



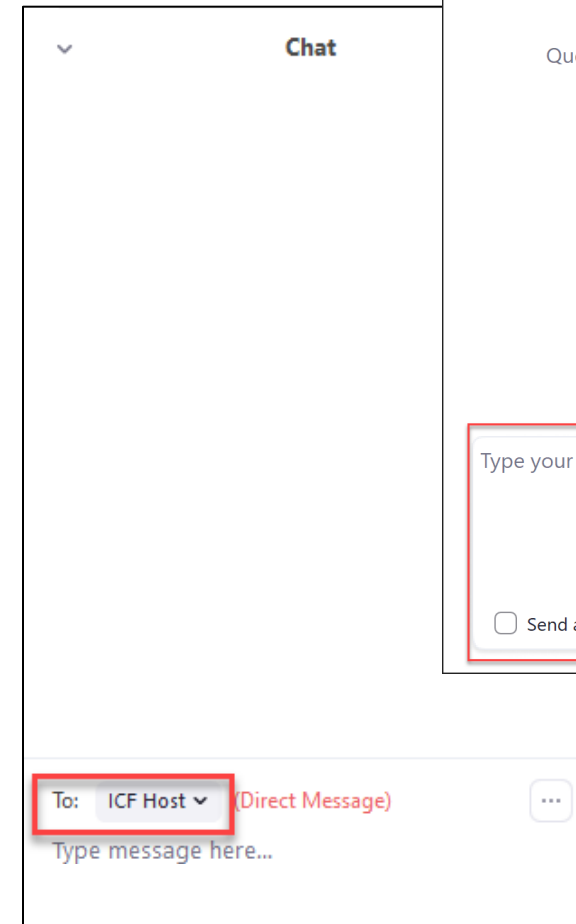
Office of Housing Counseling Housing Counseling and Legal Services – Strategies that Pair Them Together

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

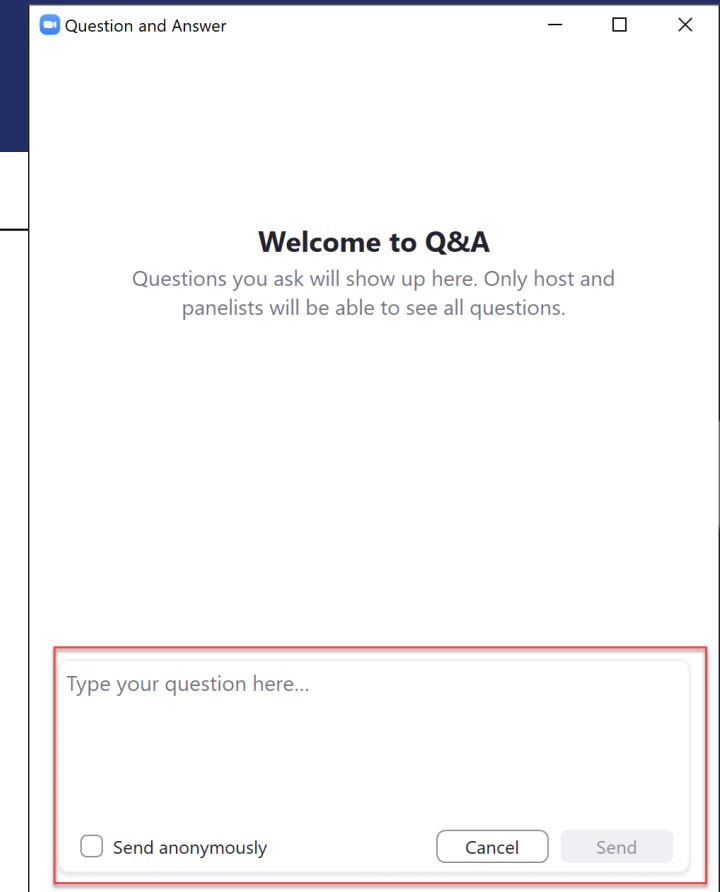
April 27, 2022

Questions?

- Participants are in listen only mode
- Chat
 - Submit any technical issues via the Chat box
 - Send the message to the Host
- Q&A
 - Submit any content related questions via the Q&A box
 - Send to Host, Presenter and Panelists



A screenshot of a chat interface. At the top, there is a dropdown arrow and the word "Chat". The main area is empty. At the bottom, there is a "To:" field with a dropdown menu showing "ICF Host" and a "(Direct Message)" label. Below this is a text input field with the placeholder "Type message here..." and a three-dot menu icon to the right.



A screenshot of a "Question and Answer" window. The title bar says "Question and Answer". The main text says "Welcome to Q&A" followed by "Questions you ask will show up here. Only host and panelists will be able to see all questions." Below this is a text input field with the placeholder "Type your question here...". At the bottom, there is a checkbox labeled "Send anonymously", a "Cancel" button, and a "Send" button.

Materials

- The PowerPoint has been posted for this session. We will provide the link in the Chat box.
- Webinar materials are posted on the HUD Exchange in the [Webinar Archive](#) 7-14 days after the live webinar
 - Find by date or by topic

Housing Counseling Webinar Archives

Page Description

This page contains links to the archived versions of previously recorded webinars presented by the Office of Housing Counseling. In order to listen to the archived webinar, you will need call the 800 # listed and enter the access code. Any course materials, including the PowerPoint Presentations are also posted. You should have the presentations available when you listen to the webinar. If you have any questions regarding the webinars archived on this site, please contact [Virginia Holman](#).

Training Archive – Audio Replay and Transcript:

- Audio replay numbers are only available for 12 months after the date of the webinar
- Transcripts are available for webinars from February 2016 going forward

Get Credit for Training Sessions

If you have attended or completed any of the training sessions below, select the "Get Credit" button on the training page in order to get credit and add the course to your transcript. You must have a HUD Exchange account in order to get credit for training sessions.

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Want to view webinars by topic?

The Office of Housing Counseling has a new page where webinars are organized by topic instead of date.

[Filter by Topic](#)

Click on the title to view webinar materials, and get credit for viewing the webinar.

Webinar Title and Link	Description	Date
Fringe Benefit Costs	This webinar discussed the Office of Management and Budget's (OMB's) cost principles related to fringe benefits and how to properly document and calculate fringe benefits.	February 15, 2022
Training NOFO Grant Execution	This webinar was recommended for all grantees awarded funding under the 2021 Housing Counseling Training NOFO (TNOFO).	February 8, 2022

Webinar Certificate

- Webinar attendance will be marked following the live webinar.
- Once attendance is marked you can print a Webinar Certificate by logging into your account and going to your [Learning Transcript](#).
- Select the Course Name and click “Print Certificate”. *Not all HUD Exchange training offer Webinar Certificates.*

Housing Counseling Webinar: 9902 Form and Toolkit - Revision Highlights, Tips, and Tools

Close Record

Print Certificate

Progress: Completed Status: Enrolled Required: Yes Duration: 1 hour

— Activities

Class Sessions

Housing Counseling Training Digest

- [Visit the Training Digest on the HUD Exchange](#)
- View upcoming training hosted by HUD and other partners



Housing Counseling Weekly Training Digest

View and register for upcoming Housing Counseling trainings hosted by HUD and HUD's partners.
Content current as of April 18, 2022

[Home](#) > [Programs](#) > [Housing Counseling](#) > [Training Digest](#)

Overview

The Housing Counseling Training Digest is updated weekly to reflect training sessions hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC funded training partners
- Other partners that host training sessions of interest to housing counselors

Please email housing.counseling@hud.gov to notify HUD about upcoming training and events for housing counselors.

Subscribe

Receive training updates in your inbox by subscribing to the Housing Counseling Mailing List.

[Subscribe to the Mailing List](#)

Upcoming Training Calendar

View upcoming training sessions 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.



Feedback and Polling

- There will be questions 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.



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2

Go to www.menti.com



3

Enter the code and vote!

**Time for
Mentimeter!**



Presenters

- Shawna Moraille and Karen Hoskins, ICF, Technical Assistance Providers
- Nicole Watson, Policy Analyst, HUD Office of Policy Development and Research
- Jim Kowalski, President and CEO, Jacksonville Area Legal Aid, Inc.
- Vanessa Bullock, Housing Managing Attorney, West Tennessee Legal Services

Agenda

- Introduction to HUD's New Legal Assistance Demonstration Program
- Rental Counseling: Connection with Other Legal Services
- Working with Civil Legal Aid: Benefits for Housing Counselors and Renters Seeking Assistance
- Question and Answer



Stephanie Williams

Deputy Director

HUD Office of Outreach and Capacity Building (OCB)

Office of Housing Counseling (OHC)



Introduction to HUD's New Legal Assistance Demonstration Program

Nicole Watson
Office of the Assistant Secretary
for Policy Development & Research

Background



- Supports experienced legal service providers in providing **legal assistance** at no cost to low-income tenants at risk of or subject to eviction.
- Grantees collect and report data on clients served by the Program, services provided, and associated outcomes.

Initial Awards



- \$20M available in FY 2021 for 2-year program.
- Highly competitive and oversubscribed applicant pool.
- HUD awarded top 10 ranking applicants at 3 funding levels:

Map Number	Grantee	Location	FY2021 Award
1	<u>Community Legal Aid, Inc.</u> <u>Greater Boston Legal Services</u> (Boston); <u>MetroWest Legal Services</u> (Framingham Regional); <u>Northeast Legal Aid</u> (Lawrence Regional); <u>South Coastal Counties Legal Services</u> (Fall River Regional)	Massachusetts	\$2,400,000
2	<u>Connecticut Fair Housing Center</u> <u>Connecticut Bar Foundation</u> (Hartford); <u>Connecticut Network for Legal Assistance</u> (Statewide); <u>Connecticut Legal Services</u> (Statewide), <u>Greater Hartford Legal Aid</u> (Hartford), <u>New Haven Legal Assistance</u> (New Haven), <u>Statewide Legal Services of Connecticut</u> (Statewide)	Connecticut	\$2,400,000
3	<u>Legal Aid Society of Northeastern New York</u>	Albany, NY	\$2,400,000
4	<u>Legal Assistance of Western New York, Inc.</u> <u>Legal Aid Society of Rochester</u> (Greater Rochester Area); <u>JustCause</u> (Greater Rochester Area); <u>Empire Justice Center</u> (Greater Rochester Area)	Geneva, NY	\$2,400,000
5	<u>Jacksonville Area Legal Aid, Inc.</u> <u>Gulfcoast Legal Services</u> (Greater Tampa Bay Area); <u>Legal Aid Service of Broward County</u> (Greater Fort Lauderdale Area); <u>Florida Legal Services</u> (Statewide); <u>Northwest Florida Legal Services, Inc.</u> (Greater Pensacola Area); <u>Legal Aid Society of Palm Beach County</u> (Greater West Palm Beach Area)	Florida	\$2,400,000

Map Number	Grantee	Location	FY2021 Award
6	<u>Atlanta Volunteer Lawyers Foundation</u>	Atlanta, GA	\$1,800,000
7	<u>Advocates For Basic Legal Equality</u> <u>Legal Aid of Western Ohio, Inc.</u> (Regional)	Toledo, OH	\$1,000,000
8	<u>Legal Services of Eastern Missouri</u> <u>Legal Aid of Western Missouri</u> (Kansas City Regional); <u>Mid-Missouri Legal Services</u> (Columbia Regional); <u>Legal Services of Southern Missouri</u> (Springfield Regional); <u>Metropolitan St. Louis Equal Housing Opportunity Council</u> (St. Louis)	St. Louis, MO	\$2,400,000
9	<u>Idaho Legal Aid Services</u> <u>Utah Legal Services</u> (Statewide); <u>Montana Legal Services</u> (Statewide); <u>Jesse Tree</u> (Boise, ID); <u>Intermountain Fair Housing Council</u> (Idaho Statewide); <u>Idaho Policy Institute</u> (Boise, ID)	Idaho, Montana, and Utah	\$1,800,000
10	<u>Legal Aid Center of Southern Nevada</u>	Las Vegas, NV	\$1,000,000

Program Highlights



- All FY 2021 grantees are non-profit legal aid providers.
- Most plan to serve both urban and rural areas.
- Most are partnering with one or more other legal aid providers, state bar foundations, or fair/equal housing opportunity councils.
- 4 statewide programs (Connecticut, Florida, Massachusetts, Missouri); 1 tristate program (Idaho, Montana, Utah).
- Services will include education and outreach, legal information hotlines, legal representation (including in landlord negotiation/mediation), mass eviction response, service provider referrals and benefits assistance, and self-help technology like online form builders for responding to eviction notices.



Program Expansion & Evaluation



- HUD recently received an additional \$20M to fund more legal assistance providers.
- HUD will also conduct a study of the program:





Working with Civil Legal Aid: Benefits for Housing Counselors and Renters Seeking Assistance

Jim Kowalski
Jacksonville Area Legal Aid
www.jaxlegalaid.org

First question - how to find your local legal aid provider?

Legal aid law firms, which serve every county in the United States (as well as Puerto Rico and the other major territories of the United States,) are generally structured in two ways: LSC-funded (“restricted programs”) (www.LSC.gov) and non-LSC funded (“unrestricted programs”)

Legal Services Corporation

*Legal Services Corporation(LSC)
encourages programs to leverage
limited resources by partnering and
collaborating with other funders of
civil legal aid, including state and
local governments.*

[Support LSC](#)[Research & Data](#)[Stay Informed](#)

A

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America's Partner
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LEGAL SERVICES CORPORATION



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II

Learn How LSC Promotes Equal Access to Justice

LSC promotes equal access to justice by providing funding to 132 independent non-profit legal aid programs in every state, the District of Columbia, and U.S. Territories.

Learn More About LSC



Get Legal Help

LSC is an independent nonprofit established by Congress in 1974 to provide financial support for civil legal aid to low-income Americans. The Corporation currently provides funding to 132 independent nonprofit legal aid organizations in every state, the District of Columbia, and U.S. Territories.

If you are looking for help with a civil legal problem, enter an address or city below to find an LSC-funded legal aid organization near you.

You can also visit [LawHelp.org](https://www.lawhelp.org) to look up information about your legal questions and find free legal forms.

1. Search by address

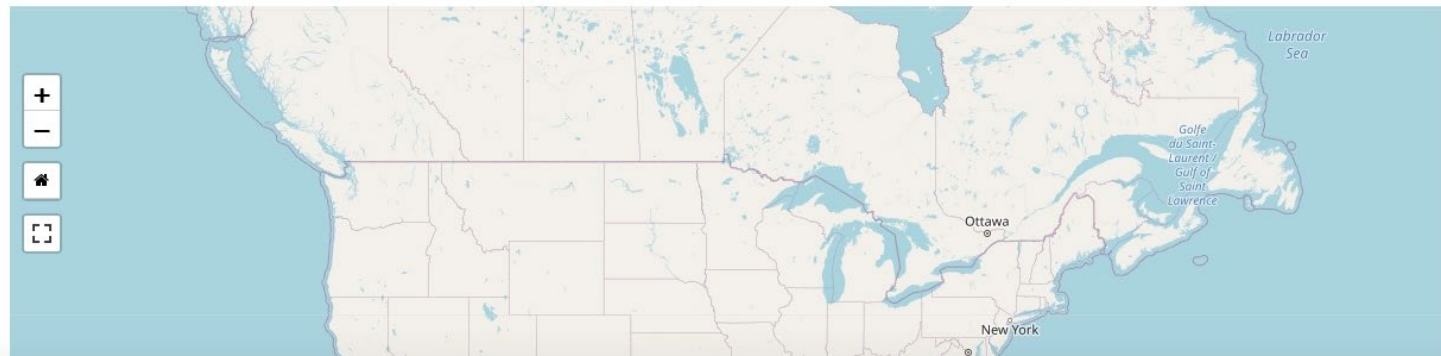
Begin typing an address in the search box below, then select one of the suggested results. You can also click on the map.

or

Use My Location

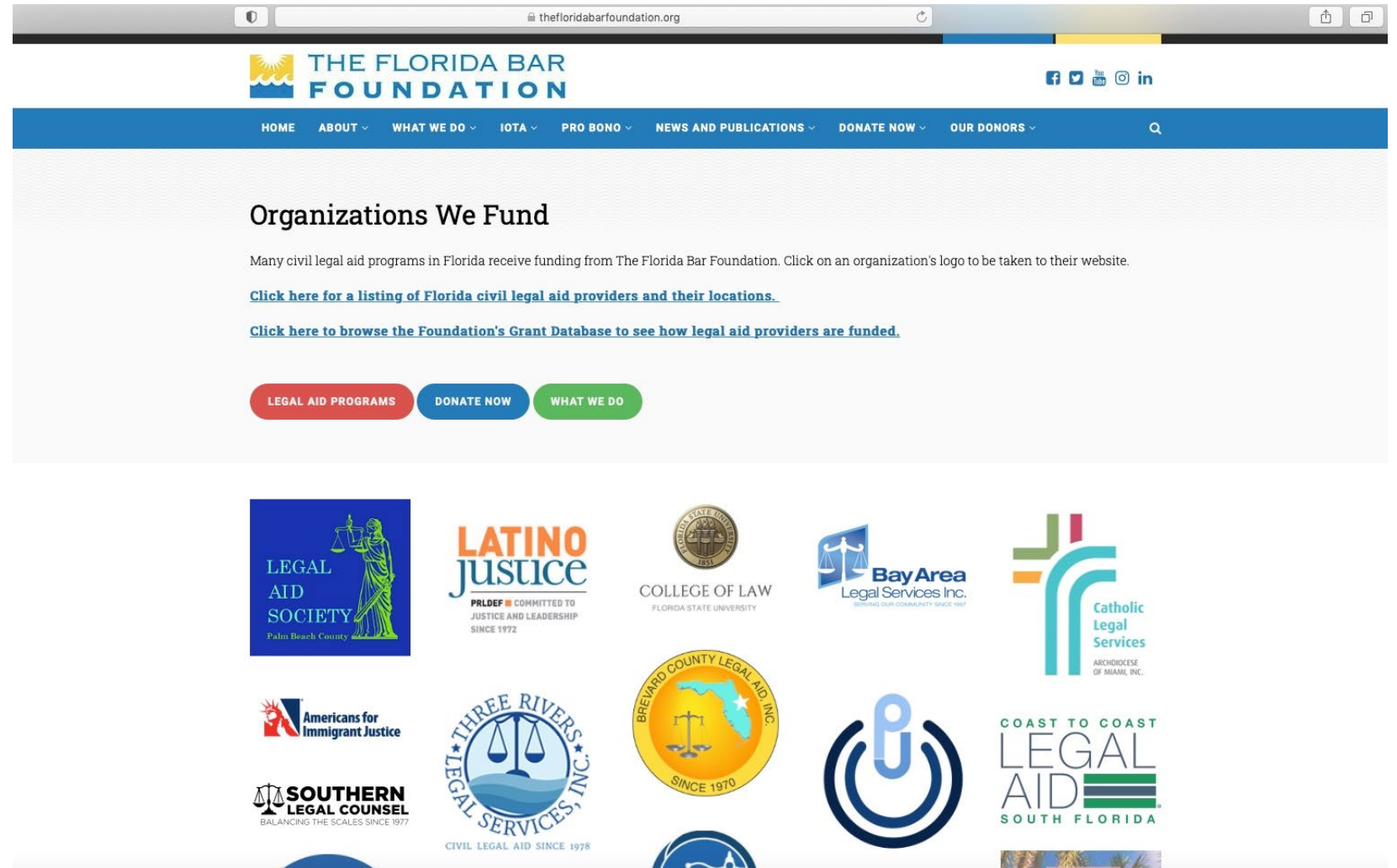
2. Contact a legal aid organization in your area

Please search for an address or click on the map.



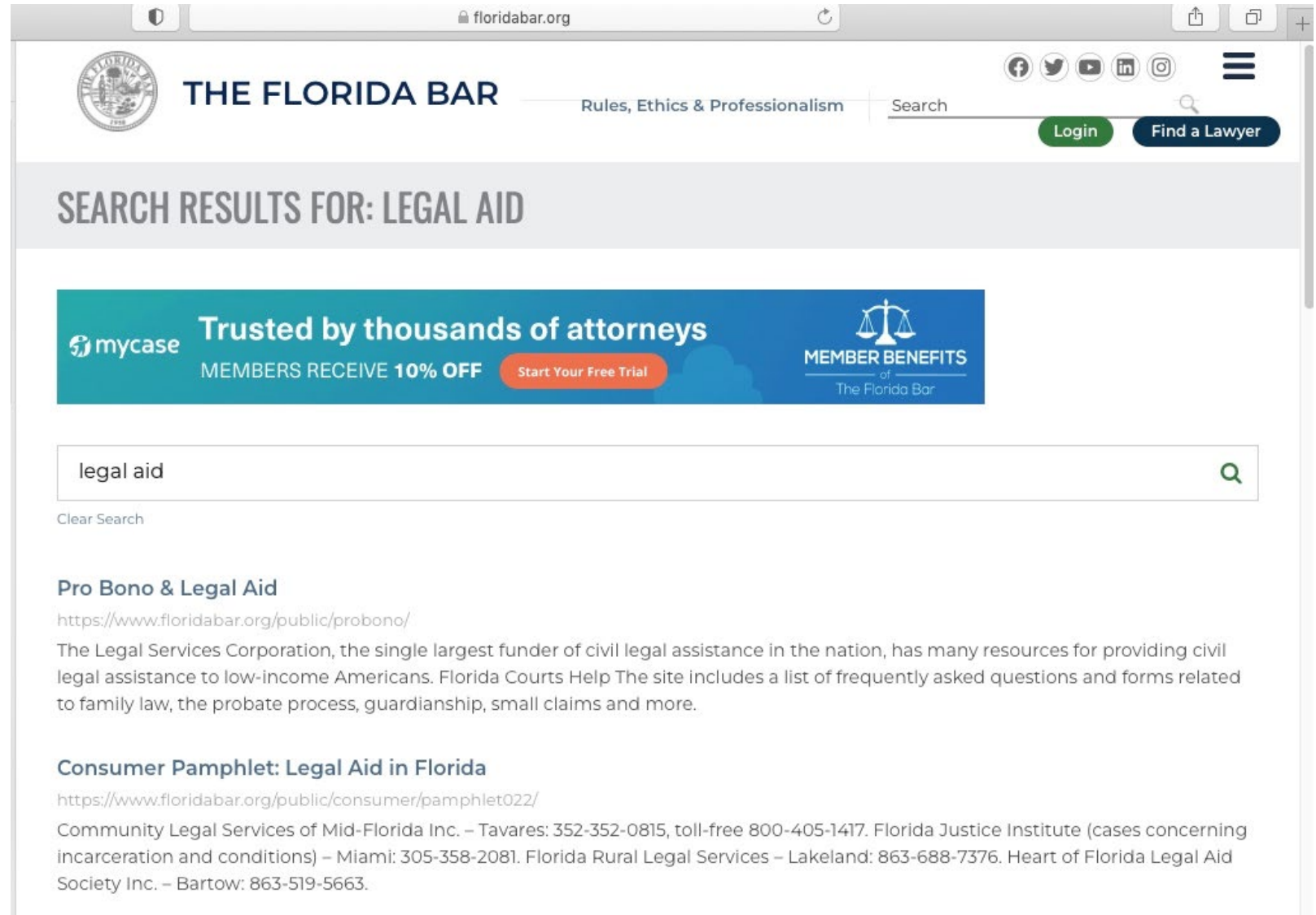
The Florida Bar Foundation

The Florida Bar Foundation is a statewide 501 (c)(3) public charity that provides funding for legal aid and improvements in the administration of justice.



The Florida Bar

Legal aid resources can be located through the search functionality of the site.



The screenshot shows the Florida Bar website (floridabar.org) with a search bar at the top right. The search results for "LEGAL AID" are displayed. A banner for mycase is visible, stating "Trusted by thousands of attorneys" and "MEMBERS RECEIVE 10% OFF". Below the banner, the search results are listed under the heading "Pro Bono & Legal Aid". The first result is "The Legal Services Corporation" with a link to <https://www.floridabar.org/public/probono/>. The second result is "Consumer Pamphlet: Legal Aid in Florida" with a link to <https://www.floridabar.org/public/consumer/pamphlet022/>. The text describes the resources available for providing civil legal assistance to low-income Americans, including family law, probate process, guardianship, and small claims.

floridabar.org

THE FLORIDA BAR

Rules, Ethics & Professionalism

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legal aid

Clear Search

Pro Bono & Legal Aid

<https://www.floridabar.org/public/probono/>

The Legal Services Corporation, the single largest funder of civil legal assistance in the nation, has many resources for providing civil legal assistance to low-income Americans. Florida Courts Help The site includes a list of frequently asked questions and forms related to family law, the probate process, guardianship, small claims and more.

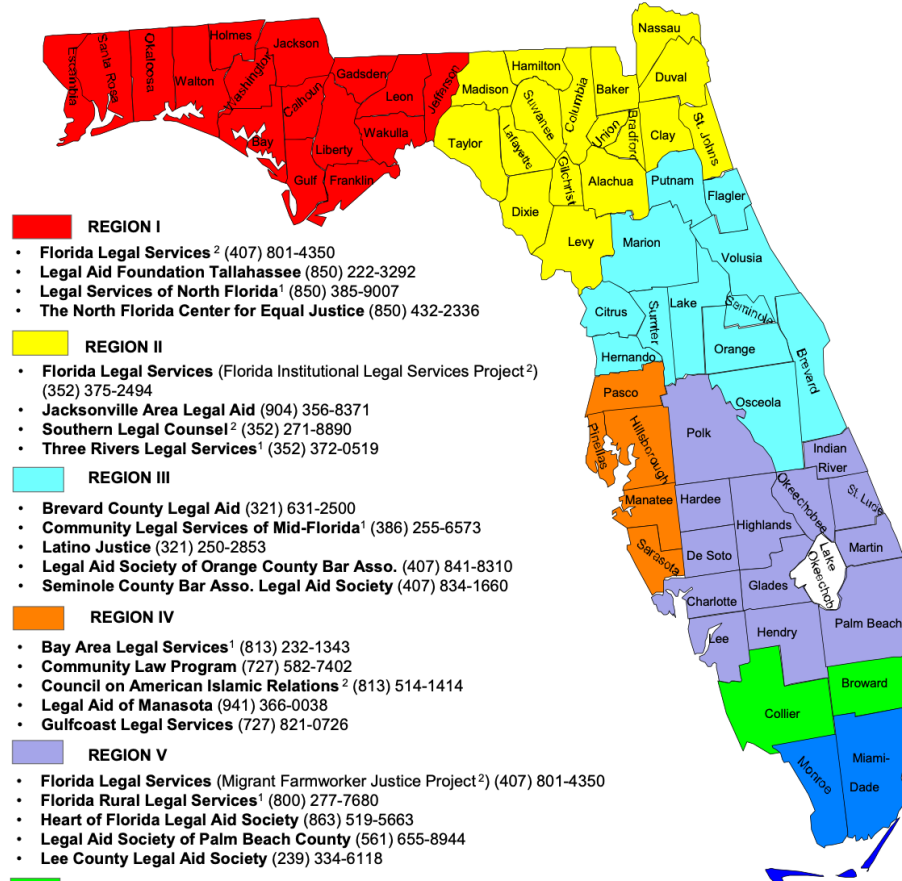
Consumer Pamphlet: Legal Aid in Florida

<https://www.floridabar.org/public/consumer/pamphlet022/>

Community Legal Services of Mid-Florida Inc. – Tavares: 352-352-0815, toll-free 800-405-1417. Florida Justice Institute (cases concerning incarceration and conditions) – Miami: 305-358-2081. Florida Rural Legal Services – Lakeland: 863-688-7376. Heart of Florida Legal Aid Society Inc. – Bartow: 863-519-5663.

Florida's Regional Legal Services Delivery System

Florida's Regional Legal Services Delivery System



¹ LSC-Funded Program (7)

² Statewide Program or Program with a statewide component (7)

Rev April 2018

- * Civil legal aid and housing counselors have a long history of working together, dating back to well before the last housing crisis: in 2012, data confirmed that out of 1,718 foreclosures filed in St. Johns County, 372 resulted in some form of solution other than foreclosure (21.65% of all foreclosures)

- * Our goal is to rebuild a model we've used before

Goal of civil legal aid lawyer is to provide wrap-around, or holistic services, that can be used to generate leverage to solve the eviction / housing problem

- *Debt collection issues (includes identity theft concerns and FCRA / FCCPA violations)
- *FCRA (including soft credit pulls and preparation of credit dispute letters)
- *SCRA (use of SCRA as a set-off or counterclaim and affirmative SCRA litigation)



Rental Counseling: Connection with Other Legal Services

Vanessa Bullock
West Tennessee Legal Services
[vanessa @wtls.org](mailto:vanessa@wtls.org)

Legal Services & Housing Counseling Services

Many clients of legal service organizations need more assistance than just traditional legal services

This is true across the board for most low-income clients, but especially clients who are facing legal issues with consumer debt, domestic violence, rental housing, bankruptcy, and benefit issues

If agencies can find ways to connect with agencies providing legal services to clients with these legal issues a new, large pool of potential housing counseling clients can be reached

What Can Housing Counselors Do for those with Legal Issues?

Go through a detailed budget with them to identify spending habits, ways to save, issues with housing affordability, etc.

Connect clients with other non-legal service agencies that may be able to provide assistance such as utility payments, rental assistance, food and clothing assistance, etc.

Prepare clients who may be interested in homeownership in the future with preliminary information on preparing to purchase a home.

Examples of WTLS' Partnerships With Third Parties

Help4TN.com <https://www.help4tn.org/> & Renter Defender

The State of Tennessee received funding to create a statewide website to assist citizens with a variety of issues, many of which have legal and non-legal aspects. By partnering with the state agency that received this funding, WTLS was able to promote their housing counseling services and draw the connection between those services and legal assistance in a way that has led to increased awareness of housing counseling services and its connection to many legal issues. Additionally, WTLS was able to use the very consumer friendly web design to create usable materials for our clients.

Examples of WTLS' Partnerships With Third Parties

Work with Continuum of Care on ESG Grants

WTLS has partnered with our state's local continuum of care agency to provide legal services and/or housing counseling to low-income individuals facing housing instability. Where appropriate, WTLS provides legal assistance in the form of assisting with housing evictions or obtaining social security benefits. But quite often the client presents with no immediate legal need, but rather a need to have a frank conversation about budgeting, housing resources, and how to address past or current issues with their landlord. All this work is best done by our housing counselors.

Examples of WTLS' Partnerships With Third Parties

Referrals from Local Bankruptcy Attorneys

As a housing counseling agency, WTLS does not recommend bankruptcy as the first option for saving a person's house; however, we have had clients come to our office for mortgage assistance after filing bankruptcy. This led to our local bankruptcy bar learning about our mortgage assistance program and beginning to make proactive referrals to our office for assistance with modifications for their clients. This started with one local attorney and as our relationship grew, he began spreading the word about how we had assisted his clients and additional attorneys have begun referring clients to us as well.

Examples of WTLS' Partnerships with Other Practice Areas in House

Senior Law

Assist clients moving to retirement income only with budgeting, reverse mortgage counseling, and explaining impact of death of borrower on the mortgage loan

Family Law

Assist survivors of domestic violence with locating and securing housing, many times this is the first time they have had to do so, and they may have bad or spotty tenant histories due to the abuse.

Benefits

Assist clients obtaining benefits who live in subsidized housing to report their income changes and any lump sum payments and also provide budgeting services for them as many are ill prepared to budget their money

Consumer

Assist clients with consumer debt issues with budgeting to insure they do not repeat past mistakes and create further consumer issues

Why Don't Housing Counselors and Legal Providers Collaborate More?

The legal provider is usually focused on the immediate legal issue at hand and does not realize the long-term consequences or if they realize the consequence, they do not have the tools to address the consequences, so they leave it to the client to figure out on their own.

Many legal providers do not know what housing counseling is and how it can be used to address many of these long-term consequences.

And even if they do know about housing counseling, they may not know how to find housing counselors in their service area that provide the type of assistance their clients need.

How to Connect with Legal Service Agencies in Your Area

If you work in an area covered by a legal service agency that received funding under the new eviction prevention program, contact them for potential collaboration.

See if your courts are doing any eviction diversion work or education work for special populations they work with (such as drug courts or DV courts) and look for ways to work with these programs.

Network and perform outreach with your local legal communities (local bar associations, legal aid corporations, etc.).



Questions and Answers



Office of Housing Counseling



- Find us at: www.hudexchange.info/counseling
- [The Bridge Newsletter](#)
- Email us at: Housing.counseling@hud.gov
- [Search for HUD Approved Housing Counseling Agencies](#)



Office of Housing Counseling

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