



HUD Office of Housing Counseling
2022 Community Conference

Delivering Best in Class Housing Counseling: Challenges, Lessons Learned and the Future

Thursday, August 11th, 2022

1:30-2:30 PM EDT

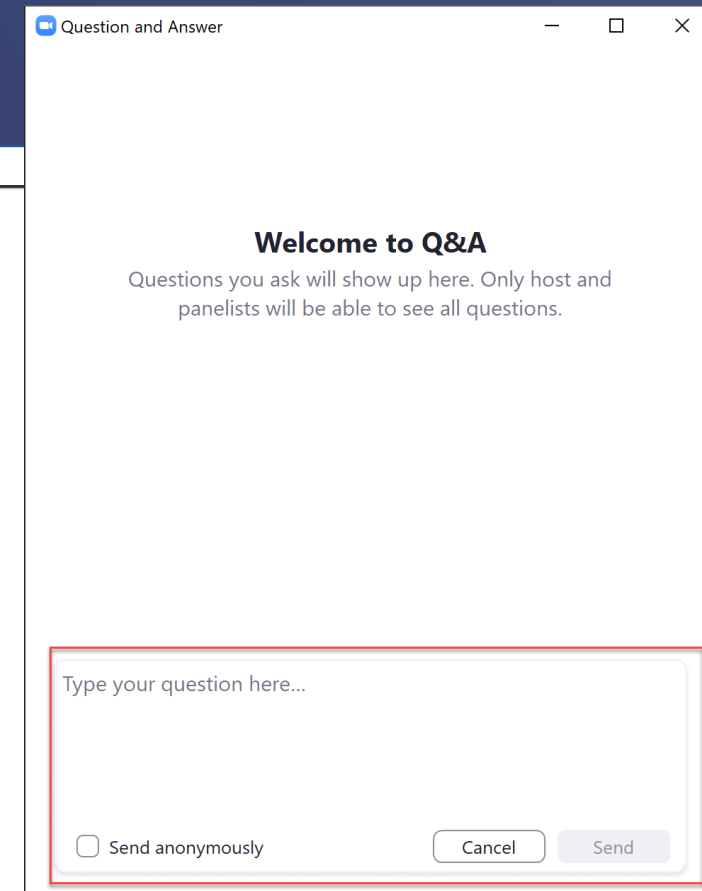
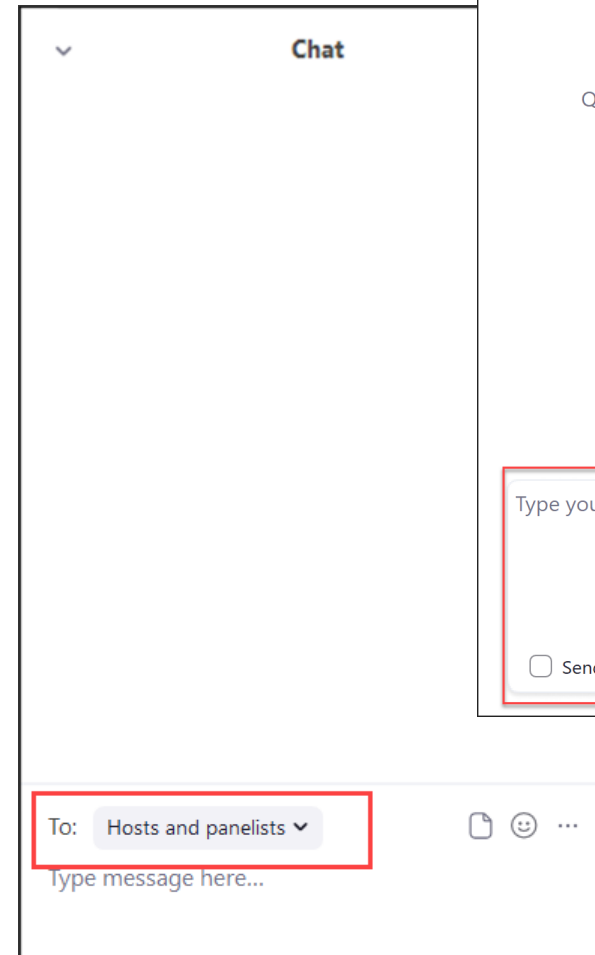
Questions?

- **Chat**

- Submit any technical issues via the Zoom Chat box
 - Send the message to the Host

- **Q&A**

- Submit any content related questions via the Zoom Q&A box
 - Send to Host, Presenter and Panelists



Materials

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

Housing Counseling Webinar Archives

Page Description

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

Training Archive – Audio Replay and Transcript:

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

Get Credit for Training Sessions

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

Need a HUD Exchange Account?

[Register Now ▶](#)

Want to view webinars by topic?

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

[Filter by Topic](#)

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

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

Certificate of Attendance

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

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

Close Record

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

Print Certificate

— Activities

Class Sessions

Speakers

- **Alli Whitenack**, Community Development Researcher, ICF
- **Rob Weber**, Housing Specialist, HUD's Office of Housing Counseling
- **Rita Horse**, Executive Director, High Plains Community Development Corporation
- **LaDonna Cruse**, Housing Education Manager, Virginia Housing Counseling
- **Melinda Opperman**, Chief External Affairs Officer, Credit.org

Agenda

- HUDs Office of Housing Counseling
- High Plains Community Development Corporation
- Virginia Housing Counseling
- Credit.org
- Q&A
- Resources

Providing Rural Housing Counseling

Rita Horse

High Plains Community Development Corporation





EXECUTIVE DIRECTOR:
RITA HORSE



HIGH PLAINS
COMMUNITY DEVELOPMENT
CORP.

803 East 3rd Street, Suite 4
Chadron, NE 69337
308-432-4346

NEBRASKA: THE THIRD DISTRICT

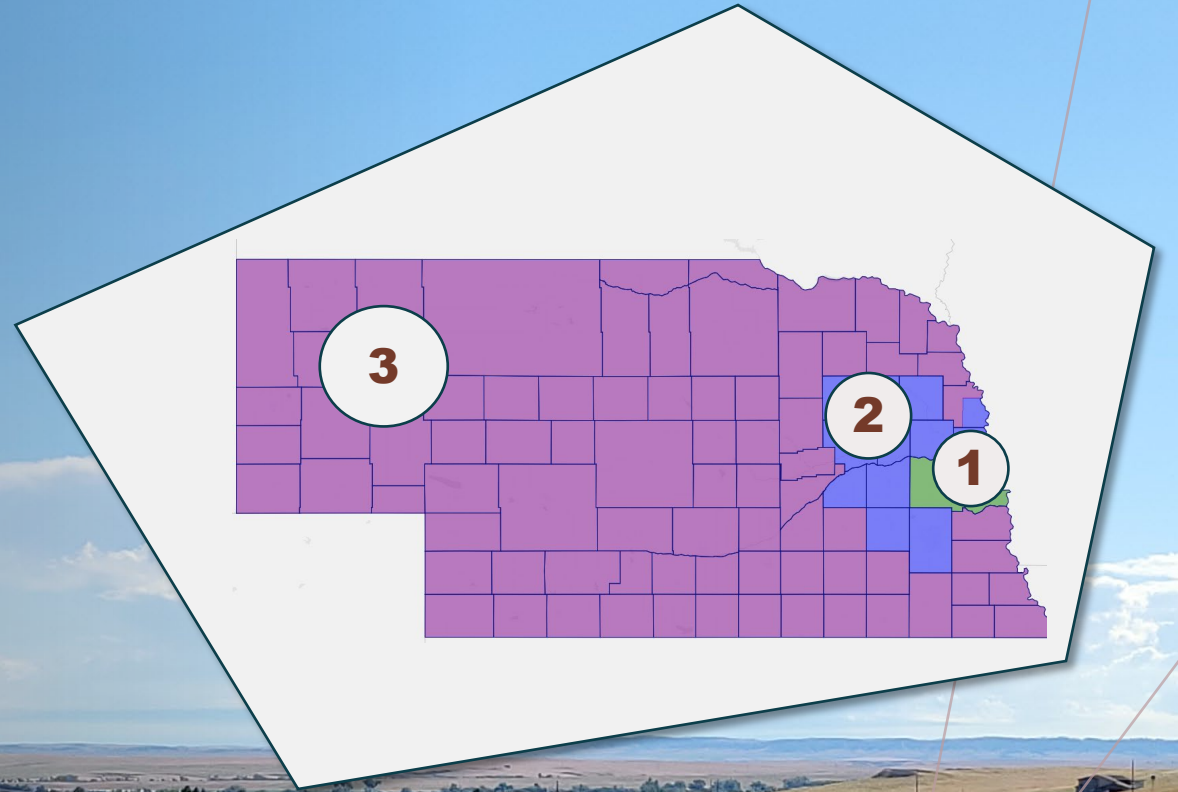
PROVIDING THE GREATEST REACH...

TO THE SMALLEST COMMUNITIES.

HPCDC was one of the first agencies of its kind, to begin providing modern accessibility to it's services by utilizing:



- Face-to-Face Consultation
- Phone intake and follow up
- Email communication
- Zoom, Skype, and other video conference programs



THE HELP WE PROVIDE:

Consultation/Counseling for Home Buyers and Renters

- Fair Housing Workshops
- First-time homebuyers course via eHomeAmerica.org
- Budget planning and resource aid for home renters
- Prepurchase Counseling
- Post Purchase Counseling
- Mortgage Delinquency and/or Default Counseling
- Reverse Mortgage Counseling

Securing Federal Funding through HUD Housing Grants

- First-time homebuyers Closing Cost & Down Payment Assistance.
- Rehabilitation or replacement of existing, dilapidated houses, to be provided for purchase to first-time and/or low-to-moderate income families.
- New construction of homes for low-income families.



STORIES OF SUCCESS

Amanda initially came to High Plains CDC seeking help as a renter having issues with her landlord. After her concerns were discussed-Amanda felt comfortable enough to ask about any homes we may have available to BUY, as her sister was able to happily purchase her home through our programs.

- Being a single mom with 2 kids, she was becoming exhausted of moving from one place to another and living in sub-standard housing.

A home was soon-to-be available though High Plains Community Developments CHDO HOME Program, and as a USDA Rural Development Loan Packager, we were able to help Amanda with the home buying process.

- She filled out the application and was eventually approved for a USDA Direct home loan. She signed a purchase agreement with High Plains CDC to purchase the home.

Amanda was able to close on her home the first part of September 2021 and was also given funds to buy down the purchase price.

Amanda and her family are thrilled to be in a home that can be theirs forever.



Serving Hispanic Communities in Virginia

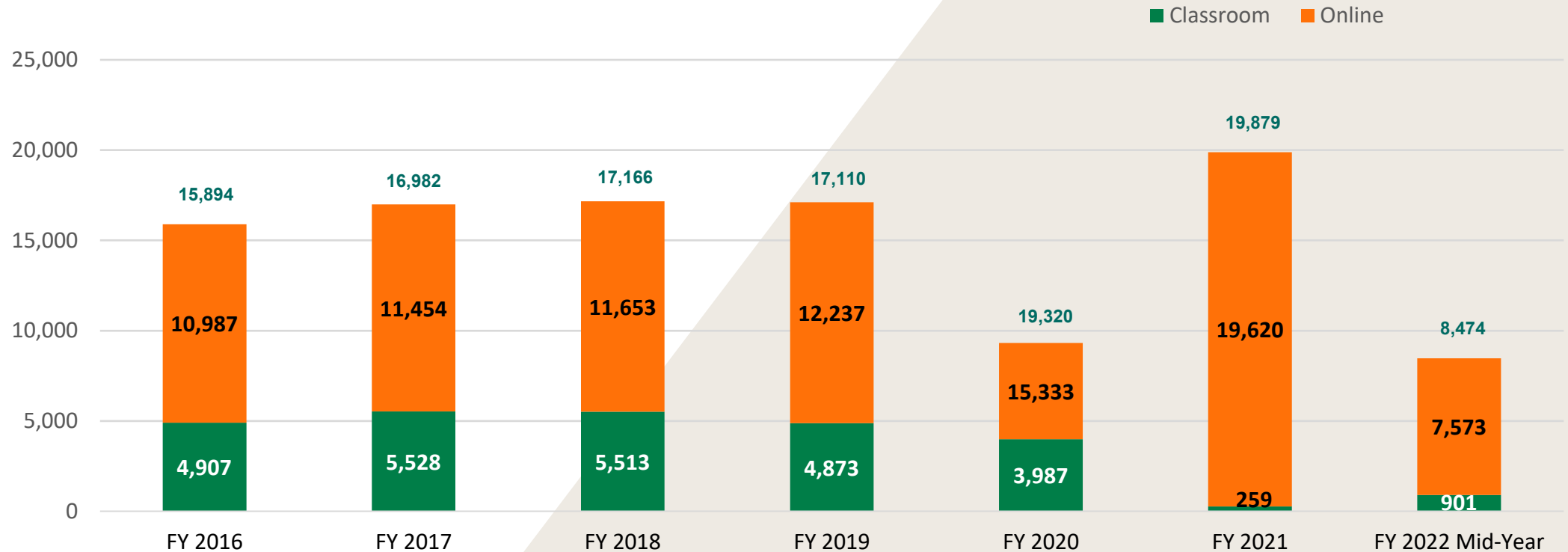
LaDonna Cruse

Virginia Housing Counseling



Challenges

- Housing Education Programs
 - Both available in English and Spanish



▶ Lessons Learned

- Chatting it up Live: Homebuying with Virginia Housing
 - Series of 3 free virtual sessions
 - One-hour each
 - Featuring panel of SME
 - FAQs about homebuying
 - Opportunity for buyers to ask questions

Preparing for
Homeownership
(Counselors)

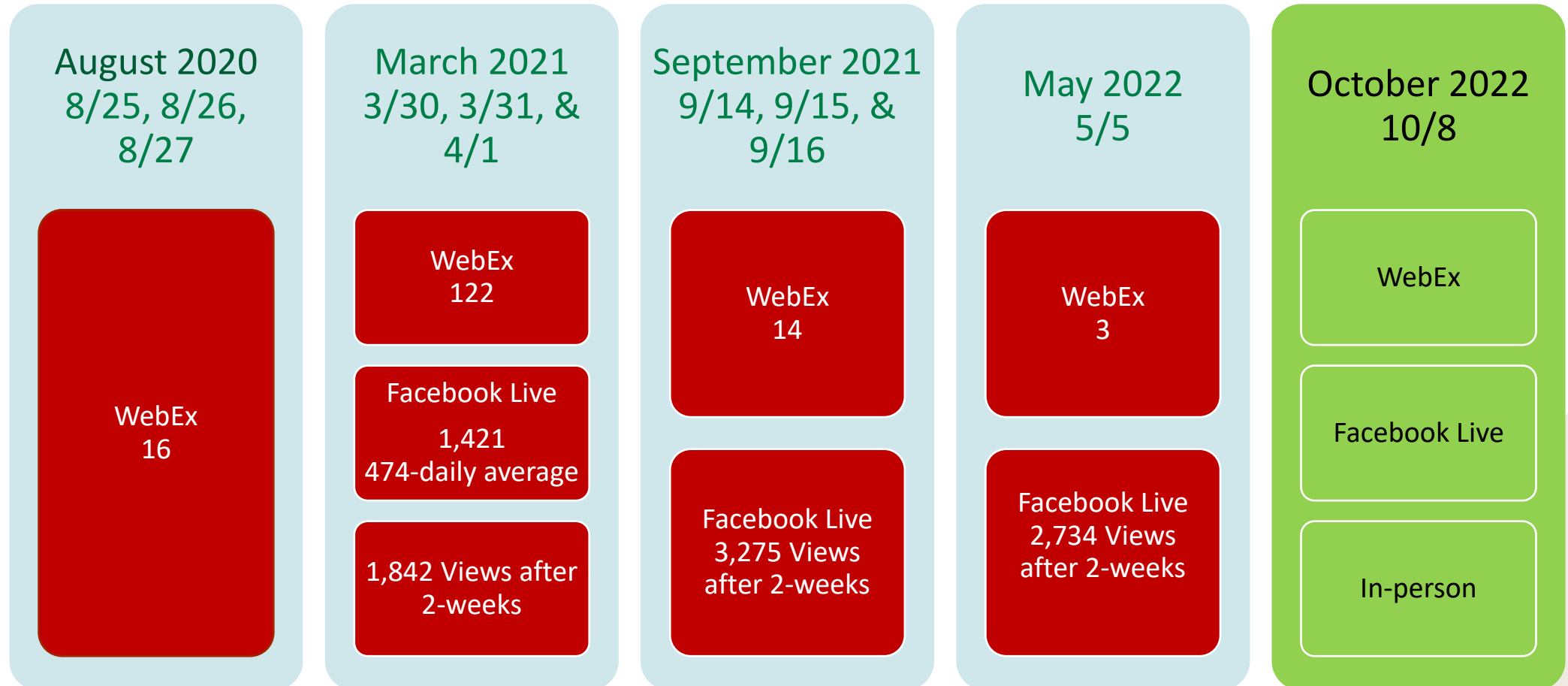
Exploring Lenders,
Mortgages & the
Loan Process
(Lenders)

Finding the Right
Home
(Agents)

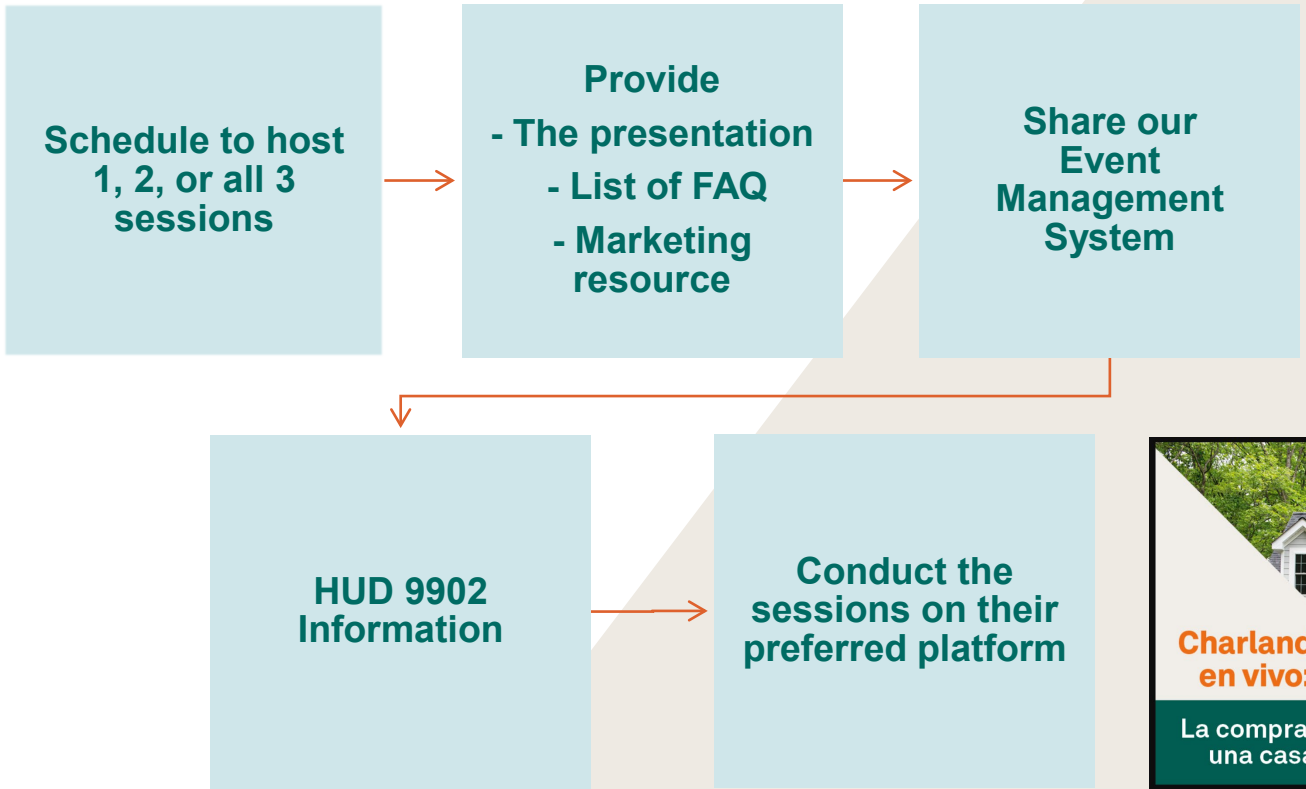
▶ Lessons Learned

- Brainstorming meeting with community partners
 - **Communication**
 - Who are we and not just what we offer
 - Building trust
 - Technology
 - (smart phones vs computers) & (text messages vs emails)
 - 100% Hispanic experience
 - **Additional changes**
 - Partnering with Hispanic radio stations
 - Streaming Facebook Live

▶ The Future



Model Available to our Housing Partners



Digital Automation

Melinda Opperman

Credit.org



California COVID-19 Rental Relief Program



- Supported upcoming rent, unpaid rent, unpaid utilities and upcoming utilities for households.
- Housing counselors assisted applicants to apply through online application portal.
- Assisted 894 California Residents. 64% of clients had either limited digital literacy, no broadband or a disability.

Program Overview



CALIFORNIA COVID-19 RENT RELIEF PROGRAM

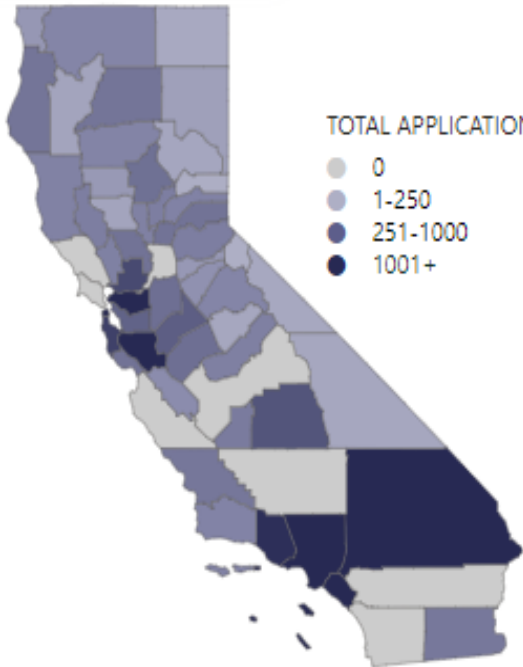
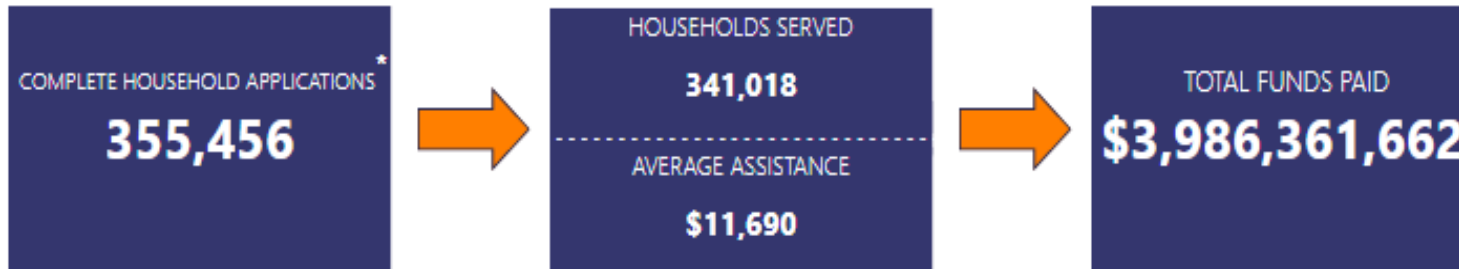
LAST DATA REFRESH

July 7, 2022

This dashboard does NOT include data for jurisdictions that are not participating in the State program.

COUNTY
All

CITY
All



RACE

American Indian or Alaska Native	1.56%
Asian	7.17%
Black or African American	20.90%
Native Hawaiian or Other Pacific Islander	1.09%
Other Multi-Racial	16.68%
Refuse to Answer	13.21%
White	39.40%

ETHNICITY

Hispanic or Latino	36.02%
Non-Hispanic or Latino	54.72%
Refuse to Answer	9.26%

AGE GROUP

21-30	18.03%
31-40	30.16%
41-50	21.06%
51-60	16.64%
61-70	8.35%
71-80	2.37%
Not Reported	3.40%

GENDER

Female	56.69%
Male	43.31%

INCOME**

<= 30% AMI	62.09%
>30%-50% AMI	23.47%
>50%-60% AMI	6.64%
>60%-80% AMI	7.81%

Technology to Create Better Efficiency and Client Options



- Auto dialers
- Texting
- Webforms
- Online Presence

Technology to Create Better Efficiency and Client Options



Q&A



Resources

- [High Plains Community Development Corporation](#)
- [Virginia Housing](#)
- [Credit.org](#)

Continue the Conversation on Whova

- Explore the **professional profiles** of event speakers and attendees
- Send **in-app messages** and **exchange contact info**
- **Network and find attendees** with common affiliations, educations, shared networks, and social profiles
- Receive **update notifications** from organizers
- Access the **event agenda**
- Utilize **session materials** and **resources**

Web App Link: https://whova.com/portal/webapp/oohcc_202208/

Invitation Code: community2022



Stay Connected!



- **Event Webpage:**
<https://www.hudexchange.info/trainings/housing-counseling-2022-virtual-community-conference/>
- **Find us at:**
www.hudexchange.info/counseling
- **Email us at:**
Housing.counseling@hud.gov

Upcoming Sessions

Day 3	Thursday, August 11th
3:00- 4:00 PM EDT	Championing the Resilience of Housing Counseling Agencies
4:00- 4:30 PM EDT	Break
4:30-5:00 PM EDT	Closing with OHC Directors

HUD Office of Housing Counseling 2022 Community Conference



Thank you for Attending!

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