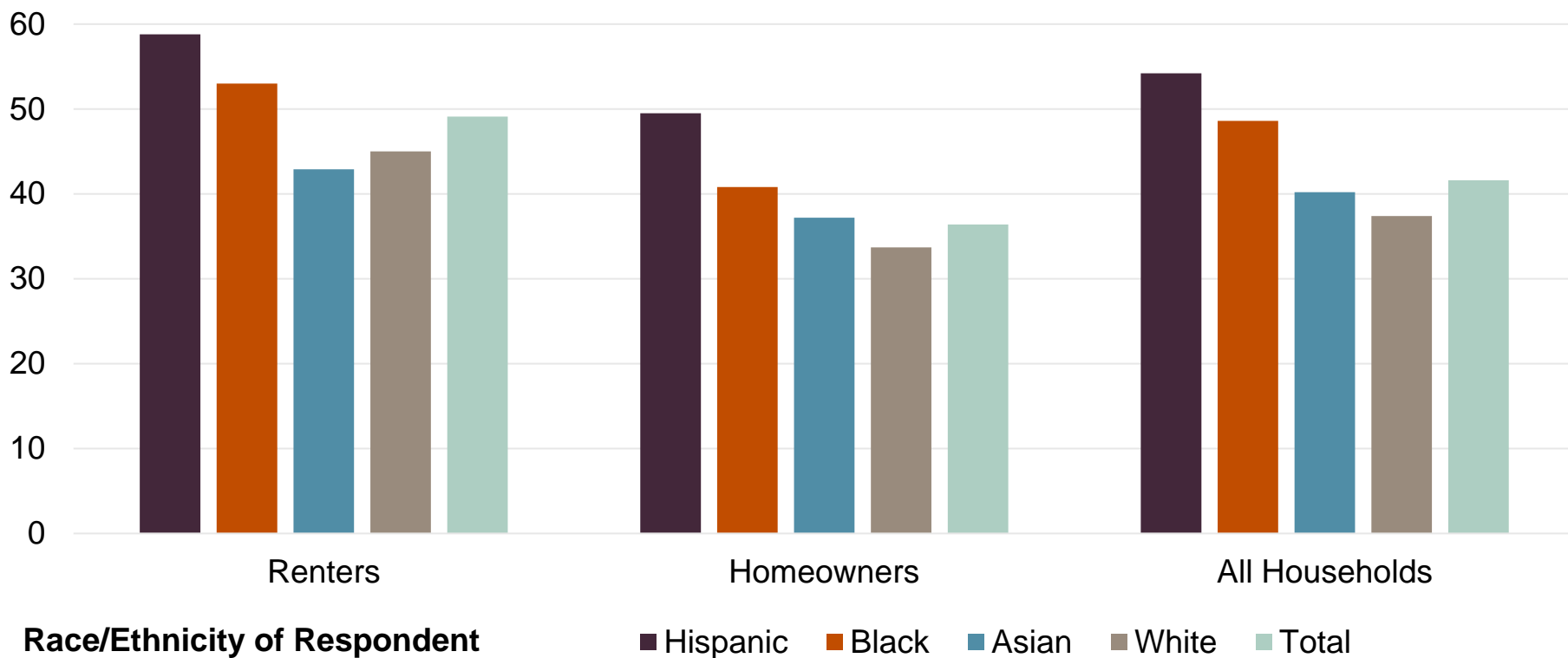
Impacts of COVID-19



Renters Have Been Harder Hit by Economic Effects of COVID-19

Hispanic and Black Renter Households Are More Likely to Have Lost Income as a Result of COVID-19

Share of Households that Lost Employment Income Since Mid-March (Percent)

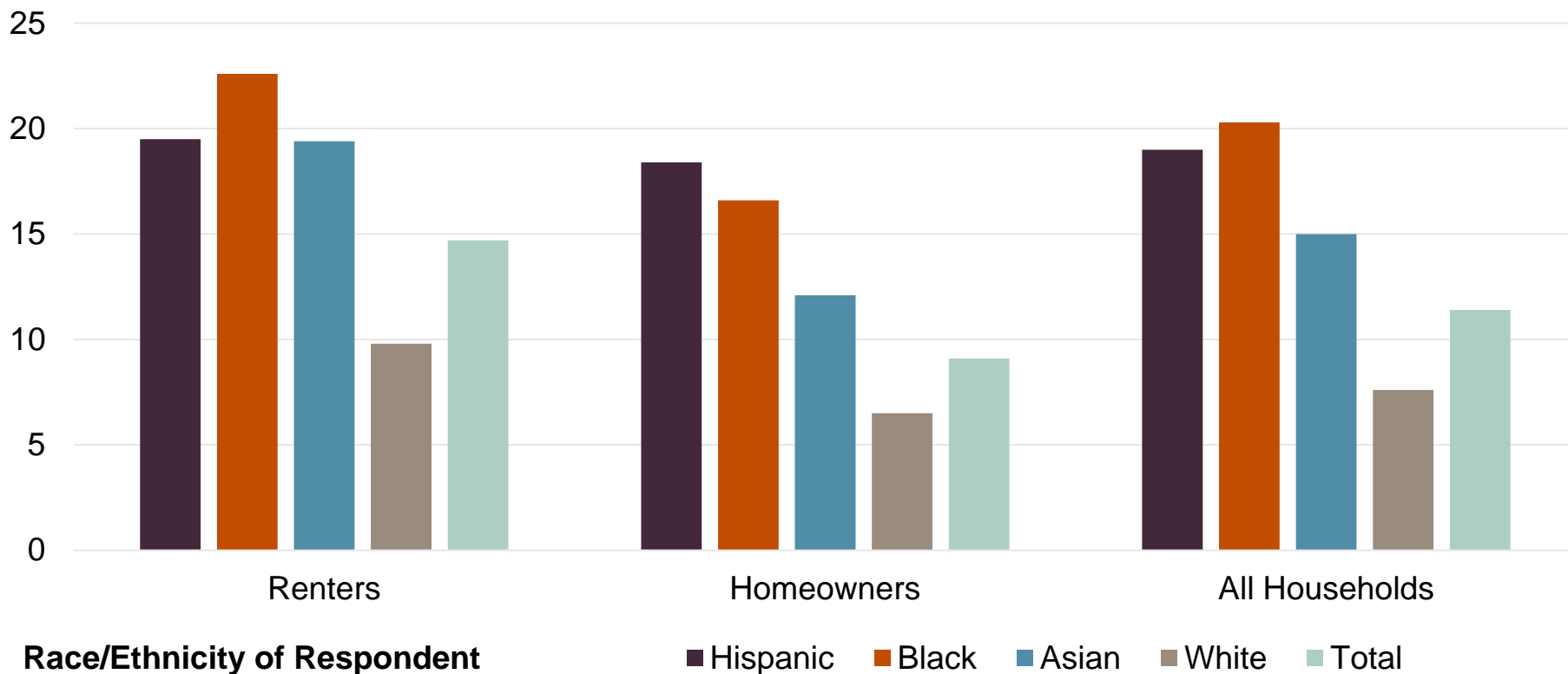


Note: White, Black and Asian households are non-Hispanic. Hispanics may be of any race.

Source: JCHS tabulations of US Census Bureau, Household Pulse Survey, Week 15.

Renters of Color Are Also More Likely to Be Behind on Rent Payments

Share of Households Behind on Rent/Mortgage (Percent)



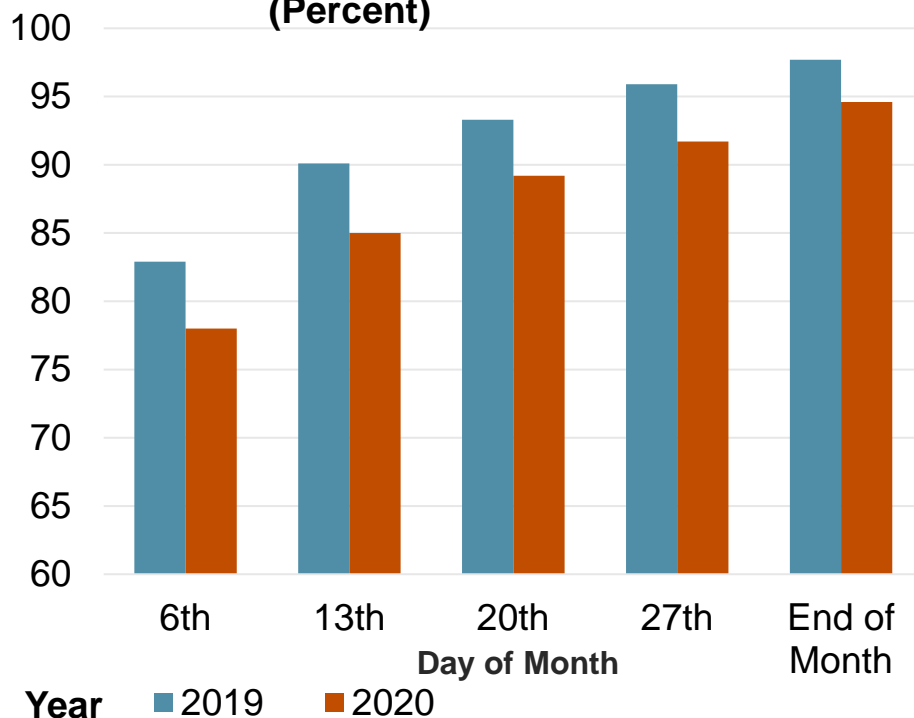
Note: White, Black and Asian households are non-Hispanic. Hispanics may be of any race. Homeowners only include those with a mortgage.
Source: JCHS tabulations of US Census Bureau, Household Pulse Survey, Week 15.

A photograph of a row of two-story houses with a sidewalk and trees, overlaid with a dark purple tint. The houses have light-colored siding and dark trim. A sidewalk runs along the front of the houses, and there are trees and a parked car on the left side of the image. The text "But Most Renters Are Still Making Payments" is overlaid in white.

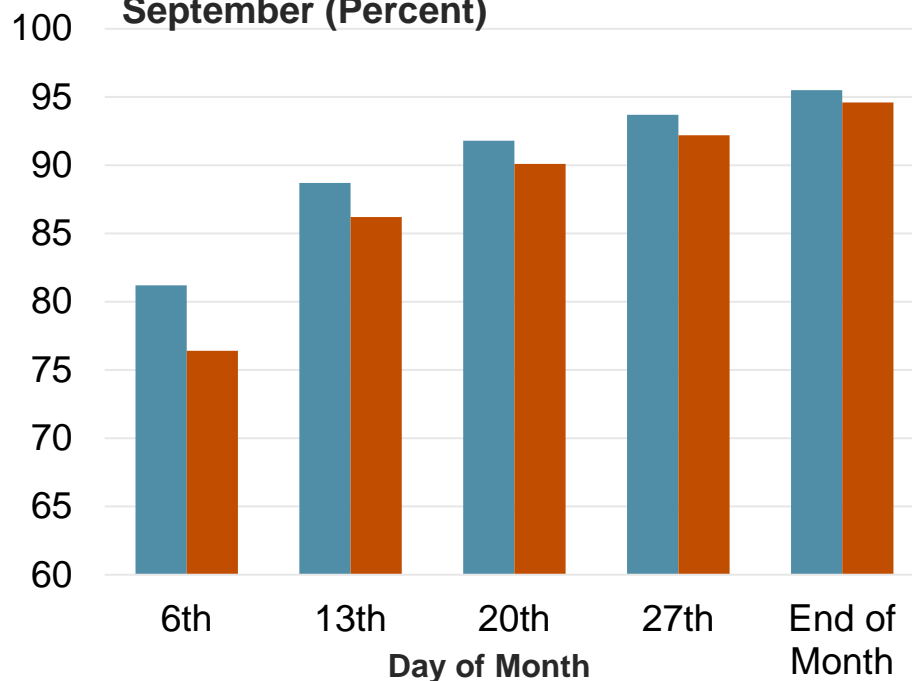
But Most Renters Are Still Making Payments

Most Renters Living in Professionally Managed Apartments Have Paid Rent

**Share of Rent Payments Made in April
(Percent)**



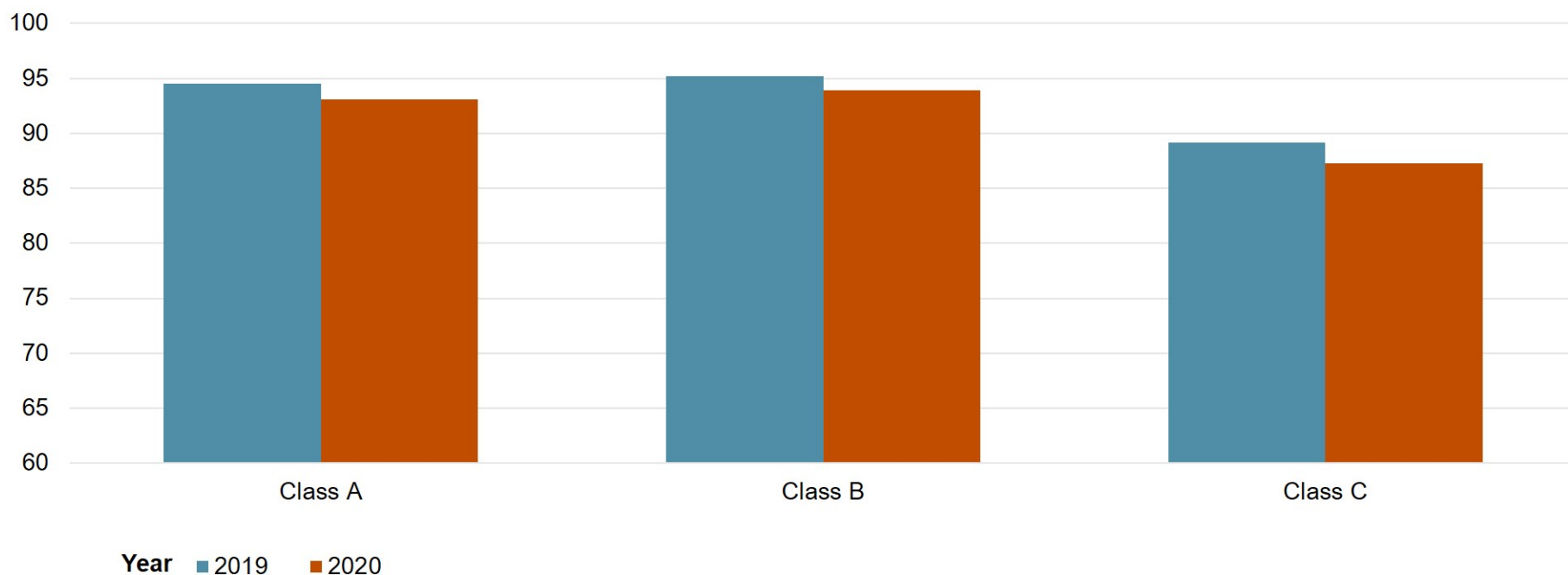
**Share of Rent Payments Made in
September (Percent)**



Notes: Data cover over 11 million professionally managed apartment units across the country. Rent payment includes both full and partial payments.
Source: National Multifamily Housing Council, Rent Payment Tracker.

Rent Collections in Lower-Quality Properties Have Been Down

Share of Rent Payments Made by September 27th (Percent)

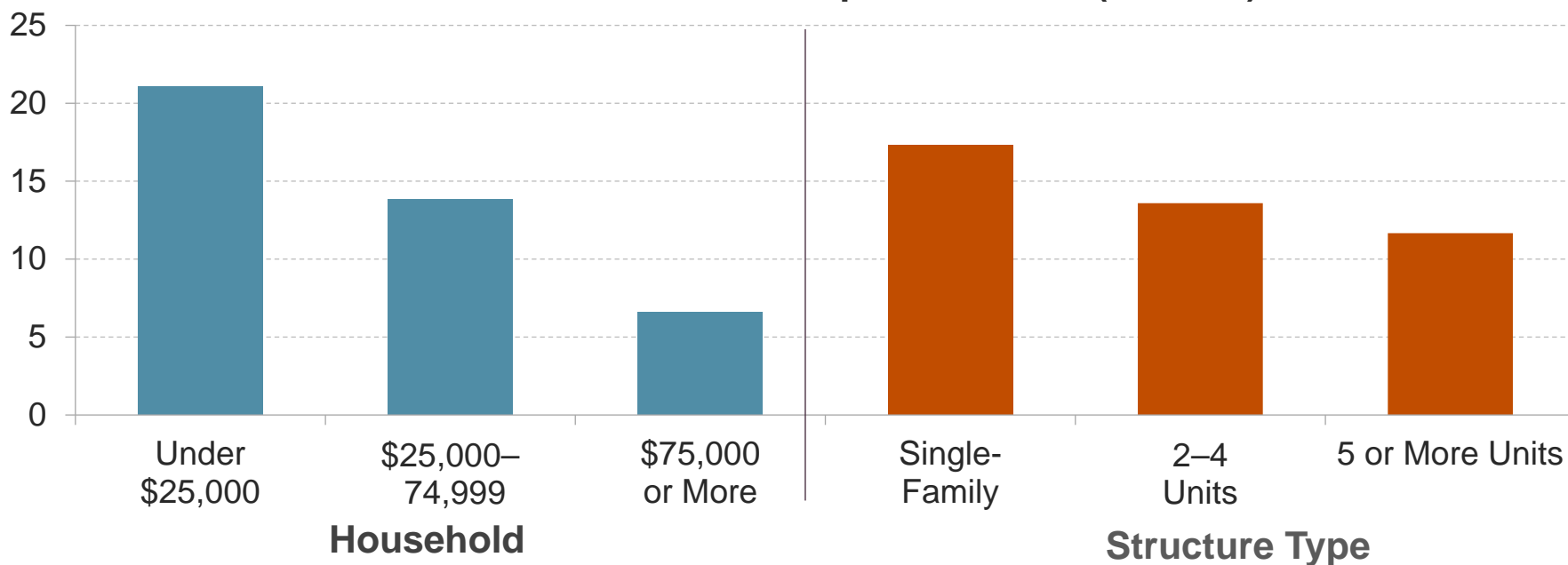


Notes: Data cover professionally managed apartment units in 150 markets. Rent payment includes both full and partial payments.

Source: RealPage, Rent Payment Tracker Segmentation.

Many Tenants with Lower Incomes and in Small Rental Buildings Have Had Difficulty Keeping Up with Rent Payments

Share of Households Behind on Rent as of September 2020 (Percent)



Notes: Households who are behind on rent reported that they were not currently caught up on rent payments at the time of survey.

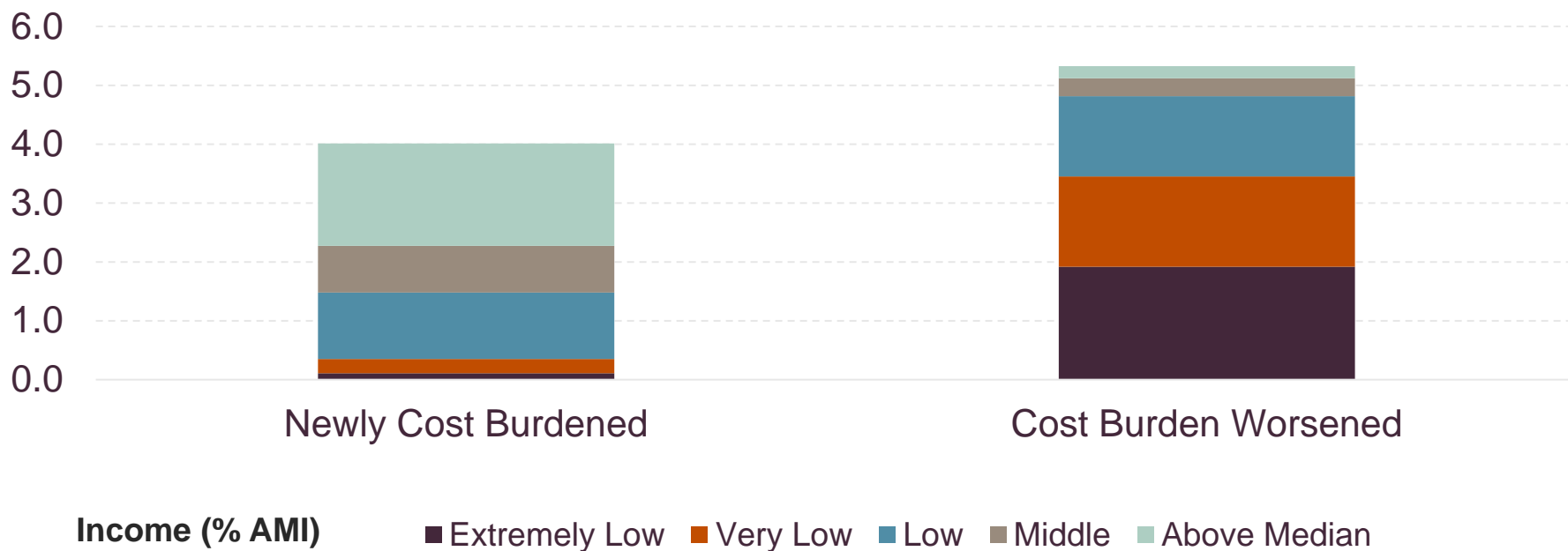
Source: JCHS tabulations of US Census Bureau, Household Pulse Survey Week 15.



Loss of Income Could Significantly Increase Housing Cost Burdens

An Estimated 9.3 Million Renter Households with At-Risk Wages Are Likely to Be Newly or More Severely Cost Burdened

Renter Households (Millions)

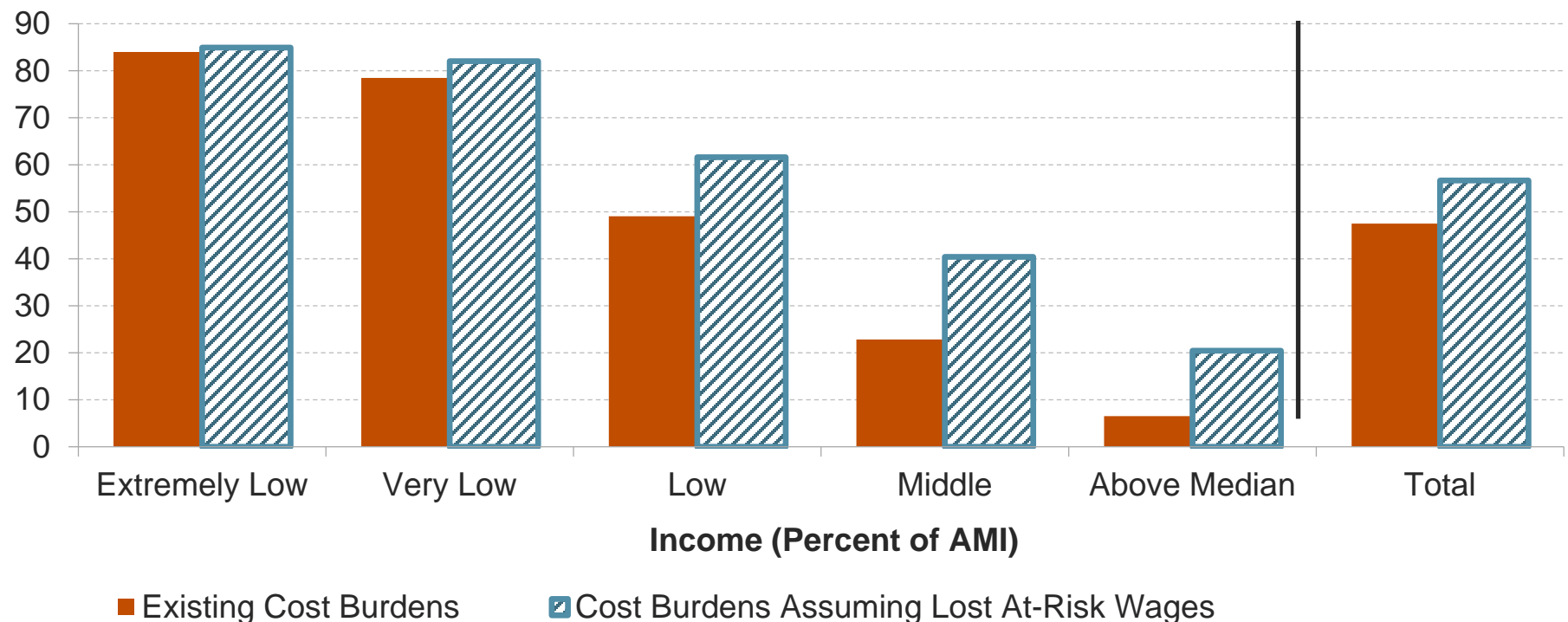


Notes: The percent area median income categories are defined as follows: Extremely Low Income – at or below 30% AMI, Very Low Income – 31 to 50% AMI, Low Income – 51 to 80% AMI, Middle Income – 81 to 100% AMI, Above Median Income – more than 100% AMI.

Source: JCHS tabulations of US Census Bureau American Community Survey, 2018.

The Loss of Wages in At-Risk Industries Would Push the Share of Renters with Cost Burdens to Well Above 50 Percent

Share of Renters with Cost Burdens (Percent)



Note: The percent area median income categories are defined as follows: Extremely Low Income – at or below 30% AMI, Very Low Income – 31 to 50% AMI, Low Income – 51 to 80% AMI, Middle Income – 81 to 100% AMI, Above Median Income – more than 100% AMI. At-risk industries are those most likely to suffer job losses or a reduction in hours due to social distancing measures as a result of COVID-19.

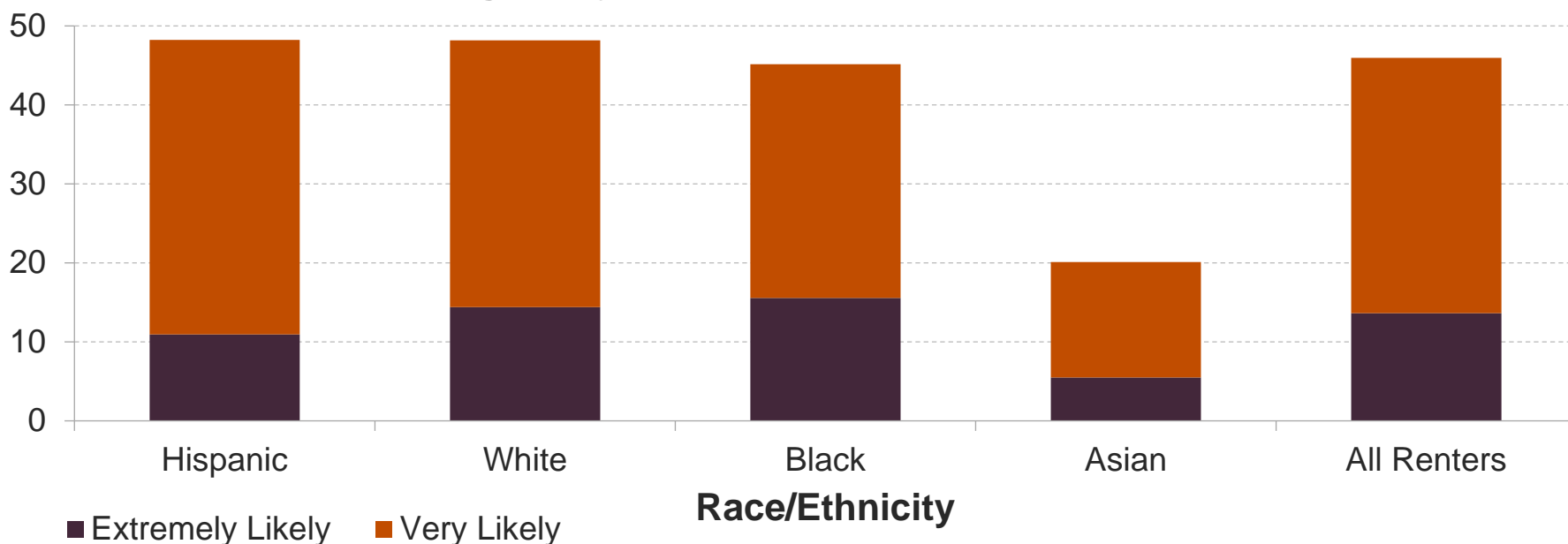
Source: JCHS tabulations of US Census Bureau, 2018 American Community Survey 1-Year Estimates.



Employment Uncertainty Underscores the Need for Rental Assistance & Housing Counseling

Nearly Half of Households Who Are Behind on Rent Think Eviction Is Likely

Share of Renters Reporting Likely Eviction (Percent)

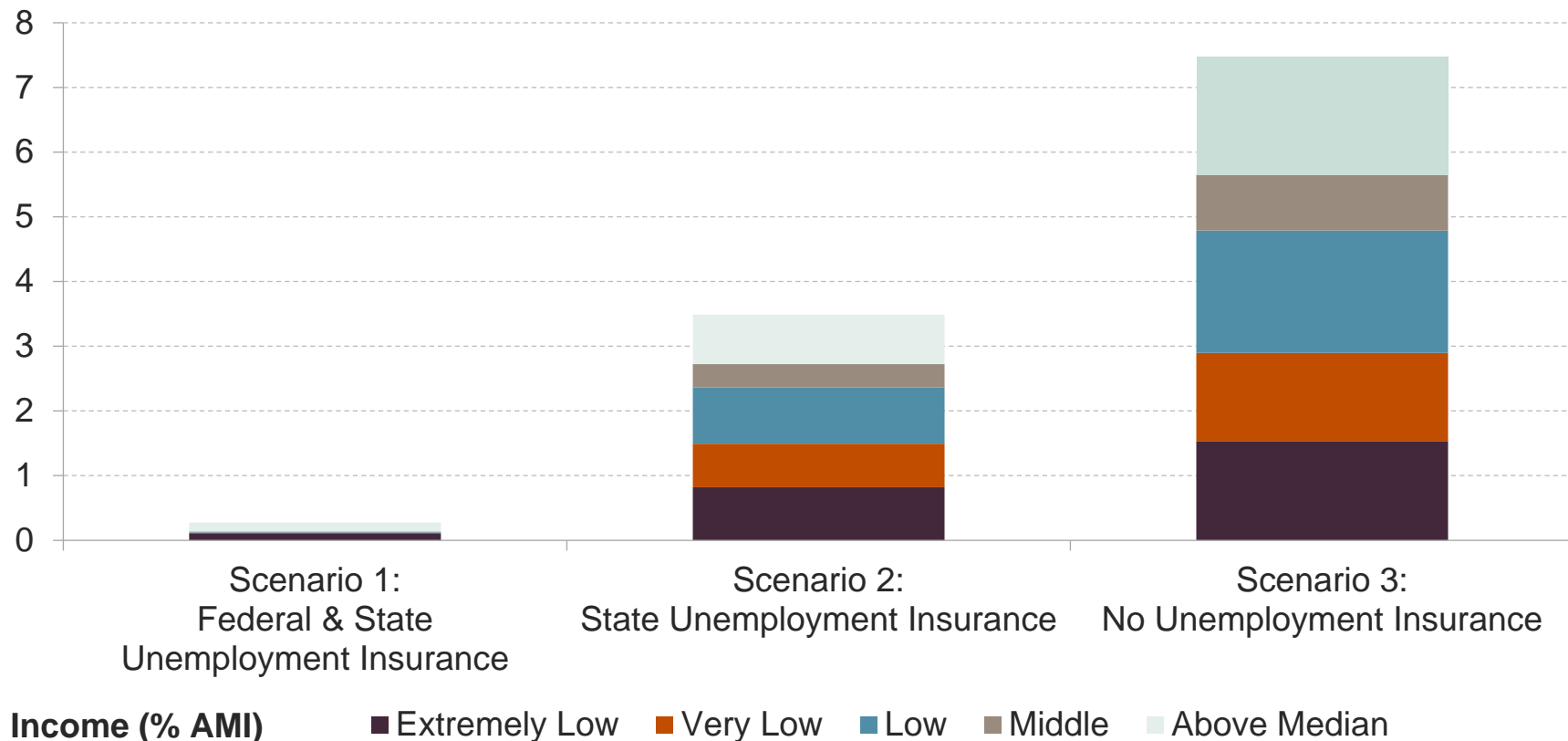


Note: White, Black and Asian/ other households are non-Hispanic. Hispanics may be of any race.

Source: JCHS tabulations of US Census Bureau, Household Pulse Survey, Week 15.

Total Monthly Assistance Needs for Renter Household with At-Risk Wages Could Reach \$7.5 Billion

Monthly Rental Assistance Needed (Billions)



Notes: The percent area median income categories are defined as follows: Extremely Low Income – at or below 30% AMI, Very Low Income – 31 to 50% AMI, Low Income – 51 to 80% AMI, Middle Income – 81 to 100% AMI, Above Median Income – more than 100% AMI.

Source: JCHS tabulations of US Census Bureau American Community Survey, 2018.



Potential Effect of COVID-19 on Rental Markets

Potential Effects on Rental Markets

Already seeing/may see:

- Cooling demand
- Diverging trends within broader market
 - Some relief at top of market
 - Increased competition for limited supply of low-rent units
- Increased operating expenses
- Pressure on smaller landlords
- Lengthened construction timelines – further supply constraints?

Continued Uncertainties:

- Effect of reduced unemployment insurance
- Extent and timing of the eviction crisis
- Effectiveness of eviction moratoria
- How households are faring
- How smaller landlords are faring

Additional Resources



- Will be released November 19, 2020
 - <https://www.jchs.harvard.edu/calendar/state-nations-housing-2020>
- Relevant chapters on Rental Housing and Challenges
- COVID-19 impacts included throughout
- Interactive tools and appendix tables



- Released January 2020
 - <https://www.jchs.harvard.edu/americas-rental-housing-2020>
- Covers demographics, rental markets, affordability, policy challenges
- Interactive tools and appendix tables
- Subscribe to the blog
 - <https://www.jchs.harvard.edu/blog>



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WEST TENNESSEE LEGAL SERVICES

Vanessa Bullock
731-426-1332
vanessa@wtls.org

WEST TENNESSEE LEGAL SERVICES

- Legal Service Corporation - provides a variety of civil legal services for low- to moderate-income families in 17 counties
 - For housing clients that includes representation in court proceedings to prevent evictions and/or judgments for damages
- HUD Housing Counseling Agency and Intermediary
- Fair Housing Initiatives Program
 - Under this grant, we provide representation to individuals who have been discriminated against at both the administrative and court level, as well as community education, counsel and advice to tenants, etc.
- Learn more at www.wtls.org



LEGAL SERVICES OR HOUSING COUNSELING SERVICES

Legal Services

- Representation in court proceedings
- Legal analysis of the law and regulations and how they apply to a specific situation
- Advising on the ability to appeal an adverse decision in court an adverse decision in court on a subsidized hearing process in a legal forum

Housing Counseling

- Assistance locating new housing
- Assistance with lease paperwork
- Explaining the rights & responsibilities of each party
- Information on the applicable laws and regulations
- Assistance with communications with the landlord

IMPORTANT SKILLS

- Ability to handle time sensitive, stressful situations
- Knowledge of all local resources
- Negotiation skills
- Involvement with the community
- Familiarity with the rental assistance programs and properties in available in your area
- Recognition of when legal aid referral is necessary

CONNECTIONS ARE KEY

- Staff from your local housing authorities and voucher administration agencies
- Private landlords and apartment managers
- Agencies who provide rental and/or utility assistance in your service area
- Staff from the housing departments at your local legal aid offices

KEY TAKEAWAYS

- Every agency will look a bit different
- You don't have to do it all - can start small and refer out for other services
- Taking the time to build a strong foundation and key partnerships is vital
- There is a great need and great value that is possible through rental housing counseling



What's Next?

- Explore adding rental housing counseling as a service, if you have not done so already
- Register for more webinars in the series [Readying your Organization for the Coming Rental Housing Crisis](#) - **December 8, 2020 2-3PM EST**
- Already providing rental housing counseling?
 - Watch for HUD's Upcoming Communities of Practice
- Check out the additional resources (next slide)

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Resources

- [Rental Housing Counseling Page](#)
 - [Identifying Tenants' Rights Issues and Making Legal Referrals](#)
 - [Virginia Housing – Renters](#)
- [Joint Center for Housing Studies – Rental Housing](#)
- [CFPB Protections for Renters](#)
 - CDC moratorium
 - Other moratoria available to property owners
- [CDBG CARES Act Webinar - Using CDBG-CV to Address Housing Instability](#)
- [HUD Agency Work Plan Training and Tool Kit](#)

Office of Housing Counseling



- Find us at:
www.hudexchange.info/counseling
 - Counselor Training and Testing website:
www.hudhousingcounselors.com
- Email us at:
 - housing.counseling@hud.gov
- The Bridge:
 - <https://www.hudexchange.info/programs/housing-counseling/the-bridge/>

Conclusion

THANKS
for
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