

Office of Housing Counseling

**Housing Counseling and Legal Services - Strategies That Pair Them
Together**

Wednesday, April 27, 2022

Shawna LaRue Moraille: Good afternoon or good morning, everyone. This is Shawna LaRue Moraille from ICF and we're so pleased that you're here with us today for HUD's Office of Housing Counseling webinar about legal services and strategies that pair them together.

We are using the Zoom platform, as you can see and you are joining us in listen only mode. If you would like any help from Medora, who's here, she's in the chat box. Any technical issues that you have, go ahead and chat with her there and she will best support you.

And then we will have an opportunity at the end of the presentation for questions. So that is in the question and answers box and that is something that where we'll have a record of all your great questions and provide you with answers. So take a look at the question and answer box and you can feel free to pop them in anytime during today's webinar.

So the PowerPoint has been posted for this session and Medora will send it to you briefly in the chat box via a link. So those materials are what we're going to go through today. And then we will have additional materials such as the recording, the transcript, etcetera, about 7 to 14 business days, like after this session. And you can sort by topic to find this particular webinar. You can also look by date.

So we were able to add this webinar certificate this year and this is something that we know many of you are tracking your own continuing ed credits. So the attendance will be marked if you registered for this course. And then you can go ahead and select your certificate by going to learning transcript, so go ahead and select the box that says the course name and then click print certificate. So hopefully that's helpful.

And then you know that weekly HUD has the Housing Counseling training digest, so please visit the digest, have it bookmarked, it's updated weekly and it's all the great Housing Counseling related webinars, partner webinars, HUD's webinars, etcetera. So definitely take a look. Look at that and bookmark it if you haven't already.

And then we do like to use a polling software just to gage the information that would help the speakers to see who's in the audience today. So you can go to menti.com, either from a separate browser or from your smart phone, and I'll also go ahead and pop the direct link in the chat as well so you can find us there.

So we really want to find out a couple things from the audience today. Once you're there go ahead and hit the heart so I know that you're here. But we want to know a little bit more about what type of agency you're from. We have some attendees here that are just legal services organizations, others are Housing Counseling organizations. Some do both. So we really want to make sure that we capture information about who is here in the audience.

Okay. It seems like folks are getting to the link. So you can either type into menti.com and use this code at the top, 9-8-9-3-0-9-5-1 or you can use the link that I put in the chat. So depending upon on how you're doing it, you might use your smart device or something like that.

So I'm going to move us ahead in terms of the polling here. So this is the question that I queued you up for, so just basically tell us what type of agency you represent today. So we are so lucky today that we're going to hear from a legal services organization who's also a Housing Counseling agency. And then we're also going to hear and receive some special HUD funding.

And then we're going to hear from another one who's also a legal services organization and a Housing Counseling agency just to hear two different perspectives in terms of how they're delivering services across two different regions of their state. So let us know who you are and it'll really help us.

There may be some others here that are not listed. So we may have some organizations that might be representing like associations and others. We're really glad that you're here and joining us. So we'll just give it a couple of seconds here for other responses to come in.

And overwhelmingly, we're seeing Housing Counseling agencies, which makes sense. And hopefully we're going to see a bunch more that are both HCAs and legal services. And a bunch more that are legal services organizations.

We also have a special treat today that Nicole from HUD's Office of Policy Development and Research is going to talk about the program that's available for funding legal services in just a couple of minutes. So I know she reached out to some of her grantees. So there might be some of those folks in the audience.

So I'll go ahead and drop the link again into the chat to just go straight to Mentimeter, tell us who you are. You can use that length and just open up a separate browser.

We just have two questions for you today. What type of agency do you represent? And then also whether or not you're partnering with a legal services organization if that's not you. So that'll be our second question. So a few more responses coming in. Thank you for your participation. This always just, like I said, helps us know who's in the audience and also just who we're speaking to today. Okay, I think that's a good number to start.

So does your organization provide legal services or do you partner with an agency that does? So I would say this is for those organizations that are here with us today, yes, no, or maybe currently you don't partner. Maybe you're an HCA only, but maybe you'd like to. Maybe you'd like to find out about all these partnerships that are going on across the country that are being featured, a couple that are being featured in this conversation.

So I'm going to let that kind of go on in the background. Looks like we have like a mix of both but overwhelmingly we're seeing no in terms of legal services and/or a partner. So with that, I am going to drop us back to the PowerPoint and turn it over to my colleague, Karen Hoskins. Karen.

Karen Hoskins: Thanks, Shawna. So welcome to everyone joining us from all across the country for this learning opportunity about strategies that pair Housing Counseling and legal services together in order to provide comprehensive support to rental clients and helping them to avoid

eviction. As Shawn said my name is Karen Hoskins and I'm a consultant and technical assistance provider on the ICF team.

We have a lot of ground to cover in this sessions, so let's begin with getting to know our presenters. In addition to Shawna and myself, Nicole Watson is here. She's a policy analyst with the HUD Office of Policy Development and Research. We also have Jim Kowalski who is president and CEO of Jacksonville Area Legal Aid Incorporated. And Vanessa Bullock who's Housing Managing Attorney with West Tennessee Legal Services.

So on our agenda, Nicole will be doing an introduction to HUD's new legal assistance demonstration program. She'll be followed by Jim who will talk about working with civil legal aid and the benefits for housing counselors and renters seeking that assistance. And then finally Vanessa will join us and talk about rental counseling and the connection with rental counseling with other legal services.

And, of course, we will leave time for questions and answers. So if you do have a question, a content question, as our presenters are speaking, please drop those questions into the Q&A box down at the bottom of your screen. That's where you will pose your questions.

So lots of information to share and a closer look at two examples of programs that are working. But here to kick off this session is Stephanie Williams who is the deputy director of the HUD Office of Outreach and Capacity Building and the Office of Housing Counseling. Stephanie.

Stephanie Williams: Yes. Thank you, Karen. And good afternoon and welcome once again everyone and thank you so much for joining us today. Today's webinar covers a really important and valuable topic. And we expect that you'll get many takeaways that you'll be able to refer to after today's session.

I just want to mention that this is yet another example of OHC working in collaboration with our partners and colleagues both within HUD and outside. So we've worked closely with Nicole in PD&R, that's short for policy, development and research. And you're going to hear a lot of good information from her about the legal demonstration project. And then with two Housing Counseling agencies, who will present. And I think it's usually with those presentations that you get the hands-on practical information and knowledge that'll help you going forward.

So for those of you who already work with legal services organizations or you have legal services incorporated within your own programs, hopefully you'll gain some additional insights and information to be of assistance to you and more importantly to your clients.

And for those of you who are interested in learning and from the Mentimeter poll it looks like there were a good number of folks who were not currently providing legal services or partnering with any organizations, this should be a good jump start for you. And then the bonus is that everyone will get to hear about funding opportunities that are available when Nicole speaks.

So this is an excellent panel of subject matter experts that are here to talk with you and please take advantage of the question and answer at the end. This is prime time to get some good

information about legal services that might be of use to you and your clients down the line. So Nicole is going to be our first speaker and go to her.

Nicole Watson: All right, hello everyone and thank you to Stephanie and the Office of Housing Counseling for inviting us to participate in today's webinar. I'm Nicole Watson, the government technical representative for HUD's new eviction protection grant program here in HUD's Office of Policy Development and Research.

I'll be giving a brief overview of HUD's new legal assistance program today and later you'll be hearing from some of the true experts in the field, as Stephanie mentioned, including one of our statewide grantees, Jacksonville Area Legal Aid in Florida.

By way of background, this is a brand new program at HUD. And we can move to the next slide. There you go. It's a brand new program at HUD that was funded and developed to help address the eviction crisis brought on by the COVID-19 pandemic. As you may be seeing in your own work, the latest census poll figures suggest that millions of renters are behind on the rent and at risk of eviction, while other federal programs especially treasuries, emergency rail assistance program are helping renters pay rent and utilities.

The goal of this program is to fund no-cost legal assistance for low income tenants who are at risk of eviction and facing eviction. Our program has a broad definition of legal assistance. It includes what you might think of as traditional legal advice and representation in eviction court, plus other outreach efforts that assist tenants to understand their rights and avoid potential evictions, as well as assistance to tenants to avoid or mitigate negative affects of eviction.

So for example, this might include navigation and assistance with court processes or responding to formal or informal warnings or eviction actions taken by a landlord. It could also include collaboration with courts, judges, and others to create and promote eviction diversion programs. In some cases, folks may need help navigating the process of vacating their apartment, such as arranging for students to remain at their current school, accessing healthcare or other benefits or seeking housing or other stabilizing resources. Our program can help with this.

And something else a little bit unique about the program is that it's being administered by HUD's Office of Policy Development and Research as a demonstration program. We know from previous research that legal representation and related services like alternative dispute resolution, court navigation and legal records management reduce the chance of eviction and help renters remain stably housed.

We also know that landlords do not pursue evictions equally across households and people of color, women and families with children are more likely to be evicted. So another important goal of the program is to build the evidence base around legal assistance as an eviction diversion strategy and learn more about how organizations work together to provide different types of services.

To help us do that, our grantees will be collecting and reporting data on the range of services they provide and associated outcomes for tenants. Eviction has been linked to homelessness,

substandard conditions, job instability, school instability and depression. Because evictions can have significant long-term consequences, especially for children, we would like to prevent evictions when possible or at least help tenants stabilize if they are evicted.

Next I'll tell you a little bit about our initial grant awards. As I mentioned, this is a brand new program. We received an appropriation of \$20 million in 2021 to kick start program and held a [inaudible] competition last fall. We had a huge response to our call for applications and were able to award 10 grants to our highest scoring legal service providers with awards ranging from \$1 million to \$2.4 million.

You'll notice on our chart of inaugural grantees that we have a mix of statewide and regional or local programs and that most grantees are partnering with one, or in many cases, several subrecipients to expand the reach of the program and the services they're providing.

Our 10 grantees are partnering with a total of 27 subrecipients so our grants are funding a total of 37 organizations providing eviction related legal services to tenants. The legal aid firm shown in bold is the lead agency for each program with subrecipients listed below. And also included weblinks to each of the organizations funded under the program in the slides and invite you to learn more about programs that might be offered in your area.

In terms of timeline, this is a really busy time for our grantees and their partners. HUD announced elections for awards during the fourth calendar quarter of 2021 and grantees began launching their programs during the first calendar quarter of 2022. So we're looking forward to receiving those first quarterly reports from grantees in May and learning more about how implementation is going over the next several months.

As you can see from the map our grantees are covering a total of seven states, as well as five local or regional programs across the northeast, southeast, Midwest and western United States. The two regional programs are in northwestern Ohio and western New York and there are three local programs in Atlanta, Las Vegas, and Albany.

To give you a few other program highlights, all of our 2021 grantees -- can move to the next slide. There we are. All of our 2021 grantees are non-profit legal aid providers. Housing counseling agencies were eligible for a 2021 award if they did have that legal assistance experience. And I'll note that our grantees include both legal service corporations, or LSCs, and non-LSC providers, and you'll hear a little bit more about some differences between LSCs and non-LSCs later in the webinar.

Most of our grantees plan to serve both urban and rural areas, which was an important goal of our program and our grantees in Connecticut, Florida, Massachusetts and Missouri are all implementing statewide programs and we do have one tri-state program covering Idaho, Montana and Utah.

And as you notice from our grantee list, most are partnering with other legal aid organizations, State Bar foundations or Fair Housing organizations to implement the program. In terms of services there are really a range of strategies being implemented including education and

outreach, information hotlines, online self-help technologies, referrals to other service providers and benefits assistance, as well as legal representation and landlord negotiation or mediation services.

Finally, I'll touch briefly on some recent developments. A few weeks ago HUD received another \$20 million appropriation to expand the program, so we're really excited about that. We also received funding to conduct a study of the program. As I mentioned earlier, this is a new demonstration program for HUD and so we hope to learn more about implementation strategies used to roll out the program, how grantees collaborated with other service providers to support tenants as well as characteristics of tenants served and outcomes achieved.

So this concludes my presentation. Again, thank you for the opportunity to introduce our program and I'll turn it back over to Karen.

Karen Hoskins: Thanks so much, Nicole, and we really appreciate the additional information on the background and more details about the program. Certainly, what's probably top of mind for people right now is that you mentioned that HUD recently received an additional \$20 million to fund more legal assistance providers. What can you tell our audience about what they can expect with respect to the availability of that funding, what's the timing?

Nicole Watson: Yes. So we are close, very close to be able to make some public announcements about the funding and the expansion of the program. We expect to be able to make the announcement within the next couple of weeks. So keep an eye out on the HUD press releases for news coming soon. But again, it was a \$20 million appropriation for FY '22. It's really a doubling of the funding that we had in '21, so very excited.

Karen Hoskins: Thank you. That is exciting. Thanks so much, Nicole.

Nicole Watson: Thanks so much.

Karen Hoskins: So next we turn to our two program examples and a look at strategies that pair Housing Counseling and legal services together. So first, Jim Kowalski from Jacksonville Area Legal Aid, who is a grantee, his organization is a grantee of the program, Jim's going to talk to us about what his agency is doing in Florida. And then Jim will be followed by Vanessa Bullock from West Tennessee Legal Services. They're a HUD approved Housing Counseling agency.

So Jim, I'll turn it over to you to get us started.

Jim Kowalski: Good afternoon and thank you, Karen. As you just heard Jacksonville Area Legal Aid is one of the recipients of the new HUD eviction defense grant. And we do have several subgrantees throughout the state.

Perhaps more importantly for this presentation though, JALA is both a legal aid law firm and a HUD approved Housing Counseling agency with two HUD counselors on staff. We also coordinate with Housing Counseling agencies throughout our service area building off a

successful partnership that really showed its worth during the last housing crisis, focusing on creating different types of leverage to assist clients with their housing issues.

The first part of this presentation though is pretty basic. What is civil legal aid and how do you find your civil legal aid provider? In case you haven't worked with them in the past, and this is really directed to the more than half of the folks who filled out the survey a few moments ago who indicated that they do not currently work with civil legal aid.

Now, as Nicole mentioned, there are a number of different types of civil legal aid, generally three types. The first are LSC funded what are called restricted programs. They receive funding from the federal government and because of that there are certain types of services, none really significant for this work though, that they can't provide.

A second type are unrestricted programs like JALAs which are supposed to fit together with the restricted programs so that there is more complete coverage.

And a third are online programs, which are usually statewide and operated by some combination of the legal aid firms in the state. And you'll hear an excellent example of that later from Vanessa.

Now, if you go to LSC.gov you'll find detailed discussions, and this is the next slide, you'll find detailed discussions about their network and where to find civil legal aid firms that are funded by the Legal Service Corporation of America in every county of the United States and throughout the territories.

Every state will also have a central entity that operates to network the civil legal aid law firms usually through some sort of funding mechanism. And in Florida, that is the Florida Bar Foundation and we have their -- next slide -- this is actually LSC's dropdown menu where you can actually go through and find the civil legal aid firms that LSC in particular funds.

And then our next slide is the website of the Florida Bar Foundation and you can see here, you have the icons, the logos of the various civil legal aid firms throughout Florida. Many, many civil legal aid firms serve Florida and all of them are tied together through this umbrella known as the Florida Bar Foundation, which sends out the interest on lawyers' trust accounts or IODA funding that has often been used to support LSC and unrestricted civil legal aid firms. Again, if you go through their search engine, you can find a map, you can find the local legal aid provider in your area.

And then finally the third easy way to find your local legal aid is your State Bar. And here we have a connection to the Florida Bar's website and I've shown you a screenshot of a simple search on the Florida Bar website showing a number of links where you can find the local legal aid providers throughout the state of Florida.

And then finally, to bring it all together, the next slide shows you Florida's very colorful map. JALA covers Region 2, which is the yellow area in the northeast and north central part of the

state. And we cover that area together with our restricted partner, the LLC funded legal aid firm, Three Rivers Legal Services.

Now, I mentioned to you earlier, and this is covered a little bit in the next slide, that the purpose of this presentation is to reintroduce you to a successful model. And here we're really building off of what many legal aids and housing counselors did together in helping American recover from the last housing crisis.

So I've included here some statistics from one of our counties where more than a fifth of all foreclosures, not just foreclosures for folks who were legal aid eligible, but all foreclosures in this particular county that we very much focused on with our county funding partners.

More than a fifth resulted in a solution other than a foreclosure. That's an astounding result and the purpose of our work here today and this webinar here today is to reintroduce those relationships. These are not new models. This is a reintroduction of a successful model that helped America recover from the last housing crisis.

And then finally, and Vanessa's going to go over this in more detail in just a minute, but these are just a few examples of how legal aid firms help deliver leverage in housing cases, by triaging certain legal issues and litigating possible concerns which can help deliver a more successful result for the tenant in crisis.

Monday and Tuesday of this week, yesterday and Monday, I was in a national consumer law conference focusing on these first two sections, the Fair Debt Collection Practices Act and the Credit Reporting Act specifically in landlord tenant cases. And I taught a session for legal aid lawyers on these two acts.

And then finally, the third one we feature provides important protections for our active duty servicemembers who have these important protections in evictions and in all other sorts of circumstances. But these are just a few of the examples. And, again, Vanessa's going to talk about them in more detail, of how civil legal aid firms partnering with Housing Counseling agencies can identify additional issues that solve problems for tenants in crisis.

So next, I'm going to hand it over to Vanessa Bullock at West Tennessee Legal Services.

Vanessa Bullock: Thank you, Jim. So I'm going to talk today about the combination of Housing Counseling and legal services and how they can work together to provide these wrap around services and why they're a good combination.

So our agency is both a legal services and a Housing Counseling agency but we also work with other legal service providers in our area. And basically we have a lot of times where clients will go to seek legal assistance and really they need more than true legal assistance or they don't even need legal assistance at all.

And this is very true across the board for most low income clients but especially clients who are facing legal issues with consumer debt, domestic violence, rental situations, bankruptcy, or

benefit issues. So if you can find a way to connect your agency with those that are providing legal services to those clients, you can have a new large pool of potential Housing Counseling clients that you could reach.

So what can we do as housing counselors for those with legal issues? The first thing is go through a budget. Lawyers don't know anything about numbers, that's why a lot of them went to law school. So go into a budget, taking the time to go step by step and really identify those areas where people are spending too much and can save, it's very important. We can also connect clients with those other non-legal service agencies that we are aware that traditional law firms might not know, such as agencies that provide utility payments, rental assistance, food and clothing assistance.

And then for those who come to us who are having rental issues and want to be home buyers, we can help them prepare for that process. We get a lot of that in our office where people want to go buy a home and they're not credit ready; they don't understand how to become credit ready and we're able to help them take that next step.

And then I just want to give you a couple of examples of some partnerships that we have with third parties. Jim mentioned this earlier, and this is our Tennessee help4tn.com website which is a partnership between our legal service corporations, West Tennessee Legal Services, and other agencies across the state to provide a wide variety of services on many issues.

But most specifically, we have created a website for those having rental issues called Renter Defender, and it is a web-bot that will take people through a series of questions, it's very user friendly, very mobile friendly and point them to the right direction. A lot of times people go to lawyers thinking that is where they need to be when really they need a housing counselor or they need other referrals. And, so, our website will take them through those questions to help identify where they really need to go.

And by partnering with our state agency to create this, we've been able to promote our Housing Counseling services and draw the connection between the legal issues that people are having and the Housing Counseling services we can provide. And we've also benefited from the ability to create this consumer friendly web design at no cost for ourselves, so it's been a wonderful partnership for us.

We've also worked with our Continuum of Care on Emergency Solution Grant programs. And this is a program that provides housing assistance to extremely low income families who are experiencing homelessness. And the Continuum of Care provides them money to get them rehoused but what West Tennessee Legal Services does is one of two things: If they need legal assistance going into court to defend against eviction, we can provide that. But we also provide just the basic Housing Counseling services that a lot of these people need to make housing an obtainable goal that they can maintain for long term, where they're not just going place to place and have no stability.

And, so, a lot of times we meet with our clients, we talk with them about budgeting, we provide them with housing resources. And we address any past or current issues they have with their

landlord. And a lot of that work is best done by housing counselors. There's no real legal aspect to it. It's just making sure they know their resources, know how to find them and getting them to those places and making those connections for them.

And then the last example I want to give you is one that is a little bit unique, it's not specific to renters, it actually happened in our foreclosure partnerships. But basically, we have developed a really robust partnership with local bankruptcy attorneys and this partnership came about because there was a client, we're going to call her Mary, just for today, and Mary was facing foreclosure. She went and saw a bankruptcy attorney. She didn't go to a Housing Counseling agency first.

She talked to the bankruptcy attorney, she filed bankruptcy and was going through that process. In that process, her lender identified that she should apply for a loan modification. The bankruptcy attorney was attempting to help her with the modification process and having a lot of difficulty with that.

And, so, Mary brought him in all the paperwork from her lender, which included the referrals to a local Housing Counseling agency. And the bankruptcy attorney decided to try that and see if that would assist with that process because the bankruptcy attorney is getting nowhere with the modification.

He sent Mary to our office; we were able to assist her. And the bankruptcy attorney who really didn't know what a Housing Counseling agency was, had no clue what type of services we could provide and what type of work would go into a loan modification. Got to see a great example of us achieving an outcome for free for a client who they couldn't help and that, without our assistance, his assistance of the bankruptcy attorney would have been incomplete because at the end of the day she might have still lost her house.

So from that relationship that came out of the case Mary, that bankruptcy attorney has told other bankruptcy attorneys about us and they've started making similar referrals. And they've also made referrals when it's not just about a home, but when there's rental situations involved or other consumer debt that the person doesn't know how to address and when there's really an issue with budgeting and identifying your resources.

And, so, that partnership has been an interesting one to create and it's turned into a pretty good referral source for our Housing Counseling agency and a great word of mouth, not only between bankruptcy attorneys but other private attorneys in our area. Because a bankruptcy attorney will now tell anybody who listens how easy we are to work with, what value our services have and how we're not just out trying to take clients from the private bar [ph] but providing a service that otherwise would not be available.

So those are some of our external partnerships, partnerships with third parties. Next I'm going to talk about some of the partnerships that WTLS has within our own agency. And while we're set up uniquely to have these internal referrals, I do think other agencies can kind of borrow some of these ideas to develop a similar referral with some outside attorneys who practice in these areas.

So we have been working a lot with our senior law project to help clients who are moving from employment based income to either disability retirement or regular retirement, or pension and helping them address the budget issues that come from moving to a different type of income that maybe comes on a different basis, those types of things.

We've also assisted a lot with clients preparing their mortgage for the loss of a spouse and how to address that and making sure the surviving spouse will have mortgage rights. And, so, I think there are private attorneys who do senior law, knowing what housing counselors can provide that population is very important.

Similar to this is benefits. We have seen so many cases where clients get a huge back payment in Social Security once those benefits kick in and there's been a lot of targeting of those people for rental scams or mortgage scams, a lot of rent to own type of things where they basically take that whole big down payment and now the client is left to just live off that monthly amount, which isn't really that much money.

And, so, we can identify those people in the front end and educate them on the fact that they need to be aware of scams and that they need to budget this money and how to budget because a lot of them have lived with no money and moving to having an income is very difficult for them. We've been able to address some issues on the front end and prevent them happening.

And then family law, a big area that we see here are survivors of domestic violence. A lot of times financial abuse was a part of that domestic violence, and so, again, they're not used to having money. They don't know how to budget. They need to move into income based housing but they don't know how that process works. And they might have problems with the process because they are somehow tied to their abuser, either through marriage or through credit, and they need to make it clear to the housing provider that they should not be penalized for that connection.

And, so, we've been able as housing counselors to walk them through that process, walk them through the application, explain how it works. Because if you've never dealt with low income housing, it can be quite daunting.

And then, of course, consumer debt is a huge one. Most people facing consumer debt need budget counseling and they need to be aware of the scams that are out there of people promising to fix their credit and taking \$500 for that promise and then doing nothing.

And, so, those are just some of the internal partnerships that we've done but again if you can find private attorneys working with these populations, whether they're legal services providers or private attorneys, I think you have a great potential to help those clients in a way the attorneys can't.

So why don't housing counselors and legal providers collaborate more? Well, the reality is, most of the time by the time somebody comes to get a lawyer, their in crisis mode. And everybody's focused on putting out that immediate fire and don't really have time to deal with the long-term

consequences but that's just not their focus. And, so, the lawyer might be the best to deal with that immediate crisis but they're not the best to address the long term needs.

And, so, having knowledge about what housing counselors can do for that long term issue is really important. And legal providers just don't know that. They don't know what housing counselors can do. They don't know about the long-term benefits we can provide to their clients.

And then if they do know, but they might not know how to find us. And I think Jim's presentation on how you can identify the legal service providers in your area is very important and HUD has similar things but we need to make sure we're promoting that to the legal service providers as well, so they know how to find us.

And then how can you connect with legal service agencies in your area? First of all, look at the people who receive funding under the current grant that we were talking about under this presentation and see if they're in your area. And if they are, reach out, make sure they know you're there.

Then reach out to your courts and local bar associations. One thing that's come out of this pandemic is a lot of courts have been doing additional diversion work for people facing eviction. Or they've been doing education for special populations that they work for such as drug courts or domestic violence courts. And those are great ways to get into your court system, have the court aware of what you can do and have the court make some of those referrals to you. So I would suggest you start there.

And then, of course, network and perform outreach with your local legal communities. The bar associations, legal aid societies, those kind of things. The Tennessee LE presentations where attorneys are going to be to get their credits and set up a booth. Those kind of things are all things that you can do.

And that concludes my presentation so I'm happy to take any questions.

Karen Hoskins: So thank you both, Jim and Vanessa, that's a lot of great information. It's wonderful information. And to our audience, if you have questions for Jim or Vanessa, please use that Q&A box at the bottom of your screen. We'll look at what questions have come in there in just a second.

But I do want to follow up with a couple of questions to the two of you. First Jim, you mentioned that the current rental crisis provides an opportunity to replicate models that emerged and lessons learned from the previous housing crisis. What similarities or differences do you see between the current rental crisis and the previous foreclosure crisis, particularly in terms of delivery of services?

Jim Kowalski: Sure. So I think the similarities relate to triaging, right. Typically the housing counselor is actually the person who's triaging the case first. And in foreclosures, for example, we have our housing counselors and our outside Housing Counseling agencies that we work with lead the way. Right. So when a housing counselor is looking at a foreclosure issue, they're

looking at the math question and has Vanessa so accurately said, the lawyers are not the ones to start looking at the math question.

So we have the housing counselors look at the math question but a lot of times if they can answer the math question that is a legal answer, right, whether a home loan should have been appropriately modified in a foreclosure but wasn't by the servicer before filing is a legal defense. So the two work together.

We see the same thing here with evictions, particularly with regard to ERAP and some of the other guidance that has come down from the federal government. A housing counselor is looking at accessing a local ERAP program to provide that immediate financial assistance to a tenant going through an eviction.

But if a landlord is receiving the ERAP payment, not crediting it to the tenant, or more importantly, not telling the court and proceeding with the eviction, that issue that has been surfaced by the housing counselor that's working with the tenant in the eviction provides a legal defense. And it provides a legal claim actually. And as we talked about in both of our presentations, those claims can be used to generate leverage that then solves the overall issue, in some cases the long-term issue, for the tenant.

Another easy example to borrow from Vanessa, are domestic violence victims who may be going through an eviction but the reason for the eviction has to do with income that they're spending elsewhere because of coerced debt resulting from the relationship. Right. The abuser has taken out credit cards in the victim's name, for example.

So the housing counselor may be working two separate issues, not necessarily directly related to the eviction, but solving the coerced debt issue, having a legal aid lawyer solve the coerced debt issue frees up income that the domestic violence victim then can use for better purposes which is providing shelter for her and her family.

So those are just a couple of easy examples where what we learn from the foreclosure crisis, we're bringing to bear here and then to go into a little more detail about how the housing counselors and the legal aid lawyers work on two separate parts but sometimes two separate parts of the exact same case.

Karen Hoskins: Okay, great. Great, thanks for that, Jim. And then, Vanessa, you mentioned that networking and outreach to the local legal community is a great way to begin to create partnerships and build relationships. Can you share any strategies that West Tennessee has done to make those connections? You know, folks can always cold call, I guess, but is there anything beyond that that you all have done that you found particularly effective?

Vanessa Bullock: [technical difficulty] given all [technical difficulty] that you see [technical difficulty] you're invited to an event and there's an event that you see that you think there's going to be [technical difficulty] reach out, the agency that's doing an elder abuse event and it's really meant more for [technical difficulty] who are trying to identify scams of the elderly. And we're [technical difficulty] but [technical difficulty] are [technical difficulty].

Karen Hoskins: Vanessa, we have a little bit of an issue with your audio. It's --

Vanessa Bullock: Sorry, it's [technical difficulty]. So I'll reach out to the [technical difficulty] make sure that [technical difficulty] people and talk with people about when they need to send their elderly client to us to talk about how [technical difficulty] events. So my big discussion here is just know [technical difficulty].

Shawna LaRue Moraille: Yeah.

Shawna LaRue Moraille: I'm so sorry to interrupt Vanessa. But Medora on our team will work with Vanessa with her audio issue. So Karen, maybe you can move on to your next question.

Jim Kowalski: Yeah and if I could just do a quick follow up to Karen's --

Shawna LaRue Moraille: Please.

Jim Kowalski: -- point --

Karen Hoskins: Mm-hmm.

Jim Kowalski: -- and follow up to what I think Vanessa was saying in terms of interfacing with other agencies, I've always found it helpful to bring cookies. I think that's my plan for going into meetings but anyone on this call, and to Vanessa's point, all of the grantees are open to helping with these introductions.

I have helped play matchmaker for legal services directors and housing counselors or legal services directors and private practice lawyers that want to work with them all around the country. I think many of us have played that role and we're very happy to assist those who may have some trepidation breaking the ice, although as I said, cookies is always the way to go.

Karen Hoskins: Okay. Great. Thanks, Jim, for that. We appreciate it.

Just looking at some of the questions that have come into the Q&A box, one of these I'd like to -- Nicole, if we could call on you for this one. One of our participants has noticed, particularly with the map that was shown where these legal service agencies are available. I noticed that there isn't one in California and there's also obviously areas of the country where we don't see these organizations available to provide services.

Any comment at all from you Nicole with respect to California and other areas of the country that may not have grantees participating in the program?

Nicole Watson: Yes. No, it's a good question. We had a huge response to our [inaudible] application so this was a competitive grant. So we were able to award 10 grants with our first round of funding to the 10 highest scoring applicants to that first competition.

So as you've pointed out, we have several locations across the U.S. that aren't currently covered by the program. That's one of the reasons we're excited about the program expansion and the new appropriation with fiscal year 2022 funds and again, we expect to make some announcements about that expansion and where that will be in the next couple of weeks.

Karen Hoskins: Okay. Great, thank you. Vanessa, we have a question for you. Can we just test your audio really quickly, see if you're able to respond and our folks can hear? If you'll come off mute and --

Vanessa Bullock: Yes, is that better?

Karen Hoskins: Yeah, your audio is still a bit garbled, so we're sorry to hear that. The question was going to be and maybe there's an opportunity to answer the question in the chat or in the Q&A box but one of our participants wanted to know, it's a multi-prong question, how does your organization keep the Housing Counseling and legal services separate, was one of the questions that was asked.

So let's go to there was another question -- someone has suggested that your phone needs to be moved away from your laptop. Do you have your phone and your laptop together?

And then, Jim, you have a comment about the coverage on the map as well?

Jim Kowalski: Just as a comment to the person asking about California. Several states have leaned very heavily into access to counsel, what's called Civil Gideon. During this crisis many of the western states, California for example, Washington state, Oregon, have leaned very heavily into it and are providing substantial resources to civil legal aid to help with their role.

Other states, obviously Florida being one of them, have not. I certainly don't want to speak to what goes into HUD's decision but one of the things that jumps out from the map is there are states that are grantees or areas that are grantees that are not getting assistance locally. Florida works on different issues, let me just leave it at that.

Karen Hoskins: Okay, okay. And then we have a comment here going back to the question that was being posed to Vanessa about separating Housing Counseling and legal services. Comment is, why keep legal services and counseling separate. This individual's an attorney and a certified housing counselor so they do both and say that it's a great combination. Vanessa, let's check your audio one more time.

Vanessa: Yes, is this any better?

Karen Hoskins: Yes, yes, yes, yes.

Vanessa Bullock: So I will answer both the first question posed and Ed's [inaudible] conversation. But I want to start with Ed's question. So we keep it separate because that's what HUD requires. Housing counseling cannot provide legal service. But much like him, many of our

housing counselors are both housing counselors and attorney. I am myself. So I do provide both services at different times.

But going back to the first question, is we do want to be clear with our clients what we are providing. And, so, the way our office does that is we do an intake and when we talk with them, we explain that we are a housing counselor and that we are providing information only and advice only in that role.

And if it goes to needing legal representation, we will do a separate agreement with the and do a legal retainer and at that time they will be receiving legal assistance under a different rank [ph]. So that's how we keep it separate and it is a good combination and if you are knowledgeable in both areas, you can do a lot more than any one by itself could of course. But you do have to keep it separate in the sense that HUD does not allow you to provide legal services and pay for it under your Housing Counseling grant.

I hope that answers the question.

Karen Hoskins: Okay. Great, great. Well, we want to thank both of you for being here today and providing all of this great information. It's greatly appreciated. Many thanks to you both.

Just to look at some of the resources that HUD provides from the Office of Housing Counseling, there's always the HUD exchange, the Bridge newsletter.

If any of our participants ever want to ask a question of HUD directly, you can send it to housing.counseling@hud.gov. And there's also a feature now where you can search for a HUD approved Housing Counseling agency. All of that information is available at the links indicated here.

There was a participant earlier who asked about the list of grantees for this program. These materials and this presentation that included that list will all be available on the HUD exchange, so you will be able to access it there.

So this concludes our session today. So on behalf of the HUD Office of Housing Counseling and the Office of Policy Development and Research, we hope that the information shared today has been beneficial and a great investment of your time and attention. So thank you for joining and please enjoy the rest of your day.

(END)