Final Transcript

HUD: Rental Counseling Part 2 External

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SPEAKERS

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Rachel Laurillard
Sarah Greenberg – Principal Consultant, Greenberg Strategies LLC
Joseph Sant – Deputy General Counsel at Center for NYC Neighborhoods
Samantha Batko – Urban Institute
Tammy Dunn - Housing Specialist, Office of Housing Counseling
Julie Rice – Construction Analyst

PRESENTATION

Moderator   Ladies and gentlemen, thank you for standing by. Welcome to the Rental

Counseling Part 2 External Call. At this time, all participants are in a

listen-only mode. Later, we will conduct a question and answer session;

instructions will be given at that time. [Operator instructions]. As a

reminder, today's call is being recorded.

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

Virginia   Good afternoon, or good morning, everyone. Welcome to today's second webinar in our Rental Counseling Series, HUD Data and Tools to Support Rental Housing Counseling. Before I turn it over to our presenters, I would like to go over some logistics.

As the operator said, the audio is being recorded. We will be providing a playback number, along with the PowerPoint and a written transcript in about a week. It will be posted in the archives. I did send out the presentation this morning to everyone who had registered, but they're also available in the control panel on the right-hand side of your screen. You just need to click on the document name to download it.

[Audio disruption] always very important to us, so we would like [audio drops] ask one [audio drops]. As the operator mentioned, there will be a question and answer period at the end. Again, [audio drops] on the right-hand side of your screen, there is a question box. If you just type in your questions, we have staff that will be reviewing those. If, after the webinar, you still have questions or comments, send them to

Housing.Counseling@HUD.gov, and just put the webinar topic in the subject line so we can direct it to the right person.

If you've [audio drops] you're going to receive a certificate from GoToWebinar, and that usually takes about [audio drops]. You just need to print it out and [audio drops].

Moderator   I'm sorry, Virginia, your phone is going in and out.

Virginia   Okay. If you've logged into the webinar, you're going to receive a Certificate of Training from GoToWebinar in about [audio drops]. You just need to print it out and save it. You can also go to the webinar archives later, find the webinar you're interested in and watch it, and then you can obtain credit for doing that.

Here's the picture of our Housing Counseling [audio drops] page. Just find it [audio drops] bookmark it, so you're all [audio drops]. It's updated weekly [ph].

I'd now like to turn the presentation over to Lorraine Griscavage-Frisbee, Deputy Director of the Office of Housing Counseling, the Office of [audio drops]. Lorraine?

Lorraine   Yes. Thank you very much, Virginia. Welcome, everyone, to today's webinar. We really appreciate you taking the time to join us today.

As Virginia mentioned, this is the second webinar in our Rental Housing Counseling series. The series is intended to help housing counseling agencies prepare for the increase we know is coming and the need for rental housing counseling amid the continuing COVID-19 national emergency. This increase in the need for rental counseling is on the mind of many of our housing counselors and housing counseling managers right now, particularly those who are currently performing rental counseling and those of you that are considering offering rental housing counseling services in the near future. There's definitely going to be a need for the increase in these services.

For today's webinar, we are excited to hear from a variety of panelists who are going to demonstrate different data sources and tools, and explain how agencies are using these tools to obtain a better picture of rental

counseling and evictions in their communities. We're also going to hear about how agencies can use this data, very importantly, to modify your housing counseling work plan and add rental counseling services.

We have a dynamic panel of presenters today. We have Sarah Greenberg, Joseph Sant, and Rachel Laurillard [ph]. They represent our Community Compass Grantee ICF. They're going to talk about the tools that are available.

We also have a very special guest speaker today, Samantha Batko, with the Urban Institute. I just want to share with you briefly her background. She's a research associate in the Metropolitan Housing and Community Policy Center at the Urban Institute, and she has many areas of expertise, including homelessness, housing instability, housing assistance, and supportive services. Her current projects include evaluations of supportive housing and rapid rehousing, analysis of proposed changes to the housing safety net, and research and technical assistance on delivering services to households in public housing. Thank you very much, Samantha, for joining us today.

Rounding out our panel, we have Tammy Dunn, who is a Housing Specialist in the Office of Housing counseling Office of Capacity Building and Outreach. She's going to share with you how you can take this data and expand your work plan to offer and provide rental counseling in the future. Rounding out our question and answer team, we'll have Virginia Holman and Julie Rice, also with OCB. They'll be reading your questions and sharing your questions with the panelists at the end.

All right, welcome, everyone. Now, I'm going to turn it over to Rachel Laurillard. She's going to go over today's agenda.

Rachel   Thanks so much, Lorraine. We're really excited about our agenda today. As Lorraine mentioned, we have an exciting panel. First, we'll start by covering an overview of the webinar series and some goals for today's webinar. We'll also cover how to find eviction data to support your rental counseling services, and particularly how some organizations in New York are using data to prevent eviction.

Then, as Lorraine mentioned, we'll be hearing from Samantha Batko at the Urban Institute who will share the Emergency Rental Assistance Priority Tool. We're really excited to see that demo that she'll provide.

After that, we'll hear from Tammy Dunn, who will explain how agencies can update their work plans to add rental counseling as a service type. We know that's really critical for those on the call who are looking to add rental counseling as a service during COVID-19. Then, finally, we'll close with a question and answer session and cover some additional resources.

However, before we get started, I did want to cover the rest of our rental webinar series. This webinar series will consist of five webinars. This is number two, so some of you may have already participated in the Practice of Rental Housing Counseling in November. We'll have three additional webinars coming up in January, February, and March. Our three next webinars will be focused on Partnering with Homeless Service Systems to Prevent Eviction, and then How to Leverage Other Community Partners for Eviction Prevention, and finally the Impact of Rental Housing Counseling on Preventing Eviction.

We're really excited about this webinar series. All of the webinars really relate to each other. We're hoping that folks will tune in to the following webinars as well as this one, but if you miss any of the webinars, you can

access the materials on the HUD Exchange in the webinar archive, like

Ginger mentioned at the beginning.

Today, we'll be using Mentimeter for our polling software. I'll open

Mentimeter in just a moment. To use Mentimeter and respond to the

polls, you just go to Menti.com. You can either use your smartphone or

your web browser and enter the code that appears on the screen.

Before we get started on our first section, I want to open the first

Mentimeter question. The code is at the top of the screen; it's 3324363. It

will always be on the top of the screen when we ask a Mentimeter

question, so you have it handy right there.

We'd love to know if you attended the first webinar in the series. Again,

that subject was the Practice of Rental Housing Counseling. It seems like

a lot of you who've responded so far did go to that webinar, so that's

great. That really set the stage for some of the themes that we'll be talking

about throughout the rest of the webinars in the series.

It seems like we have a bunch of new folks on the phone today as well.

We're really happy you joined us. It definitely was not required to attend

that webinar, so really, just happy to see some new faces—or not see new faces, but acknowledge that we have some new listeners on the phone today. Again, we'll be having three more webinars in early 2021, so really encourage you folks to join those as well. If you are ever unable to attend a webinar, there will be audio replay information, a transcript, and slides posted on the HUD Exchange.

It seems like we have 63 people who have responded so far. Folks can continue entering that information in Mentimeter, but I'll go back to the slide deck now, and turn it over to Sarah Greenberg for the first portion of our presentation. Sarah?

Sarah   Thank you, Rachel. Good afternoon, everyone. This is Sarah Greenberg, with ICF. We wanted to start with some brief context for today's presentation for those of you that didn't attend the first webinar.

Housing counseling agencies across the country are stepping up to launch or expand their rental housing counseling services to help renters who are struggling. The COVID-19 pandemic has added fuel to the fire of what was already an eviction problem in many areas of the country. This problem could become much worse if current eviction moratoria at the

federal and state levels are allowed to expire. Those eviction moratoria have helped some renters maintain their housing during the pandemic, but they may still be faced with paying back rent when the moratoria end, especially given that existing rental assistance funding, such as that available through the CARES Act is beginning to run out.

The filing of an eviction has far-reaching consequences for a family. It can affect their ability to obtain housing in the future, but also their ability to get jobs, credit, and insurance. There can also be negative impacts on children's education when they are forced to move.

To prepare to deal with a projected increase in evictions, housing counseling agencies should understand local trends and common reasons that renters face eviction. The most often-cited reason for eviction is nonpayment of rent, and this is still the case during the pandemic. In Milwaukee, where I'm located, more than half of renters seeking assistance cite COVID-related loss of income. Many of them also have compounding disabilities or other medical issues.

Housing counseling agencies are well-positioned to help their clients avoid eviction when the moratoria end. One way to do this is to work with

other stakeholders in your community. One example of this is in Milwaukee, nine organizations have come together to form the Milwaukee Rental Housing Resource Center. This collaborative also includes the city and county, the Statewide Landlord Association, legal and mediation service providers, and homes service agencies that provide coordinated entry and emergency shelter.

These organizations have been working together as part of an Eviction Prevention Task Force, but COVID-19 really accelerated their efforts. Throughout 2020, these partners have been meeting on a bi-weekly basis to review local eviction data, compare notes on the needs of their clients, and track the provision of rental assistance funds. The organizations are now working together to develop a central intake process, including a website and a physical space where clients can come for help completing rental assistance applications and reserve private space to attend virtual eviction hearings. A referral network of local housing counseling agencies and social service providers will provide wraparound services to help people stabilize their housing situation.

With that, I will turn it over to Joseph Sant, who will talk about sources of eviction data to support your own rental housing efforts. Joseph?

Joseph   Hello, everybody. Happy to be with you, and share some information about eviction data that hopefully is going to help you make the case for the need for rental counseling services and eviction prevention services. Before I dive into these specific sources, I want to give some framing around how this data may be especially challenging right now in the COVID-19 context we are in.

Some of the data sources I'll mention here are going to show you what are called lagging indicators. That's data based on things that have already happened. For example, the number of evictions that were actually filed in your county last year would be a lagging indicator.

Some of these data sources are going to show you leading indicators. This is data that indicates that more evictions may be on the way. For example, data might tell us how many people are experiencing job loss hardships that are likely to result in an eviction later, even if they haven't resulted in an eviction filing yet. Another example of a leading indicator might be people's responses to a survey asking them whether they feel they'll be able to make their future rent payments, and their responses.

Both lagging and leading indicators are always important, but in the COVID-19 context, when normal eviction processes are being affected by eviction moratoria by the federal, and state, and sometimes local governments, those leading indicators, those indications of hardship that may result in eviction, those are of heightened importance. You may not be getting a full picture of needs if you only look backwards at data on actual evictions filed because COVID-19 policy may be suppressing those filings.

With that, let's talk about a few of the sources that are available. The first one we want to mention is Eviction Lab. Eviction Lab is a project at Princeton University, where they've built the first nationwide database of evictions. You can use eviction lab data to research eviction filings that have occurred through 2016 in virtually all communities. There has been more specific data that has continued to be gathered after 2016 to date, but only in a few select communities, but it's still a great source to go to to look at historically how many evictions have been happening in your county, in your community.

I'll mention the American Community Survey. This is a demographic survey conducted by the US Census Bureau. It gathers pretty

comprehensive information on a range of data points such as citizenship,

educational attainment, income, language proficiency, disability,

employment, housing characteristics. This is information that can be

really useful for establishing the overall demographics of the community

you're serving, and it's sent to approximately 3.5 million addresses per

year, and so it's very broad and gives you a comprehensive picture of

community needs.

I'll mention the HUD Consolidated Plan Data. The Consolidated Plan, as

they are designed to help states and local jurisdictions assess their

affordable housing and community development needs. That's a great

source to look into as well. Just to note that that relies on grantees

reporting on accomplishments, and so those are going to be lagging

indicators, mostly.

Here's an important one, Local Eviction Court Records. This is the type

of information that, in most locations, is going to be kept by the county

courts or the county clerk. That's because in most locations an eviction

officially begins when a lawsuit is filed against the tenant in court,

whichever court has jurisdiction over housing issues in that location. The

lawsuit might be called a nonpayment action, an unlawful detainer, a

holdover petition, whatever it's called in your location. It's going to be stored with the local government with the local court system there.

Typically, those filings are public record. It's possible to research those public records to obtain data about how many evictions are being filed in your community, and this involves accessing the county court's records. I would encourage you, if you are wondering how to obtain this information, you can contact your county court about accessing this data.

Each county may store this information and maintain it differently, so it's really county-by-county. Theoretically, you could be researching this information yourself, but there may be organizations or universities in your area that are already collecting and analyzing this data. For example, in New York where I do a lot of work, the Furman Center at New York University is analyzing this information, releasing reports that New York City organizations and city government rely on, so definitely look around to organizations and academic institutions that might already be pulling that information.

I'm going to show you a few other data sources that may be relevant. These are especially good for those leading indicators that I mentioned

that show hardship data for renters, and then point to the possibility of future evictions.

First, is the Census Bureau COVID-19 Data Hub. In particular, the census has been conducting what's called the Pulse Survey. These surveys have been extremely valuable in this context as a way to see the social and economic effects of coronavirus on American households. That data is collected on a household-by-household basis, and this survey is entering its next phase of data collection; it's going to be continuing to collect these surveys through December 21st of this month, and releasing those findings.

The Enterprise Community Partners COVID-19 Impact Tracker also a great source of information that brings together real-time data on job loss, COVID cases, housing security, and more. The NLIHC Out of Reach 2020 Report, again, just a great resource that's going to point to upcoming need.

I'll talk a little bit, I mentioned that I'm doing a lot of work in New York, where we're looking at this information. The way that we're seeing New York City agencies gather this type of information, they are relying a lot on all those sources I just mentioned. They are also relying a lot on the

Urban Institute's research on housing needs, which is excellent, and so I'm excited we're going to be hearing from Samantha at Urban Institute in just a moment here.

I'd also mention—and this may be especially relevant for organizations that are doing work where there is a lot of one-to-four family housing. The Harvard Joint Center for Housing Studies, their research is especially illuminating on how one-to-four family homes are being impacted on both the renter and the landlord side. They presented on their work in the first webinar in this rental counseling series, so I would definitely refer you back to that webinar to hear more about their work.

We'll look on the next slide, just wanted to show you, I mentioned the Eviction Lab. This is what the tool looks like. It's a very interactive tool, so you can use it to zoom in on your community. You can create custom maps, charts, and reports that are specific to your location. You can actually pull those reports, so it's a great resource, very interactive, and a good way to just quickly retrieve some historical eviction data in your community.

I'm going to turn it back to Rachel at this point, and I think we're going to go to a question.

Rachel   Yes. Thanks so much, Joseph. I especially like what you said about lagging versus leading indicators. That was really helpful to hear, and I haven't thought about data that way before.

I'm going back to Mentimeter now. Again, our code is at the top of the screen. It's 3324363. Again, it's at the top of the screen.

This question is a little different. We want you to reorder these answers for what you think are the highest priority to lowest priority. Our question is what type of rental housing counseling resources do you need? Again, you can order all of these in order of priority, one being the highest, five being lowest priority. You might need all of these resources, so that's sort of why we're asking you to order them in what you think is most to least important. We'll see them rearrange on the screen as folks get their answers in. I acknowledge it might take a little time for people to think about this and order them, so we'll give you a few seconds to respond here.

Some of the options that we have are finding state and local data to support rental housing counseling. That's in the lead right now, so you're in the right place on this webinar to figure out what those data sources are, and how you can use them. We also know that having good data and making that accessible to the public is an everlasting journey that keeps getting improved, so hopefully, those data sources, even more data becomes available, and folks can access them. I think Joseph gave us a really strong overview of some of the data that can be used by communities.

In second place right now, we have learning about subsidized versus unsubsidized housing eviction prevention counseling. That's super interesting; folks are marking that as the second-most needed housing counseling resource. Then, we have making connections with other housing counseling agencies or just other housing agencies in general. That's great because our next two webinars are going go focus on partnering in your communities, so definitely tune into those if you marked that as a high need.

Then, we have adding rental housing counseling as a service. Tammy is going to talk about that in just a few minutes, so stay tuned. Then,

tracking impacts of our rental housing counseling work; that's great. Our final webinar in the series will actually focus on the impacts and 9902 data, and how to just figure out the impact that your housing counseling agency is making on your community, and tracking that through data. Thanks, everyone, for responding. You can continue to get your answers in while we go back to the slide deck.

Now, we're going to hear from Sam Batko at Urban Institute. Sam?

Samantha   Thanks. Hi, everybody. Thanks for joining us today. I'm presenting on a tool which is a part of the Urban Institute's contribution to the Framework for an Equitable COVID-19 Homelessness Response. It's a partnership that Urban is a part of, along with the Center on Budget and Policy Priorities and the National Alliance in Homelessness, as well as the National Low Income Housing Coalition.

This tool was funded by the Melville Charitable Trust, and funders for Housing and Opportunity, and some support was also given by the John D. and Catherine T. MacArthur Foundation. The primary purpose of the tool is to help local leaders decide where to prioritize and allocate rental assistance resources in order to help renters avoid losing their homes. It's

also intended to contribute to minimizing evictions and homelessness in a way that promotes racial equity.

When you think about that, really, our primary audience that we were targeted to was local government administrators of rental assistance, and support for people remaining in their homes. This includes the heads and staff of community development agencies and housing authorities. We really envision leaders using this tool to make decisions about any geographic prioritization that they may do when determining which tenants, or which community-based organizations to provide resources to.

Within that, another audience is community-based organizations that use a variety of resources to help renters stay in their homes. So this could include housing agencies. And similar to targeting rental assistance, housing counseling agencies could use the tool to target where they expect the most need for rental housing counseling services, to figure out what neighborhood based organizations would be good to partner with for the purposes of services or referrals and also to advocate for additional resources from other funding sources and predominantly [indiscernible] in terms of the state or local government.

Just a very quick description of what the tool is in operation. The tool is a visual representation of the Emergency Rental Assistance Priority index, and moving forward I'm just going to use the term ERAC index. And I'm not going to get into the technicalities of it, but it's essentially, at a boiled down level, the ERAC index estimates the level of need in a census track by measuring the prevalence of low-income renters who are at risk of experiencing housing stability and homelessness using a variety of neighborhood conditions and demographics. Those incorporate both instability risk factors before the pandemic as well as the pandemic's economic impact.

And so as I said, it's really incorporating two different measures. One is those that have historically been shown through rigorous studies to correlate to evictions and homelessness. These include severe housing costs burden, overcrowding, poverty, unemployment. And then also the second part of this is those that represent people and measures that have shown to be experiencing different impacts from COVID-19 both on the health and the economic side. So these include a measure of people of color living in a census track as well as lack of health insurance and then job loss as a result of COVID-19.

As I mentioned, all of these measures are available at the census track level. So you've heard me use the term neighborhood and then use the term census track. So when I say neighborhood I mean census track. I'm using them sort of interchangeably.

All of the measures that we use are what Joseph highlighted as lagging indicators with the exception of one indicator. We have one leading indicator and that is COVID-19 job loss or job loss associated with the COVID-19 pandemic period. The primary data sources that we're using are a number of the ones Joseph named as well including the ACS, the CHAS [ph] as well as one of Urban's own developed datasets which is the COVID-19 job loss status set.

I'm going to jump in and demonstrate how to use the tool in just a moment, but first I'm going to describe a little bit of the validation work that we've done on the tool. First probably what people will probably think is the most boring part. On the data side we looked at how the individual measures or indicators correlate with each other and we found that each indicator that we're using to build the index is independent from the others. They're like in a very rough term, they're not correlating strongly to each other. They're individually adding to the index.

We've also tested a couple of different waiting strategies and found that prioritized communities were consistent across the waiting tests. And then we did some ground truthing [ph] with individual communities. Specifically we did work with leaders in Baltimore, Maryland; Columbus, Ohio; Houston, Texas; and Richmond, Virginia to make sure that the neighborhoods that were being prioritized by the index rang true with them in terms of what they were seeing in terms of level of need in their communities.

And then finally we did some analyses using past and current eviction data from the eviction lab and that's the data that was just highlighted by Joseph as well and these analyses supported the use of the tool for targeting rent assistance in that prioritized neighborhoods correlated strongly with neighborhoods with high numbers of evictions both historically and currently.

The other thing that we found then was that we found that the lagging indicators meaning those that were pre-COVID showing risks for eviction were correlating more strongly with current evictions than what we could call the "leading indicators." So simply put, the people who were at risk of eviction by these indicators prior to the pandemic are vulnerable to

eviction during the pandemic as well. So that's what we're finding at least so far.

So now I'm going to go ahead and demonstrate the tool and I think to do that I have to take control of the screen quickly. And I will try to do this fairly quickly. So when you go to the link, this is the landing page for the tool and you will scroll down and you will see here that it will track essentially wherever you currently are.

So it's telling me it's going to just use the location that you're registering at on your IP address as the location that it shows you, but it can show you either county or continuum of care. For those of you who aren't familiar with it, a continuum of care is the governing body that's responsible for community-wide response to homelessness. And for the purpose of the tool, the geography is the area that a continuum of care is responsible for.

But very quickly, I'm just going to show you one of the places that we did ground truthing at. That's Franklin County, Ohio. So this is Columbus, Ohio and you will see here that you can zoom in and you can zoom out. I'm going to quickly highlight a couple of census tracks for us and walk you through some features of the tool.

So you're going to hover over a census track and when you click on it it will stay there and you can continue to see it. What this is going to do is you're going to see that this census track reflects a score in the 99th percentile among all Ohio tracks. It's in the 98th percentile for one of the sub-indices. The tool is made up of a couple of different groupings of the indicators. And one feature here is that it actually tells you about how many renter households you should expect to be at risk because of how extremely low income they are in a community.

So in this census track it falls in the 99th percentile in terms of being one of the top priority census tracks in the State of Ohio and there are approximately 95 renter households that we would expect to meet these risk factors.

You will see here another census track that's in the 99th percentile, but you will see that in this census track there are actually 405 renters who are considered to be extremely low income. So the tool not only helps you to prioritize individual neighborhoods that would be priorities but also to identify neighborhoods, and to understand the level of need between neighborhoods that have similar traits. So these three census tracks, one, two and three all are in the 99th percentile meaning they're at the highest

priority identified by the tool, but they have different levels of the number of people within them. So you could think about how you would scale your level of effort in each of those neighborhoods.

One other thing I just want to highlight very quickly before I stop speaking is that this census track right here is one of our limitations of the tool. We want to make sure people understand our limitations. This census track right here is the 95th among Ohio tracks. You would think that would be a very high priority neighborhood for a community, but this is actually the Ohio State census track that includes Ohio State University. And so there's a large number of student renters here.

When we spoke with community leaders they said well yes, I could see how they could get flagged in the tool but they wouldn't really be a priority for us. And that's why it's so important to use this tool in conjunction with a community-based process incorporating local data and local knowledge. But the tool itself is intended to just help guide a conversation and help community leaders think through ways to make sure that rent assistance, housing counseling, eviction tenancy support are all getting funneled to people who need it the most.

And so I will turn control of the screen back over very quickly if I can do that.

Rachel   That's so much, Sam. That was great and a really clear demo and I really liked what you said about knowing the limitations of the data, because you know data can be our best friend but it can also have limitations. It can deceive you. So I thought that Ohio State University example was really interesting.

I have another Mentimeter question on the screen that I'd love everyone to respond to before Tammy wraps up our presentation. So we're just looking for what local organizations does your agency partner with for referrals to other eviction prevention resources?

So we have a few options here and you can select multiple if you are partnering with multiple. Maybe you're partnering with a homeless service provider in your community, a legal services or mediation organization, local landlords or cap social services organizations that can address other needs. We're really just interested here in knowing where these current partners just exist.

This is really interesting. Most people are selecting cap and social service organizations. However, it is pre-split amongst the four options. So it's good to see that folks are partnering with a variety of these agencies.

I'm going to turn the presentation back to Tammy to wrap us up here with agency work plans, but folks can continue to respond to that question if they want to in Mentimeter.

Tammy   Thanks, Rachel. Hello. I'm Tammy Dunn. Good afternoon. We're going to talk a little bit about what it takes to become a rental housing counseling agency. We're going to go through a little bit of statistics beforehand. Don't everybody go to sleep because it's just one.

As of Fiscal Year '19 only 10% of HUD clients received rental counseling services. During our webinar last month we asked the question of are you currently delivering rental homes housing counseling? And it appears that the great majority either are or are intending to up to 96%. The trends are really showing that more agencies are launching rental housing counseling services or plan to do so in the next year.

If you currently offer a plan to offer rental housing counseling, the first and most important step is to modify your work plan. It's important to modify your work plan as a new service. It's important to update your agency work plan to address a change in how your agency will meet the needs in your service area and to indicate the addition of new service to address changes in the housing market. You need to identify any changes in the geographic area served. For example, an expansion of the geography to offer rental housing counseling to a target population.

Work plans should cover a 12 to 18-month period and should be updated in real time when changes occur. They must be approved by HUD, so you [audio skipping] first want to reach out to your HUD point of contact and intermediary if it's applicable. If the agency is working with an intermediary, the intermediary has to review and approve the modification prior to HUD approving it. You need to provide an explanation of the change and supporting documentation. For example, some of the data sources that Joseph talked about or that Sam discussed earlier in this webinar. Once HUD has approved the changes of your work plans, the agency can implement those changes and HUD will update our public flow of your services on our website.

Things to consider when you are making changes to your work plan is your staff capacity and staff training, your resources that conserve the agency's market area and all aspects of the work plan you need to address the required components of rental housing counseling. Next slide, please.

As a rule, in nearly all of our webinars we just want to remind everyone what the definition of housing counseling is. Housing counseling is the independent expert advice, and this is a big word, customized, to the needs of the clients to address for housing barriers and help achieve their housing goals. It consists of five different elements including intake, the client's budget, the financial and housing affordability analysis, an action plan which everyone knows is another really big item except for reverse mortgage [indiscernible] and a reasonable effort or a timeline for following up with your clients.

There are times when a work plan is not necessary. When an agency is partnering with another organization that you're referring people for services, for example when you're referring people to legal services and you're not providing the housing counseling. You're referring them out. Legal aid, if you're referring them out it's not considered housing counseling unless the counselor completes the action plan's budget and the

financial analysis with the client. So there's a big difference in referrals and housing counseling. So that's super-important.

Counseling agencies should consider the following sections of the work plan in order to modify or expand your rental housing counseling services and your target community. A description of the target population for rental housing counseling services and why this population was selected. Possible examples are AMI, race/ethnicity. HUD's data tools that were mentioned, HUD's data tools that are on our website and also additional data tools that were mentioned earlier in this webinar would be very helpful in determining the target communities.

Housing needs and problems, you need to describe what problems, needs or barriers that your rental housing counseling will address. An example of expanding would be COVID-19, the impacts that it's having or has had on the target community, a description of services. That process is used to provide rental housing counseling and what resources will be deployed. The impact and scope of one-on-one counseling services. The projected impact of your rental housing counseling services, and in this case we're focusing on preventing evictions.

Your fee structure, you need to identify where you will charge fees for rental housing counseling and if so how they will not pose a burden on the client. And we're going to assume any clients that are facing eviction would not have the ability to pay for counseling fees.

Your supervisory monitoring and quality control plan. How will you use our housing counseling services to ensure the quality of service and what you need to consider differently for rental housing counseling services and other types of counseling services that you could provide?

Before we get to the Q&As, here's some additional information. You probably want to explore rental housing counseling as a service if you have not already done so. And by participating in this series of webinars it indicates that you are interested in at least exploring it. We can go ahead and register for our future webinars in the series. Again, this is number two of five. We encourage you strongly to register for all of them as they do run concurrent. You can also access any of the audio replay information, the slides and the transcripts, I think we've mentioned that, on past seminars in the webinar archive.

If you are currently providing rental housing counseling, whether you're a newbie or have been doing it for a long time, watch for HUD's upcoming community of practice. This is going to be a new webinar. Well it's not really a new webinar series. It's going to be a group of peers learning from peers. So watch for lots more information coming out about that in the next little bit.

That's the end of my section, so I'm going to turn it over to Rachel for our final Mentimeter.

Rachel   Thanks, Tammy. And I think we wanted to get to some of those questions first and then we will do Mentimeter. So if anyone has any questions, if you could please write them into the question box.

It seems like we might have one flagged so far. Someone asked, "What is CHAZ?" I think that was in response to your presentation, Sam. I'm not sure if you mentioned that acronym or something that sounded like that acronym. Could you clarify what that is for folks?

Samantha   Sure. So it is a dataset that is compiled by HUD. It is the Comprehensive

Housing Affordability Strategy Dataset, and we use it within the tool to

create a measure of extremely low income renters.

Rachel   Okay, great. Thanks for clarifying that. Do we see any other questions

coming through? I did see a question from someone about going to

Urban.org and seeing that map that Sam was showing on her screen. And

so just to clarify for folks, if you go to the link in the deck that we sent out

it's not just Urban.org. It's actually this link about prioritizing emergency

rental assistance to keep renters in their homes. And if you scroll down

you see that tool that Sam was talking about. So you have to scroll down

the page and then you can search by county or zoom into different census

tracks that's probably already set to your location. But if you're not

seeing it I think Julie recommended another web browser.

Julie   Rachel, we have a couple of other questions that have come in.

Rachel   Great. Thanks, Julie.

Julie   One person would like to know if we have time to look at 9902 rental

housing outcomes. I'm not sure if we have time for that or if we would

like to invite that person to our next webinar where we're going to talk about data impacts.

Rachel   Yes. Thanks, Julie. Yes, I think definitely look out for that webinar that covers data impacts. Briefly just to go over the impacts of services, there are a few impacts such as improving living conditions in rental units that apply to rental counseling and there's a specific impact about counselors that were able to avoid eviction after receiving housing counseling services.

I encourage folks to explore the rental housing page on the HUD Exchange but also the 9902 toolkit which highlights some of these impacts and also the form itself will list out each of the impacts available for folks to report on. And there's also a part of the 9902 toolkit that covers sort of HUD's guidance for reporting each section. So if you go to completing the HUD 9902 report and you click on "impact and scope" you can actually click on each of the impacts and see more information about reporting tips and sort of how to report that impact. So I encourage folks to check that out. Any other questions?

Julie   Yes. Thank you for that, Rachel. We do have one other question. This is

probably for Joseph or Sam. "Are you able to estimate the number of

evictions in 2021 if the CDC moratorium isn't extended? What indicators

would you use to model that?"

Samantha   I can just say that Urban has—we haven't done that using the tool that I

presented. Urban has made some projections about how many renters

could be at risk and what it would take in terms of a dollar amount to

stabilize renters during this time period.

We use a very similar methodology to some of the other people who have

made predictions around this and so I know the Aspen [ph] Institute has

been releasing predictions on the number of renters that could be at risk

pretty consistently and updating those projections over time.

W   And we have another question. Oh, I'm sorry. Go ahead.

Joseph   It's a really tough question. I don't know that I would give an answer

specifically about could I estimate the number of evictions. I could say

how I would maybe put together what we just talked about today to

present a picture. So I would definitely want to look back at historically

we talked about being able to research under non-COVID times using

eviction plan data how many evictions normally occur in your community,

"normally." We might look at that together with some of these risk

indicators that Sam has put together with her team and you might also—I

would also be looking at subjective kind of reports based on surveys and I

mentioned the pulse survey information.

And you're going to be able to get answers to questions through those

surveys such as they ask a household, do you feel that you are at risk of

not making your next few mortgage payments? So I think putting those

factors together may help you present a picture of upcoming need,

although I would say it's very, very difficult to try to put a number on that.

Julie   Thank you. And last question, "Can you explain how the Urban COVID

impacted employment dataset was gathered?"

Samantha   Sure. I can quickly just walk through that. I wasn't part of the team that

created the dataset. So if you do want to learn more about it you can

always go to Urban's main website and just search for Urban job loss tool.

But essentially it uses real time information data on the sectors that were

particularly hard hit by COVID-19 job loss and then uses the information

that we have about where those workers live to identify neighborhoods that have high concentrations of workers who work in the sectors that were negatively impacted by COVID-19. And so that tool is actually updated on a monthly basis so that you can see real time changes in job loss. We used the July snapshot of that data in the rental assistance targeting tool that you [indiscernible].

Julie   Thank you. Rachel, I think that concludes the questions.

Rachel   Okay. Thanks, Julie. We have a final Mentimeter question that I can pull up on the screen. Let me find that screen. Okay.

So we'd love to know how this webinar will assist you. So we have a couple options here; developing agency work plans that include rental housing and counseling services, planning for the expansion of existing rental housing counseling services or launching rental housing counseling services. Again, that Mentimeter code is 3324363. It's at the top of the screen there and I see some folks are getting their responses in. Please feel free to go ahead and continue responding to that and we will just over the last slide here on resources.

So there's just a couple pages we want to direct you folks to. The first one is the housing counseling rental resource page. HUD is updating this with all of their rental housing counseling information as it becomes available. So definitely bookmark that page and keep it in mind for the future as we develop more tools in this webinar series. That will all be posted to that page. There's also some consumer financial protection bureau protections for renters, the CDC moratorium and other moratoria available to the property owners are covered on the CFPB site.

There's a community development block grant CARES Act webinar that covers using CDBGCV to address housing instability. This might be especially useful for folks looking to partner in their community. And finally the HUD agency work plan training and toolkit. HUD has developed some tools and guidance as well as a self-paced online training to assist folks who may need to make updates to their agency work plan. So if that applies to you and you're looking to add rental counseling as a service we definitely recommend that you check out those trainings and online toolkit.

And I think that concludes our webinar. So thanks everyone for joining. There's just a bit of additional information on this last page here, where to

find the housing counseling website and contacting HUD at their email

address, but thanks everyone for this super-interesting presentation today

and thanks, Sam, for walking us through those tools and Joseph and Sarah

for covering those data sources.

Moderator   Thank you. Ladies and gentlemen, that does conclude your conference.

We do thank you for joining. You may now disconnect. Have a good

day.