



THE BRIDGE



Housing Counseling During the COVID-19 National Emergency

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Counseling Clients Virtually in the Midst of COVID-19: Lessons Learned from NeighborWorks

Americans are facing unprecedented challenges due to COVID-19. Even with some agencies shuttered or operating at reduced capacity, counselors can still help clients stabilize their housing. Telephone and virtual counseling can be added to the agencies' service delivery model.

During this time of crisis, remote counseling supports social distancing practices. The physically impaired, immuno-suppressed, seniors, and those who either prefer not to or cannot commute have much to gain.

Getting Started – Intake

An efficient intake session allows counselors to accomplish important administrative tasks while noting clients' English proficiency, hearing ability, and level of knowledge. This information may help build a connection with the client and make them more comfortable discussing financial matters. Finally, determine if telephone counseling or another virtual venue makes the most sense.

Preparing to Counsel

Providing your clients with an outline of the counseling session will help prepare them and make the session more conversational and productive. Provide examples of the documents used throughout the homebuying, rental, or default prevention processes. Graphics such as flowcharts and checklists can help clients digest complex concepts. Add page numbers to all documents and highlight the most important information so you can easily refer to them.

If working with a client with limited English proficiency (LEP), it is important to provide as much material in their primary language as possible. If another counselor or agency could better handle their needs, prepare a referral.



The Counseling Session

Remember to pace yourself and ask questions. Avoid “yes” or “no” questions and instead ask questions that allow clients to show they understand the issues discussed. Ask clients to apply concepts to their lives with questions like, “which loan product makes the most sense to you?” Minimize technical terms by breaking them down into clear and relevant concepts.

Post-Counseling Session

Counselors must maintain the same protocols for post-counseling activities as the [HUD Handbook](#) requires for in-person counseling. Referrals should be provided as appropriate, and determined with a culturally conscious lens, particularly as it relates to LEP clients. A summary letter will help clients refresh the knowledge gained and give them something tangible to refer to. Follow-up calls are a good way to check progress and keep clients engaged.

Real-Life Examples

The good news is that there’s a model for successful remote counseling, pioneered by NeighborWorks

organizations and other housing counseling agencies. One NeighborWorks organization, for example, worked with a single military father required to have one counseling session as part of his loan product, but he was unable to meet face-to-face given his available hours and the distance. Another example included a woman in a nursing home, without the ability to leave, was looking to save her house from foreclosure. Both were able to utilize technology to send and obtain necessary documentation and signatures and engage in successful telephone counseling sessions.

Helpful Tips

The following tips are helpful for counselors to remember when providing virtual counseling:

- Invite client engagement. Ask clients questions to retain their attention and ensure comprehension.
- Consider “working memory” – how much information clients can retain at one time.
- Repeat key concepts throughout sessions.
- Compare complex concepts to real-life events.
- Protect personally identifiable information (PII) through programs like Dropbox, DocuSign, and others to enable secure document sharing and obtain signatures.
- Engage both partners when working with a couple.

Conclusion

As the housing market reacts to COVID-19 and its impacts, telephone and virtual housing counseling have never been so timely or critical. There are some limitations to remote counseling, such as clients’ ability to comprehend complex topics while integrating virtual teaching strategies and challenges with providing reasonable accommodations to the hearing impaired. However, with the proper implementation, there is no reason remote counseling experiences cannot be as enriching as in-person services.

To learn more about how to include remote counseling in your service offerings, check out the upcoming webinar: **NeighborWorks Remote Homeownership Counseling amid the COVID-19 Crisis (HO029WT)** on Thursday, April 30, 2020, at 1:00 PM EDT. The webinar will also provide counselors with up-to-date information on local and national initiatives for foreclosure prevention and avoiding eviction. [Register](#) for [HO029WT](#).

HPN: Supporting Agencies in the Transition to Virtual Counseling

[Housing Partnership Network \(HPN\)](#), based in Boston, Massachusetts, is a membership organization working with about 100 members across the country, including non-profit owners, developers, and housing counseling agencies (HCAs). HPN is also a HUD-approved Intermediary with 18 HCAs. HPN believes in the value of peer exchange and learning from one another, which has been a key component of adjusting to virtual counseling and working remotely during the COVID-19 national emergency.

On March 25, 2020, HPN held a virtual meeting for their HCA members. This meeting was an opportunity for agencies to speak directly with each other about the challenges they are facing during the COVID-19 pandemic and potential solutions. [Framework Homeownership](#) also participated in the conversation, sharing information on its online education platform as well as its [COVID-19 Resource Hub](#) from [Keep Home](#). Through this virtual meeting, HPN realized that HCAs have to do two things at the same time: (1) get their staff comfortable with the new communications methods, and (2) counsel and support clients, who are also adjusting to new ways of communicating.

HPN shared the following common challenges identified by their members and ways that some of their agencies are trying to address them.

Challenge	Agency Approaches
Ensuring agencies have adequate technology to transition to virtual counseling	Prepare counselors and clients to counsel virtually, for example: <ul style="list-style-type: none"> • Apps that allow employees to make calls that appear as their organization’s phone number. • Electronic signatures for client document signing. Agencies shared that their clients have been able to use the free DocuSign app. • Screenshare and video apps allow counselors to virtually counsel clients.
Making clients comfortable with the transition to virtual counseling	Meet clients where they are in terms of comfort with technology, for example: <ul style="list-style-type: none"> • Explain virtual counseling as “online” rather than “video” to make sure the clients know they don’t have to be on video but can still share screens to view documents together. • Offer clients options to use their phone if they don’t have access to a computer. • Establish client relationships early and create regular lines of communication. Repeat communications, letting clients know the agency is still operational.
Providing accurate information about housing industry news related to COVID-19	Share accurate and frequent information, for example: <ul style="list-style-type: none"> • Help counselors understand how to communicate essential information, such as relief and forbearance options. • Provide a central, reliable place on websites for evolving information.

Spotlight

HPN member [CDCB](#), formerly Community Development Corporation of Brownsville, is located in south Texas and serves a client population often living in the colonias (unincorporated neighborhoods located along the Mexico/U.S. border).

Many of CDCB’s clients who live in colonias are not accustomed to virtual counseling and often have access to smartphones instead of computers. CDCB has been able to quickly update clients on operations through their social media channels. Cameron County instituted a shelter in place order on March 24, 2020, and, as a result, CDCB has closed the physical office but continues to provide remote housing counseling and financial coaching for new and existing clients.

IRS Economic Impact Payment Information

The Internal Revenue Service (IRS) is looking for creative solutions to reach underserved populations and those who don't use banks to make sure every eligible person receives their stimulus payment. According to the IRS, there are 81 million people who filed tax returns and provided their direct deposit information. However, many individuals that don't have a filing obligation are still eligible, including individuals who don't desire to use online services and may not have direct deposit or banking information.

Currently, the IRS has two applications (apps) on their website for individuals to find out more information about stimulus checks or provide missing data, such as direct deposit information:

- **Non-Filers app** – This app allows the following individuals to submit information to the IRS to receive an Economic Impact Payment:
 - Individuals who receive veteran disability compensation, a pension, or survivor benefits from the U.S. Department of Veterans Affairs (VA) or whose income level does not require a tax return be filed.
 - Social Security and Railroad Retirement recipients who are not typically required to file a tax return need to take no action. However, if they have qualifying children, then they should enter that information into the non-filers app on the website.
 - Low income or no income individuals.
- **Get My Payment app** – This app allows individuals to find out if their payment was generated. If the payment has not been generated, they can enter or update their data (such as banking information).

Housing counselors should share this information with their clients looking to receive their economic impact payments. [IRS communication materials](#) provide information on payments, how to avoid stimulus payment scams and [outreach fliers](#). The [IRS Economic Impact Payment Information Center](#) also provides a tool to help individuals determine if they are eligible or what to do based on their individual situations.

Housing Counseling Technology Page

The [Housing Counseling Technology page](#) on the HUD Exchange provides information to assist housing counseling agencies in expanding their use of technology in daily operations. In particular, the information is designed for housing counseling agencies to further leverage web platforms to improve efficiency, standardize operations, measure outcomes, strengthen their connection with their clients, and increase the value of the counseling they deliver. Other information on the page includes:

- Expanding web-based services or referral networks
- Choosing the right client management system for your organization

Housing counseling agencies may find the content on this page helpful for exploring how to leverage technology throughout the COVID-19 national emergency.



Please note that HUD does not endorse any of the companies or systems mentioned on the Technology page. Counselors should take on the responsibility of researching web platforms, CMSs, and advertising tools before deciding to use them at their agency.

Federal Partner COVID-19 Resources for Housing Counselors

Housing counselors are in a unique position to help their clients during the COVID-19 national emergency but will also need to adapt to new methods of housing counseling and client contact. The following COVID-19 resources released by HUD's national partners may be helpful for housing counselors:

Resource	Description
Federal Housing Administration (FHA) Office of Single Family Housing	<p>The Office of Single Family Housing provides the following resources:</p> <ul style="list-style-type: none"> • FHA Single Family COVID-19 Q&A for mortgagees and other interested parties • FHA Mortgage Payment Relief Options for Homeowners Q&A to help homeowners better understand what loss mitigation options are available to them during this national emergency • HUD Waiver Suspending Face-to-Face Meeting Requirements with Default Mortgage Borrowers due to public health concerns around the spread of coronavirus (COVID-19).
Consumer Financial Protection Bureau (CFPB): Coronavirus Resources	<p>The CFPB provides resources on protecting consumer finances during the coronavirus pandemic, including:</p> <ul style="list-style-type: none"> • Guide to coronavirus mortgage relief options • What you need to know about student loans and the coronavirus pandemic • Beware of scams related to the coronavirus • Online and mobile banking tips for beginners • CARES Act Mortgage Forbearance: What You Need to Know
HUD Statement on Fair Housing and COVID-19	<p>This statement from HUD's Office of Fair Housing and Equal Opportunity (FHEO) provides information to housing providers and the public at large about the federal fair housing laws that protect persons from discrimination. Persons who believe they have experienced housing discrimination may file a complaint of discrimination by contacting HUD's Office of Fair Housing and Equal Opportunity at (800) 669-9777 or visiting How to File a Complaint on HUD's website. Materials and assistance are available for persons with limited English proficiency (LEP). Individuals who are deaf or hard of hearing may contact the Department using the Federal Relay Service at 800-877-8339.</p>
Small Business Administration (SBA): Coronavirus (COVID-19) Small Business Guidance & Loan Resources	<p>The SBA is providing assistance to small businesses through a number of resources, including Coronavirus Funding Options:</p> <ul style="list-style-type: none"> • Paycheck Protection Program - This loan program provides loan forgiveness for retaining employees by temporarily expanding the traditional SBA 7(a) loan program. • Economic Injury Disaster Loan - This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties. • SBA Express Bridge Loan - Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.

Resource	Description
	<ul style="list-style-type: none"> • SBA Debt Relief - The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic.
Office of the Comptroller of the Currency (OCC) COVID-19 Information	<p>The OCC is working cooperatively with all state and federal banking agencies and other organizations to regulated institutions and their customers in managing the impact of the coronavirus outbreak. Helpful resources include:</p> <ul style="list-style-type: none"> ▪ OCC FAQs for Bank Customers Regarding COVID-19 ▪ Information to help protect yourself financially from the CFPB ▪ FAQs from the Federal Deposit Insurance Corporation ▪ Assistance with questions and complaints regarding national banks and federal savings associations
Pandemic Planning: Joint Statement on Community Reinvestment Act Consideration for Activities in Response to COVID-19	<p>This joint statement from the Federal Reserve System, FDIC, and the OCC provides guidance to financial institutions on how they can receive credit on their Community Reinvestment Act (CRA) activities to low- and moderate-income people and communities affected by the coronavirus.</p>
Fannie Mae Assistance Options for Homeowners Impacted by COVID-19	<p>Fannie Mae shares information with those impacted by COVID-19 of available mortgage assistance and relief options.</p>
Freddie Mac COVID-19 Response	<p>Freddie Mac staff is working to ensure that its employees, customers, and borrowers are protected from the direct and indirect impacts of coronavirus (COVID-19).</p>
USDA COVID-19: Halting Foreclosure through May 17, 2020	<p>This announcement informs lenders of a foreclosure and eviction moratorium for all USDA Single-Family Housing Guaranteed Loan Program (SFHGLP) loans for a period of 60 days, in connection with the Presidentially declared COVID-19 National Emergency.</p>
Federal Trade Commission (FTC): AVOID Coronavirus Scams	<p>The FTC provides guidance to consumers on how to avoid scammers taking advantage of fears surrounding the coronavirus.</p>
Faith and Opportunity Initiatives Office: CARES Act Programs for Faith-Based & Non-Profit Organizations	<p>This document from the Faith and Opportunity Initiatives Office highlights resources for faith-based and community organizations registered/recognized as 501(c)(3) non-profits from the CARES Act.</p>

Visit the [HUD.gov Coronavirus page](#) for the latest news and COVID-19 updates from HUD.