

**Serving Communities Through Housing Counseling**

**Providing Housing Counseling in Homeless and Service Enriched  
Housing**

Olivia Healey: Good afternoon. It is my pleasure to welcome you to the "Providing Housing Counseling in Homeless and Service Enriched Housing" session. My name is Olivia Healey, and I'm a community development specialist with ICF.

This session will cover the continuum of care and emergency solution grants programs in its nexus with housing counseling eligible activities for the foundational service enriched programs and amid COVID-19 with special allocations under the ESG CARES Act.

Further, this session will briefly touch upon the housing opportunities with persons with AIDS programing.

Let's get into some logistics. You've been joined on Zoom in a listen only mode, and we will have you submit any technical questions to the chat box located at the bottom of your screen.

And if you have any questions for our presenters, we ask that you submit them in our Q&A box. You can submit questions throughout the session. We'll be addressing them written in the chat, and then we'll also answer any questions during our Q&A portion.

We will be providing a link to our materials that are located on our conference site, and you're able to use that link in the coming weeks after today's session to access the recording of our training here and a transcript, along with any other additional resources that we've developed for this conference delivery. So make sure that you access the link right now, download the slides, and be able to join with us in moving through the presentation.

When our conference comes to a conclusion -- we have a few sessions after this one and had one earlier today -- we will mark all of our attendees for joining the conference, and after that point in time, you will be able to download a certificate and be able to document being part of our conference delivery.

For today's session, this is our group of speakers that we have. We have Norman Suchar, the director of HUD's Office of Special Needs Assistant Programs, Rita Harcrow, the director of HUD's Office of HIV/AIDS Housing, and then two of my colleagues from ICF, Mike Lindsay and Heather Dillashaw.

And the wealth of knowledge and expertise that they can provide here for us today, outlining these programs and the intersect with housing counseling, we are in well company with the joint force of speakers here today.

For our agenda, we are going to be building upon previously delivered sessions that occurred yesterday and really recommend, if you didn't have the opportunity to attend them yesterday, to view the recordings once they're posted to the HUD Exchange. So this was both the what CPD grantees need to know about housing counseling and creating linkages and community planning.

And then this session will dive deeper into the programing identified on the screen and in our intro here today. As we move through this presentation, when you see the scenarios slide, it

provides that live example of these partnerships at play between housing counselors and these specific CPD programs.

And as mentioned, any questions that you have, just submit them throughout the session, and we'll address them at the end.

And with that said, it is my pleasure to invite Norman to the screen and provide us with our welcome.

Norman Suchar: Thank you so much, Olivia, and welcome, everyone, to today's session. I want to thank everyone for joining. I'm Norm Suchar, director of HUD's Office of Special Needs Assistance Programs, or, as we call it, the SNAPs Office.

SNAPs administers some of the programs we'll be discussing today, including the Continuum of Care Program and the Emergency Solutions Grants Program. And one of the allocations of Emergency Solutions Grants came under the CARES Act. It's called the ESG-CV program. So we'll be talking about that as well.

And those programs are available to city, county, state governments, and nonprofit organizations to help them prevent and end homelessness. And now, in the case of the CoC program, also available to tribal organizations, which we're very excited about.

I'm very happy to see so many of our wonderful partners in the -- in communities who are here in attendance today. The work to end homelessness doesn't belong to just one group or sector. It's an issue that we all have to work together to solve as a nation, and I'm really grateful for this opportunity to strengthen our partnership with housing counseling agencies to better serve people who are experiencing homelessness.

As you'll hear today, there are multiple points in the homeless service system where housing counseling agencies can have an impact, from eviction prevention counseling that can help stop a family or individual from becoming homeless, to navigation services that can help rehouse people in a sustainable rental unit.

There are so many opportunities for partnerships between homeless service providers and housing counseling agencies, and it's very exciting that we'll get to talk about them today. So thank you for taking the time today to learn more about our programs and how we can best work together to end homelessness.

I'm going to turn things over now to my colleague, director of HUD's Office of HIV/AIDS Housing, Rita Harcrow. Rita.

Rita Harcrow: Hi. Thanks, Norm. And thanks, again, to everyone for joining today's session. I'm Rita Harcrow. I'm the director of HUD's Office of HIV/AIDS Housing. My office administers the Housing Opportunities for Persons with AIDS or the HOPWA program. HOPWA is the only federal program dedicated to the housing needs of people who are living with HIV, and about 17

percent of the people served through the HOPWA program enter that program directly from experiencing homelessness.

I'm really excited to engage with you all today about housing counseling and how housing counseling agencies can work in partnership with local HOPWA grantees and providers.

And similar to what Norm mentioned, I see opportunities for collaboration here on identifying rental housing units that meet the needs of people served through HOPWA, and I also see some opportunities through the short-term rent, mortgage, utility assistance activity that's eligible under the HOPWA program. That's time limited assistance designed to help prevent homelessness and increase housing stability for people living with HIV.

That funding, along with education training offered by housing counseling agencies, could make a real difference in our communities in helping individuals and families achieve stable housing. So again, thank you all for joining today and being our partners as we all pursue safe and stable housing for everyone.

Now, I'm going to turn the webinar back over to Heather.

Heather Dillashaw: Thanks, Rita. Good afternoon. It's a pleasure to be here again today and have the opportunity to do a deeper dive into HUD's programs that specifically serve homeless households and other vulnerable populations.

My name is Heather Dillashaw, and I'm a HUD TA provider with ICF, but prior to being a TA provider, I was fortunate to be a part of CPD programs at the local and state level here in my home state of North Carolina as a community development director and before that as lead staff for one of our Continuum of Care entities. Next slide, please.

Many of you saw this slide yesterday, but I want to do a little bit deeper dive and focus on the Emergency Solutions Grant, the Continuum of Care, and Housing Opportunities for Persons with AIDS funding streams this time.

ESG and CoC are specific only to populations experiencing homelessness or at imminent risk of homelessness. Like Rita said, HOPWA does serve those who are coming directly from homelessness, but it's only about 17 percent. They also serve other housed -- other stably housed individuals and households still in need of rental assistance and other supportive services.

These funding streams, ESG and CoC and HOPWA, are a combination of formula grants and non-formula grants. I'm going to talk directly to ESG and CoC funds for a few minutes, and then Rita is going to talk more on a deeper dive into the HOPWA program.

So for these specific homeless assistance grants, the Continuum of Care program is unique in that it is awarded through an annual competition. At the local level, each CoC, which is a geographically designated entity by HUD, runs its own competition for the funds that have been allocated to them. They accept project applications, and then they rank and rate those project applications and submit their recommendations to HUD for funding.

Program components include things like permanent supportive housing, rapid rehousing, supportive services only, and homeless management information system grants.

Now for ESG, it is a formula allocation program and is distributed by formula both to states and to localities. Program components, some of them are similar to the Continuum of Care, like rapid rehousing, but it also does street outreach, emergency shelter, and homelessness prevention, which are not as common and not all eligible in the CoC program.

Annually, the ESG program is a small funding stream overall compared to others. Fiscal Year 2022, \$290 million. This is what makes the CARES Act funding that Norm referenced such a significant impact through the pandemic and continuing.

The ESG-CV funds were allocated at nearly \$4 billion. These -- this extension -- these funds have been granted an extension to September of 2023, allowing all grantees across the country a little more time to expend this historic amount of dollars.

For those of you that are in the homeless services world, you understand what I mean when I say for those of us who have been in this world, it felt like we were used to having \$5 and all of a sudden we had \$5 million; right? So it was a whole lot of money all at once, and it has taken some time to invest those and to get those programs up and running, but it continues to create a great opportunity to work with your local CoC for those funds to be utilized for the folks who need them in your community.

So I'm going to highlight homeless prevention and rapid rehousing in both annual ESG and ESG-CV funds, as these project types provide key connections and partnerships in your local communities between CoCs and housing counseling agencies.

Annual ESG can provide up to 24 months of stabilization services under the homelessness prevention activity type. ESG-CV actually has a waiver for the 24 months of services and can exceed that 24 months.

So for example, if someone is still needing those -- that assistance across programs, homeless prevention and rapid rehousing, they can have additional months after that 24-month period.

But these services include rental assistance, direct rent for a unit, financial assistance for a variety of things, things that are often hard to come by with ready cash, like moving costs, rental application fees, utility deposits, those kinds of things. And then a very large bucket of services, one of which is housing counseling, meaning that housing counseling by a HUD certified housing counselor is an eligible service for these funds.

Rapid rehousing is eligible in both ESG and CoC funds, annual ESG and ESG-CV, but there are differences in eligible activities, and this is important when you're working with different funding streams; right? A lot of agencies administer both.

So if you're looking to partner with someone and you have a client that you want to connect to a particular agencies, there are things that you need to pay attention to about how you enroll folks based on how things work on the ground through the CoC's coordinated entry system and as well as what funds can pay for things like rental arrears.

ESG, rapid rehousing pays for rental arrears in a one-time payment. CoC rapid rehousing does not pay for rental arrears. So those are some of the -- there are other differences as well, but it's important to note, just as an example, to make sure you know which funds you're looking at.

And again, with both of these rapid rehousing components, in both ESG, ESG-CV, and CoC, there is a very large bucket of service costs and supportive services, and in both, housing counseling by a HUD certified housing counselor is eligible.

It doesn't have to be by a HUD certified housing counselor, but it can be and can be a great way for CoCs to partner from -- for some expanded supportive services opportunities for the folks that they are looking to house and for housing counseling agencies to be able to use their skills and staff to partner with folks who are working to exit homelessness into permanent housing.

An important thing around both ESG and CoC programs and ESG-CV is that HUD has very specific definitions of what homeless means to be eligible for these programs. There are four categories.

One is literally homeless, and it means exactly what it sounds like, someone who is not staying in a place that is meant for human habitation, someone who is in a nighttime shelter with no other option for somewhere to go, and it also means someone who is exiting an institution, like a jail or a hospital, who is staying in a place not meant for human habitation prior to their entry into that institution.

Imminent risk of homelessness is someone who imminently lose their primary nighttime residence within 14 days of the application for homeless assistance. They don't have another residence identified, and they lack the resources and support network to find another option.

So like most federal funds, documentation is important here when you use these different categories of homelessness.

Category three, this is not used often in ESG, in ESG-CV, and CoC programs because it is not often eligible. But in the instances where it is, this includes things like categories defined for children and youth by the Department of Education and other entities.

The fourth, fleeing and attempting to flee domestic violence, speaks for itself. This also can include victims of trafficking and other instances of violence that have caused them to be fleeing in that moment, in that instance, and needing housing assistance because it is not safe to go back to where they have been.

We're going to go into at risk on the next slide. So at risk of homelessness means a lot of different things. Both imminent risk of homelessness and at risk of homelessness, folks that are

moving in -- that become eligible for that category can come from a lot of different things and not have anywhere else to go; right?

So it's really important that you have a conversation to figure out if folks are eligible for this and what that means; right? Does it mean that they have an actual notice to quit or notice of landlord action in their hands? Are they in overcrowded and unsafe housing? Are they doubled up in a way that is not sustainable? And again, this is just a few examples; right?

There are a number of things that could cause housing instability and make folks at risk of homelessness. So it's -- these are not straightforward answers all the time. So very important to have those person-centered conversations about what it looks like to be at risk of homelessness.

You can learn more about CoC and ESG programs on the HUD Exchange. These virtual binders were published over the last year and are a great way to look at specific eligible activities, specific ways the funds can be used simply through clicking through the virtual binder. So we definitely recommend this resource, and again, want to make sure that you are connected to your local partners and what that looks like.

Before I hand this back to Rita for HOPWA, I wanted to give you a sneak preview of Northern Virginia Family Services. They're going to be in the session following this one to talk about their programs. But it's a really great example of how a HUD certified counseling -- housing counseling agency also operates programs that are specific for those who are experiencing homelessness.

For them in particular, they really concentrate on rapid rehousing through their family shelter. It's the largest family homeless shelter in Northern Virginia, and part of what they do, not only connecting them to permanent housing opportunities and rapid rehousing assistance, is they provide their renters education through an online module for everyone. And so, then they help them with their monthly housing plans and budgets and intensive case management for all participants.

So I'm looking forward to you being able to hear more from them directly in the next session, and you'll see how they really think through a person-centered and equitable approach in the wraparound services they provide.

And again, when you look at both CoC and rapid rehousing -- CoC and ESG rapid rehousing programs, those big buckets of supportive services are intentional; right, so that it is a person-centered approach that you're able to give each individual or household the services that they need for their particular situation.

So really looking forward to you all hearing directly from this provider in the next session, and I'm happy to turn it back to Rita for more details about HOPWA.

Rita Harcrow: Thanks, Heather. Thank you.

I wanted to share a little overview of the HOPWA program, in case it's new for folks. HOPWA is a program within Community Planning and Development at HUD that supports people who also -- who are low income and who also have an HIV or AIDS diagnosis. So that is a requirement of the program that someone in the household does have to have that diagnosis documented.

The HOPWA program provides funding to states, city jurisdictions, and nonprofit agencies with the goal of assisting communities in that local response to HIV. And it's specifically for housing and housing related services.

The funding is flexible to meet local needs, and grantees are able to build programs within that menu of eligible activities that support what's needed locally. And here on this slide, you can see some of the activities that are allowable under HOPWA, and that includes short-term and permanent housing options.

Housing counseling is an eligible HOPWA activity, usually covered under a housing information services line item. And as a definition, HOPWA's housing information services funds may be used to provide counseling, information, or referral services to assist an eligible person to locate, acquire, finance, and maintain housing.

Supportive services are also eligible under HOPWA. And you also see here the breakout of how HOPWA is statutorily divided between formula grants. So 90 percent of HOPWA funds go out on a formula or an entitlement basis based on population and number of HIV cases. And then another 10 percent is made available on a competitive basis. Next slide.

So what is HOPWA? Although people living with HIV are very often assisted by CoC or some of the other programs Heather just talked about or public housing or other subsidies, HOPWA is the only federal program that is designated for the housing needs of people living with HIV and their families who are low income.

The goal of HOPWA is to help people living with HIV enter and remain in housing, which improves their access to medical care. Over 100,000 households are assisted annually by the HOPWA program, including housing assistance with things like rent or brick and mortar, as well as supportive services that are designed to ensure housing stability is maintained. Next slide.

And this is a question that we sometimes hear. Why do we have a housing program specifically for HIV and not all the other illnesses or diseases? And there's a lot of historical context reasons for this, but it's key to remember that HIV is still an epidemic in this country, and it remains a public health concern.

HIV is contagious, and about half of the people diagnosed with HIV in the United States will experience a housing crisis at some point after that diagnosis. People with HIV need stable housing to improve health outcomes and to help stop spread the virus.

HIV treatment has come a long way in the past 35 years or so. It's amazing how far we've come with our medical interventions, but those treatments can be very complex, and they require



several medications in some cases, frequent labs, frequent doctor visits, and housing stability is what makes that possible.

And just as a reminder, being fully engaged in HIV care is critical because, once a person with HIV receives those medications and they reach a point of viral suppression, that's the point where HIV is no longer replicating in their body. When they get virally suppressed, they no longer spread HIV to others. So you can see the importance in housing in making sure that folks are able to access that medical care. Next slide, please.

And finally, I just wanted to mention that HOPWA recently awarded 20 new competitive grants at about \$40 million. That's one-time funding for these 20 local governments and nonprofits. And the goal of this NOFO was to create and implement new projects to align with our national initiatives at ending the HIV epidemic in the United States, and that's something that's now actually within our reach with the right supports and resources.

Of these grants that were just announced a couple of months ago, we anticipate that two of them will be engaged in housing counseling. So at least two have earmarked that as part of their HOPWA programs.

So again, that was a very high-level overview. I'll be around for more Q&A later, but I will now turn this presentation back over to Mike.

Mike Lindsay: Okay. Thank you very much, Rita and Heather and Norm. Good afternoon, everyone. My name is Mike Lindsay. I am a senior director with ICF Homeless Services. I will save a little bit deeper of an introduction to myself for next time we meet, and I'll just go ahead and jump in to our content.

So Olivia, you can go ahead and move us forward one slide.

So connecting with your local Continuum of Care. Local homeless response systems are organized through a Continuum of Care structure that is defined and required at the federal level through the Continuum of Care program interim rule. Essentially CoCs are the regional or local planning body responsible for coordinating the funding, housing, and services for homeless individuals and families.

The responsibility of establishing a CoC sits with the community itself. Representatives from the relevant organizations within a geographic area establish a Continuum of Care to carry out the duties of the continuum.

Relevant organizations typically involved in the Continuum of Care and decision-making process include nonprofit homeless assistance providers, many of which provide eligible housing counseling services already, victim service providers, faith-based organizations, government, businesses, advocates, public housing agencies, school districts, social service providers, just to name a few.

The CoC is designed to promote community-wide planning and strategic use of resources to address homelessness and improve coordination and integration with mainstream services.

The three major responsibility -- excuse me. The three major responsibilities of a Continuum of Care include operating the Continuum of Care, designating and operating a homeless management information system, and the Continuum of Care planning processes.

Within each CoC, the collective decision-making body designates a collaborative applicant to apply for a grant for the Continuum of Care planning funds. Eligible planning costs include developing and evaluating the outcomes of a community-wide process involving the coordination of nonprofit homeless providers.

In practice, CoCs are often led or resourced locally. These partnerships can look very different. In communities like Oakland, California and San Antonio, Texas, they're are small nonprofit organizations like Everyone Home and SARAH, the South Alamo Regional Homeless -- South Alamo Regional Alliance for Homelessness in San Antonio, Texas. These are small, nonprofit organizations that partner with the Continuum of Care to lead and deliver the Continuum of Care and the coordinated entry system.

In other communities, there's a strong partnership between local governments and the Continuum of Care. In communities like Pittsburgh, Pennsylvania, the Allegheny County Department of Human Services operates as the collaborative applicant, and our partners in Philadelphia, the Office of Homeless Services in the City of Philadelphia operates their Continuum of Care and their ESG program.

One of the most -- one of the major and most impactful responsibilities of the Continuum of Care is the requirement that the continuum establish and operate a coordinated entry system that provides an initial comprehensive assessment of the needs of individuals and families presenting for housing services.

Coordinated entry systems require clear and defined access points, consistent assessment tools and processes, and locally defined prioritization and housing placement procedures.

Working together across homeless providers, mainstream funding resources, and partnering with housing counseling agencies, CoCs develop and deliver coordinated entry systems that provide prevention and diversion services at the front door of homelessness, connect individuals and families with emergency shelter, non-congregate shelter, and outreach services, when they are in a housing crisis and need service that night.

They also provide a common assessment and prioritization process to identify the right intervention for the right household at the right time. Coordinated entry systems include providing housing placements directly into permanent supportive housing programs, rapid rehousing programs, transitional housing programs, as well as affordable housing options. Next slide, please.

So partnering to prevent eviction and housing loss. How can housing counseling agencies and homeless service systems partner to prevent housing loss?

First of all, we can partner by sharing data to identify community needs. Housing counseling agencies and CoCs can work collectively to use relevant data sets to develop an understanding of the number of households you will be targeting for service. CoCs manage HMIS systems, again, homeless management information systems, that collect demographic and service level data for every individual touching their homeless response system.

Limited housing and prevention resources are a challenge in almost every community we work in, leveraging resources expertise to directly contribute to the reductions in individuals and families that are targeted for costly housing interventions. Interventions is key to the homeless response systems.

Collaborating at intake and assessment to identify and support households at risk of eviction. Homeless assistance program funding resources are best suited for prevention strategies where there is a high likelihood that households being served will experience homelessness. They are poorly suited for less targeted approaches.

Collaborating at intake to develop an assessment and effective triage process to identify individuals and families at risk of eviction for the right services and interventions. The majority of our coordinated entry in the homeless systems we work in are lacking the direct and coordinated referral process to housing counseling agencies for housing counseling services.

There are also limited resources for rental assistance and access to responsible community landlords are a challenge in most communities we work in, especially high-cost communities.

Braiding funding across federal funding streams and leveraging community and landlord relationships, the best served in enhanced rental assistance efforts. Every individual and family that presents for homeless services is not always the best fit for the homeless response system.

Partnering with housing counseling agencies to refer individuals to the most effective system and intervention at the right time, whether that is legal services, housing counseling services, mediation, or landlord-tenant education services. And ultimately, where possible, embedding housing counseling resources in homeless housing programs to support housing retention of formerly homeless individual -- homeless households after they are rehoused. You can go ahead and move forward to the next slide.

Leveraging partnerships for effective and efficient homeless prevention. Homeless response systems are challenged in developing homeless prevention programs that meet the need of their homeless populations by being both effective and efficient.

Homeless response systems and CoCs can work in direct partnership with housing counseling agencies to establish effective interventions. Effective interventions are those that directly help individuals and families who are at risk to find and maintain stable housing and avoid homelessness.

Efficient interventions or interventions that are designed to provide assistance to the individuals and families who are most likely to experience homelessness if they do not receive assistance and minimize the extent to which resources are provided to those who are unlikely to experience homelessness.

Universal strategies broadly reduce the risk of housing instability and homelessness. Examples can include the Housing Choice Voucher program, one-time rental assistance services, mediation, and/or legal aid. Target populations for universal strategies are typically all households near or below the poverty line, not necessarily homeless or individuals or families that are at risk of homelessness.

The activities for universal strategies can include increasing income, providing housing assistance, or increasing -- and increasing family stability.

In contrast to universal strategies, Continuum of Cares can work to identify targeted prevention strategies. Targeted prevention strategies provide assistance to households most likely to experience homelessness. Services may include case management, short-medium-term rental assistance, and relocation assistance.

Targeted prevention strategies can look different in different communities. We see communities using a selected group strategy. These are communities that are identifying groups or populations that have a particularly high risk of homelessness, either because they are from a specific neighborhood in their community where homelessness rates are high or they have criminal justice histories or they have households that have moved frequently in the past or have children under a certain age, targeting those specific groups.

Some communities also move in a direction of identifying indicated group strategies. These aim to keep people who are housed, who are likely to have to stay in an emergency shelter or unsheltered location because of individual circumstances or because they experience a housing crisis event, whether that's domestic violence, health problem, loss in housing, et cetera.

Activities could include identifying and analyzing the factors that lead to homelessness that will be used to target assistance in developing an effective assessment and triage tool.

Diversion strategies are also provided at the front door of homelessness through the majority of our coordinated entry systems. Diversion strategies are aimed to provide safe alternatives for people who are seeking shelter or are moving to an unsheltered location.

Often, secondary prevention programs will identify short term solutions, such as staying with a family member or delaying an eviction for a couple weeks while working with the participant on a more permanent solution. Targeted populations for these types of programs are households that are already seeking shelter or facing unsheltered solutions.

Activities include creating procedures at coordinated entry access points and emergency shelters to implement problem solving and diversion approaches, training staff on mediation techniques, and identifying flexible funding sources. Go ahead, Olivia.

So why do partnerships matter? Housing stability and homelessness are very difficult for communities to predict. It becomes increasingly more difficult for communities to identify the right subpopulations to target their prevention and their housing interventions.

Housing programs do not address the larger economic housing conditions that lead to deep poverty. The homeless response systems are not the solution for deep poverty in most communities. Resources are tight. Partnerships that are extremely valuable, extremely important.

There's also a need for a systematic response and strategic allocation of resources. If you go back to earlier definition by the overall structure of a Continuum of Care, addressing homelessness in a community takes the entire community. Coordinating resources, coordinating expertise are critical to the impact that our homeless response systems have.

And then finally, maximizing community resources increases system capacity to assess a greater number of individuals. With that, Olivia, you can take us over the next slide.

We also just wanted to identify for folks, this is located on the HUD Exchange. We'll make sure that the link gets around to everyone. Whether or not you're in San Antonio, Texas or Oakland, California, there's a homeless assistance program resource located on the HUD Exchange where you can identify the right individuals to reach out to if individuals are in need of service or partnering, very similar to the conversations we are having today.

So with that, I will go ahead and pause and invite everybody else, all of our presenters back onto camera, and I will pivot over to Heather Dillashaw and see if we have any questions for folks to address.

Heather Dillashaw: Thanks, Mike. We do have a question in the chat that Norm is going to address from Karen. And her question is, "Are there best practices for integrating housing counseling agencies and homeless services? Is it once the homeless prevention services end or the clients are determined not eligible?"

Norman Suchar: So Karen, this is a great question, and there are a lot of different answers because there are a lot of different kinds of housing counseling agencies and they fill a lot of different roles in communities. So what I'd like to do is give a couple of examples about different roles a housing counseling agency can play partnering with a Continuum of Care.

So in some communities, I have seen housing counseling agencies really do much of the work of rehousing people who are experiencing homelessness. So housing counseling agencies often have a long history of doing the work of finding units, talking to landlords, negotiating with landlords, helping tenants become -- be good tenants, providing tenant education, other kinds of assistance.

And so, in several communities the CoC has really taken advantage of that skill set, and the housing counseling provider is really the ending homelessness provider in the community. They're using CoC or rapid rehousing funds or -- sorry -- CoC or ESG funds for rapid rehousing or other kinds of assistance, and they are helping people who are residing in shelter or unsheltered locations, helping them find units, lease up, and maintain good tenancies.

So if that's your skill set, that's a great example. And can I just say that is a skill set that is badly needed in the country today. Units are becoming harder and harder to find, and if you're the kind of agency that has a lot of good relationships with landlords and staff who are good at working landlord networks, please, please help us end homelessness because your skill set is desperately needed.

So in other cases, the housing counseling agency might have a different skill set. For example, they are good at working with landlords to resolve tenant problems.

So this is a good example of where an organization could refer someone to an organization that provides homeless assistance, might have somebody either in a unit they've placed before, or just someone who's come to their attention who is at risk of losing their tenancy, and what's really needed is an organization that can work with landlords, work with tenants and really resolve problems, whether it's over they're making too much noise late at night. They're not paying the rent on time. They're not keeping the unit up. They're disruptive to neighbors, whatever the issues are.

Some housing counseling agencies have that expertise, and a role in holding onto tenancies and maintaining tenancies is an important one you could partner with the CoC on.

And then I would also note that we see a lot of homelessness when people exit institutional care or other kinds of institutional settings, like when they leave jail or prison or if they leave a hospital or they leave foster care or as they transition between institutions, they need housing.

And housing counseling agencies are often -- have good skills at getting people moved into housing when they're going through transitions in their lives. And so, that is another role you could play.

The number one thing I would say, though, is that the best thing you can do is to reach out to the -- your local Continuum of Care. And again, I think Mike and Heather put up the list or how you can get to the list.

Reach out to your Continuum of Care. They are happy to work with new organizations and would love to work with you. Reach out. Talk about your skill set. The CoC can talk about its opportunities, and you can work on that partnership. Thank you, Karen, for raising that. It's a great question.

Heather Dillashaw: Thanks, Norm. The next question either of you can answer, but I'll pivot it to Rita since Norm answered the first one. Josh is asking about an explanation for the difference between a formula grant and a competitive grant and all of these funding -- these CoC and

[inaudible] program -- I mean, ESG. Anyway, all -- that's true for a lot of these funds. Mixing that up a little bit.

Rita Harcrow: I'll give it a shot. And I'm -- speaking for the HOPWA program and many of the CPD programs as well as ESG that was mentioned are formula basis and that's an entitlement basis. You may have heard it called that instead. And that's like a formula-based determination on how funds are distributed.

That's usually a statutory mandated formula that determines which communities are eligible and which communities receive funding and who will serve as the grantee for that defined area.

So even in CPD, you might see communities receiving one type of formula funding. For example, a city might receive CDBG or Community Development Block Grant funds, which is a formula program, but not have the -- meet the eligibility requirements for ESG or HOPWA.

So it's not a guarantee that all communities receive all formula funds because it is based on things like population, poverty rates. For HOPWA, it's also based on the number of living HIV cases. So each formula has its own math.

For competitive, there's a process that's provided through a notice that would list out the eligible applicants and the requirements to receive the competitive funding and the expectations of that. And it is then scored in a fair and equal process based on the criteria that was laid out in the notice.

And those tend to be more flexible and often are special projects of national significance or pilots, things that are more nimble and able to meet local needs as they're emerging. And I don't know, Norm, if you have anything else to say about the differences between those two.

Norman Suchar: So the more humorous answer is you've got to work for your competitive grants because you have to apply either every year or every several years. And the application process is a lot more work, and you're not guaranteed the grant, whereas formula grants tend to be a little easier and more regular. But I think you actually highlighted the differences between the grants super well.

Heather Dillashaw: Don't see other questions in the chat. We'll give folks just a minute to see if you are getting ready to type.

Olivia Healey: While individuals are able to submit any additional questions that they have, I just wanted to quickly pull up some of the slides and just re-showcase them as really effective resources coming out of our session. And hopefully, that will just give some time while individuals are able to submit a new question to the Q&A.

So for our kind of our presentations and coming out of the next steps, it's those contact slides that were embedded throughout this presentation. So if you have the opportunity to revisit some of these slides, this slide number 29 that you can access off of our HUD Exchange posted slides and we can re-add the link into the chat if you haven't had the opportunity to yet.

The next slide after that that was a really good resource is the slide 25 and then bringing us back to Slide 23 and this is how you can find those HOPWA contacts. So just being able to find that connecting piece.

And then for all of our CPD grantees that are joining us, on our resources slide located at the very end of our presentation, you'll have that link to find housing counselors.

Heather Dillashaw: I think I'm going to address one that I know Norm wrote a written response to, and I think maybe we didn't quite get at what Sean's question was. Do you mind, Norm, if I try to answer it a little bit differently?

So I think, Sean, what you're asking is, do you have to do all -- do you have to do both; right, if you're serving people that are at risk of homelessness, that you also have to serve people who are already homeless?

The answer to that is no, because these are different project types for the ESG, ESG-CV and CoC funds. So if you have homeless prevention activities, the homeless prevention project, it would only serve folks at risk of homelessness. If you have a rapid rehousing project, that would serve folks that are experiencing literal homelessness.

So it depends on the project type within those programs of who you serve. You do not have to do both and some agencies do do both but not all providers do do both.

Are there other -- I think Sean is typing the answers to the other ones that we have on the -- one of which is a little bit out of the realm of the folks on this one.

Norman Suchar: So there are actually a couple questions in the Q&A that I wouldn't mind take - - there was one question about increasing rental limits because of the bad economy.

And I actually want to sort of highlight a point about the Continuum of Care program that -- a lot of HUD programs use FMR, fair market rent, as a limit on how expensive a unit can be when you assist it.

In the Continuum of Care program, we actually use a rent reasonable standard, which is different than the fair market rent standard. So when you provide rental assistance through the Continuum of Care program, you can go above fair market rent. What you have to use is a rent reasonable standard and there's information on HUD Exchange.

If you type into HUD exchange rent reasonable, there are all kinds of worksheets and things, but basically, you look for several comps, comparable units in the area, and you can sort of go up to the average of those comparable units. So we do have some flexibility in the Continuum of Care program to address that.

Rita Harcrow: I'd like to tag on that. HOPWA also has flexibility there as well and is not tied strictly to FMR but uses a rent reasonableness standard.



Heather Dillashaw: Thanks, Norm and Rita, both. The voucher questions are a little bit out of our -- the -- at least for us, more PHA focused, but the housing counseling folks may be able to answer those. I think Shawna is typing some answers to those questions.

Norm, I think this -- either of you could answer this question. "Is there a program for people who are losing their apartment because the owners are selling the building?"

Norman Suchar: Yeah. So I think in general, the homelessness prevention programs are -- they don't care why necessarily someone is going to be experiencing homelessness. So if it's because the owner is selling the building or -- I don't know, there's a disaster decimated the building or whatever the circumstances are, the -- they can use ESG prevention resources for that.

There are also a few housing preservation programs that HUD operates. I'm less familiar with those, but those will sometimes help units stay affordable when a owner is looking to sell a building or convert a building. So those are options as well. Unfortunately, I don't really know enough about them to be able to provide more information.

But in general, in the ESG program, the sort of reason that someone's losing their unit isn't that important.

Rita Harcrow: I will mention one thing on top of that. If -- I know the question mentioned the hot housing markets. It's probably not applicable, but if someone is losing their housing because of a property that's being developed for HUD purposes, then there is a requirement for relocation assistance.

Heather Dillashaw: Great. Great point, Rita. And that's true for across HUD programs, that if it is a HUD invested property, that relocation assistance applies.

This is a good question for you, Olivia. I think this would be helpful to answer. It's in the chat, but I think it would be helpful to answer for everybody. "These are really good questions and answers. Will they be posted for later review and discussion?"

Olivia Healey: Yeah. Of course. We will be posting the recording of today's session along with the transcript to the same conference link we've been providing you on the HUD Exchange. So that link will be applicable now and then in the future. So a few weeks afterwards, we'll have those posted for you guys. So bookmark that link and be able to go back to it when we update the materials there.

But the presentation for today's session, so you can use the hyperlinks. They're already available to you, and those resources that I re-showed on the screen, I'll make sure to go to Whova and also put them in the board for this session.

Heather Dillashaw: Great. Thanks, Olivia. Sean's asking, "Are you able to direct us to where we can find what an agency ESG project was funded for?"

Those should be publicly available via the funding entity in your community. That could be the state, if you are not an entitlement community. If you are an ESG entitlement community, it could be your city or county that is the grantee. So it varies from place to place, which can make that a little bit more challenging to find. So I understand the question.

Olivia Healey: Since there's not any more questions coming in, I know we're coming up on time. If you guys have any other questions that come to mind, feel free to submit them on Whova, and we'll be able to get you a response there.

I'll bring us back to our presentation to help close this out, but I want to first start off with thanking Norm, Rita, Heather, and Mike for being here and our ASL interpreters. It's incredible that you can be part of our conversation and help bridge this education and and foster this communication to show the synergies that housing counseling can provide within these programing.

So for kind of next steps, I talked about resources. I will post those slides we reviewed to Whova afterwards, but continue to have conversations around the session in the community board that we've developed.

And then for -- in terms of kind of larger conference, this is that slide. This link is -- the first link on the slide is to those conference materials, and then I just want to showcase this resource that we've developed.

So this is our conference website that you'll see. You can get our slides for the session, and then we've also developed these guides that are really effective resources. So this is showing the CPD housing counseling resources, highlighting the eligible activities and eligible recipients, and they go across all the different programs.

So you'll see for today's session they're showcased here on the screen and the detailed guidance to kind of help further education and check back on some of the points that we've brought up in today's conversation.

And then in addition to that, the CPD rental assistant resources with possible eviction prevention uses, this is another great resource for you to tie back to those eligible activities and recipients and the additional guidance that's provided.

Other than that, we recommend, if you ever need to contact us, this is an appropriate contact. We'll get you an answer, especially if it's more specific, and happy to answer questions at the email address provided.

And for the remaining sessions, we have one -- we have two more sessions, actually, that are coming right up after this. Heather mentioned earlier how we'll have the Northern Virginia -- sorry. My screen slipped away -- the northern Virginia Family Services group that was mentioned in our scenarios serving as a panelist, amongst other housing counseling agencies in the session coming after this. So take a quick break and then come back for that great session.

And then we have a closing with HUD leaders to wrap up our conference for this week. So thank you so much for being here and I hope you all have a wonderful afternoon and hope to see you back in 30 minutes. Thank you, guys.