



OFFICE OF HOUSING

# Office of Housing Counseling

## Engaging HUD Multifamily Owners and Managers in HUD Housing Counseling

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Audio is provided by conference call only

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Participant Access Code: **1754634**

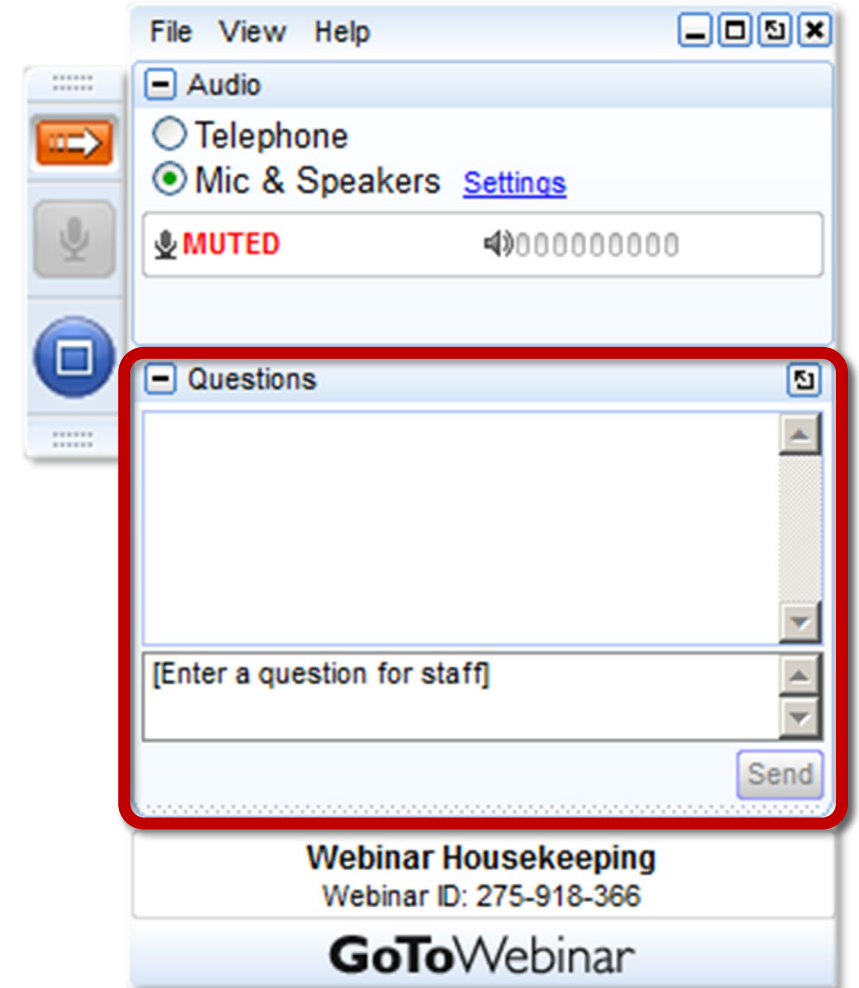
**February 23, 2021**

# Webinar Logistics

- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the [HUD Exchange](#).
- The webinar will be posted in 7-10 days.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Click on the document name to start the download.

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- Please submit your text questions and comments using the Questions Panel. We will answer some of them during the webinar.
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Get Credit



David Berenbaum

Deputy Assistant Secretary  
HUD Office of Housing Counseling (OHC)

# Presenters

## **Presenters:**

- Robert Iber, Office of Multifamily Housing, HUD
- Olivia Healey, Toni Gallo, and Joseph Sant, Community Compass Grantee
- Nicole Upano, National Apartment Association

## **Q and A:**

- Julie Rice and Ginger Holman, Office of Housing Counseling, HUD

# Agenda

- Multifamily Context
- Rental Housing Counseling Services
- How to locate HCAs
- Q and A
- Additional Resources



# Session Outcomes

- Understand **how partnering** between HUD certified housing counselors and owners and managers of HUD-assisted and FHA-insured multifamily properties **helps both parties achieve their goals**
- Breakdown industry misconception that housing counselors only provide homeowner assistance and **understand the true services housing counselors provide** to their clients
- **Identify housing counseling resources** for your tenants and **how to locate** them within your community during the COVID-19 pandemic

# How Does Housing Counseling Impact You?

- Stable tenancy is financially beneficial and efficient for HUD-assisted and FHA-insured multifamily properties, impacting:
  - Owners
  - Property Managers
- Effective and strategic use of housing counseling from a HUD certified Housing Counselor can help
  - Reduce the high unit turnover costs associated with evictions
  - Avoid costly legal fees associated with evictions
  - Connect clients to your property to fill vacancies

# Polling

- There will be polling provided in Mentimeter throughout this presentation. When prompted by the icon to the right, please respond to questions at [www.menti.com](http://www.menti.com) using your computer or smart phone.



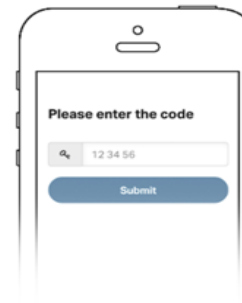
1

Grab your phone

www.menti.com

2

Go to [www.menti.com](http://www.menti.com)



3

Enter the code and vote!

**Time for  
Mentimeter!**





# Multifamily Context

# The Office of Multifamily Housing

- Importance of having paying renters during COVID-19 and beyond
- Resources available for both subsidized and non-subsidized renters
- [Multifamily COVID-19 Resource page](#)
  - Tenant Brochure
  - Landlord Brochure
  - MF Q and As

# Multifamily COVID-19 Resource Page



HUD.GOV

SECRETARY OF HUD

WHAT WE DO



HUMANS OF HUD



FIND SHELTER



CORONAVIRUS RESOURCES



HOUSING HOME

ABOUT US

SINGLE FAMILY

HEALTHCARE PROGRAMS

MULTIFAMILY

HOUSING COUNSELING

MORE

[Home](#) / [Program Offices](#) / [Housing](#) / [Multifamily](#) / Multifamily Housing COVID-19 Guidance

## Multifamily Housing COVID-19 Guidance

### Multifamily Housing – General COVID-19 Guidance

- [Multifamily Q&A for COVID-19](#) (January 4, 2021)
- [CARES Act Forbearance and related eviction moratorium](#) (July 1, 2020)
- [Non-filers Payment Tool](#) - Help with getting your stimulus payment if you normally don't file a tax return.

### Multifamily Asset Management COVID-19 Guidance

- [10-year PCNA Updated Guidance](#) (December 4, 2020)
- [Updated Memo to Property Owners - CDC Order to Halt Evictions](#) (February 1, 2021)
- [CDC Order Resident Declaration Form - Multiple Languages](#) (October 2, 2020)
- [Special claims for vacancy](#) (July 6, 2020)
- [COVID-19 Guidance for Landlords](#) (July 1, 2020)
- [Resuming management and occupancy reviews](#) (June 24, 2020)
- [CARES Act – PBRA funding update](#) (June 1, 2020)
- [COVID-19 Guidance for Residents](#) (September 24, 2020)

### Multifamily Production & Closings COVID-19 Guidance

- [Multifamily Production Closings – OGC Q&A](#) (September 10, 2020)
- [Implementation of the CARES Act Forbearance](#) (April 10, 2020)
- [Section 223\(f\) Underwriting Mitigants Due to Economic Impact of COVID-19](#) (April 10, 2020)

# National Apartment Association Insight

- What is the National Apartment Association?
  - Trends
  - Common struggles/ bottom-line impacts
- What value and impact of housing counseling may provide renters?
- How can owners, managers and agents tap into housing counseling?



# Rental Housing Counseling Services



# HUD's Housing Counseling Program

- HUD's Housing Counseling program provides counseling to consumers on seeking, financing, maintaining, renting, or owning a home.
- The program also addresses homelessness through counseling and assists homeowners in need of foreclosure assistance.

# What is Housing Counseling?

- Housing Counselors provide independent, expert advice customized to the needs of the consumer to address the consumer's housing barriers and to help achieve their housing goals. Counseling must include the following elements:



**Intake**



**Client  
Budget**



**Financial and  
Housing  
Affordability  
Analysis**



**Client  
Action  
Plan**



**Follow-  
up with  
Client**

# What is a HUD Certified Housing Counselor?



# Housing Counseling Services

Financial Management and Budget	Home Improvement and Rehabilitation	Pre-Purchase
Post-Purchase	Mortgage Delinquency and Default	Home Equity Conversion Mortgage
Rental	Fair Housing	Services for Homelessness

*Note: Not all services are available at every agency*

# Rental Housing Counseling

- Rental housing counseling services are conducted **in person** and **virtually** through one-on-one housing counseling and group education. These services include:
  - Educate clients about financial planning and good rental practices
  - Identify rental assistance resources available for COVID-19 response

# Rental Housing Counseling in Action

- [Rental Housing Counseling and Eviction Prevention Resource Page](#)
  - [Rental and Eviction Prevention Webinar Series](#)
  - [Rental Assistance Housing Counseling Toolkit](#)
  - [Comprehensive Housing Assistance Resources](#)
- [COVID-19 Emergency Information for Housing Counselors](#)
  - [Cares Act and Other COVID-19 Response Funding Chart for Housing Counselors](#)

# Rental Housing Counseling and Eviction Prevention Resource Center

## Rental Housing Counseling and Eviction Prevention

- How can HCAs help clients avoid eviction? ▶
- HUD Rental Assistance Programs ▶
- Tenant Rights and Responsibilities ▶
- Agency Best Practices ▶
- Eviction Data Resources and Tools ▶
- Coordination with Special Needs Assistance Programs ▶
- Other Rental Resources ▶

Rental housing counseling has never been more important than during the COVID-19 pandemic. For information related to the Emergency Rental Assistance Program, the CARES Act, COVID-19 eviction moratoria, and other guidance, visit the [COVID-19 Emergency Information for Housing Counselors page](#).



### How can housing counseling agencies help clients avoid eviction through rental counseling?

Housing counseling agencies play an essential role in reducing evictions by providing information on tenant rights and fair housing issues; counseling on household budgeting; and connecting clients with community resources.

Many housing counseling agencies are committed to serving clients that are rent burdened or may be facing eviction. The collection of resources on this page are for housing counselors working with clients to prevent eviction. Families struggling to keep up with rent and utility costs are often living one emergency or misstep away from losing their housing.

[Register for the Upcoming Rental Counseling Webinar Series](#)

### Office of Housing Counseling Rental Resources

- ▶ [Client Action Plan Template Checklist for Rental Housing Counseling](#): A checklist for counselors developing a client action plan specifically for renters.
- ▶ [Rental Assistance Housing Counseling Toolkit](#): An overview of the information housing counselors need to deliver effective rental housing counseling.
- ▶ [Housing Counseling Consumer Protection Toolkit](#): Resources for counselors to help consumers make informed decisions about housing lending products, understand their rights, and avoid scams and fraud.
- ▶ [Healthy Housing Toolkit](#): Information and checklists for educating clients (including renters) about the rules that protect them and the recommended actions they can take to maintain healthy homes.

# Comprehensive Housing Assistance Resources

## Need Housing Assistance?



Are you homeless or at risk of homelessness?

Contact an organization in your local community who can help.

[Find Homeless Assistance](#)

Local agencies provide a range of services, including food, housing, health, and safety. Contact a national hotline or locate an organization near you. **If you are experiencing a life-threatening emergency, please dial 911.**

**COVID-19 (Coronavirus):** The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. View updates from CDC on the [CDC Coronavirus website](#).

### Housing Assistance

#### Homeless Housing Help

- Contact a [homeless service provider](#) in your community.
- Contact a [housing counseling agency](#) in your area or call 800-569-4287.
- Find [local community development and affordable housing contacts](#).
- Search [justshelter.org](#) to find community organizations working to preserve affordable housing, prevent eviction, and reduce family homelessness.

#### Renters: Find an Affordable Unit

- Find [affordable rental housing](#) near you.
- Find [HIV/AIDS housing and services](#) near you.
- Find [State Housing Finance Agencies](#) with affordable rental properties.
- Find [subsidized units in rural areas](#).
- Find [affordable units in properties supported by tax credits](#).

#### Renters: Tenant Rights and Responsibilities

- Find [information about tenant rights and responsibilities](#).
- Find [tenant rights by state](#).
- View [state laws regarding security deposits](#).
- View [ten tips for tenants](#).
- View the [Move-In/Move-Out Inspection Form](#).



# COVID-19 Emergency Information for Housing Counselors

## COVID-19 Emergency Information for Housing Counselors

This page is a summary of key resources for HUD-approved housing counseling agencies.

Spotlight



### Consumer Financial Protection Bureau (CFPB): Mortgage and Housing Assistance

The new Mortgage and Housing Assistance website provides the latest information on how to get help with housing to share with your clients during the coronavirus emergency.

[Learn More](#)



#### Upcoming Webinars

- ▶ February 23, 2021: Engaging HUD Multifamily Owners and Managers in HUD Housing Counseling
- ▶ March 2021: Leveraging Community Partners for Eviction Prevention – *Registration Coming Soon*

#### Past Training

- ▶ [Weekly Training Digest](#)
- ▶ [Housing Counseling Webinar Archive](#)

#### CARES Act & Other COVID-19 Response Funding Chart

The [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#) and various FY 2021 Federal appropriations legislation have been geared toward addressing the COVID-19 health and economic emergency. Understanding the funding that may be available for housing assistance enables housing counselors to identify state/local programs and determine grantees to contact.

[CARES Act & Other COVID-19 Response Funding Chart for Housing Counselors](#)



#### Housing Counseling COVID-19 Resources


Select each category to view resources by topic area

# CARES Act and Other COVID-19 Response Funding Chart



## CARES Act & Other COVID-19 Response Funding Chart for Housing Counselors

The [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#) and various FY 2021 Federal appropriations legislation have been geared toward addressing the COVID-19 health and economic emergency. Understanding the funding that may be available for housing assistance enables housing counselors to identify state/local programs and determine grantees to contact. Some of the available key programs by Federal agency include:

Federal Agency	Program and Allocation	Description of Funding	Applicable Eligible Activities	Housing Counseling Related Uses	Contact
<b>Treasury</b> (Treasury Department) 	<a href="#">Coronavirus Relief Fund (CRF)</a> \$150 billion	Treasury disburses payments to states and eligible units of local government, D.C. and U.S. Territories, and Tribal governments to cover necessary expenses incurred due to the COVID-19 public health emergency. Each unit of government is responsible for making determinations regarding which expenses are necessary due to the public health emergency.	Eligible expenses may include: <ul style="list-style-type: none"> <li>• Medical expenses</li> <li>• Public health expenses</li> <li>• Payroll expenses for public safety, public health, health care, human services, and similar employees</li> <li>• Expenses to facilitate compliance with COVID-19-related public health measures</li> <li>• Expenses associated with the provision of economic support</li> </ul>	Uses specific to housing counseling include: <ul style="list-style-type: none"> <li>• Payment of overdue rent or mortgage payments related to the public health emergency</li> <li>• Eviction prevention related to the public health emergency</li> <li>• Utility fees to maintain essential services, related to the public health emergency</li> </ul>	<a href="#">View CRF allocations</a> (search by state, county, and/or city/metro)
	<a href="#">Emergency Rental Assistance Program</a> \$25 billion	Passed on December 21, 2020 the Emergency Rental Assistance program makes available \$25 billion to assist households that are unable to pay rent and utilities due to the COVID-19 pandemic. The funds are provided directly to States, U.S. Territories, local governments, and Indian tribes. Grantees use the funds to provide assistance to eligible households through existing or newly created rental assistance programs.	Eligible expenses include: <ul style="list-style-type: none"> <li>• At least 90% of the funds must be used to provide financial assistance, including back and forward rent and utility payments incurred due to the pandemic. Assistance can be provided for 12 months. States and localities can provide an additional 3 months of assistance if necessary, to ensure housing stability for a household.</li> <li>• When providing forward rent, assistance can only be given for 3 months, though households can subsequently reapply for additional assistance.</li> <li>• Recipients can use up to 10% of funds to provide case management and other services related to the pandemic.</li> </ul>	Uses specific to housing counseling include: <ul style="list-style-type: none"> <li>• Payment of back and forward rent, utility payments, and other housing expenses incurred due to the pandemic</li> <li>• Case management and other services related to the pandemic to help keep households stably housed</li> </ul>	The Treasury Department has issued its <a href="#">methodology for allocations</a> and <a href="#">eligible units of local government</a> .

# When Should you use Rental Housing Counseling?

- As owners and managers of HUD-assisted and FHA-insured multifamily properties you should refer tenants to housing counseling agencies when:
  - A tenant has missed rent payments or is struggling to pay on time
  - Tenant job loss or other pandemic-related hardship
  - At time of lease or lease application
  - To restore communication

**Time for Mentimeter!**





# How to Locate Housing Counseling Agencies in your Community

# Locate a HUD

# Approved

# Housing

# Counseling

# Agencies

 Search

HUD.gov

HUD > [Housing Counseling](#)

## HUD Office of Housing Counseling HUD Approved Housing Counseling Agencies

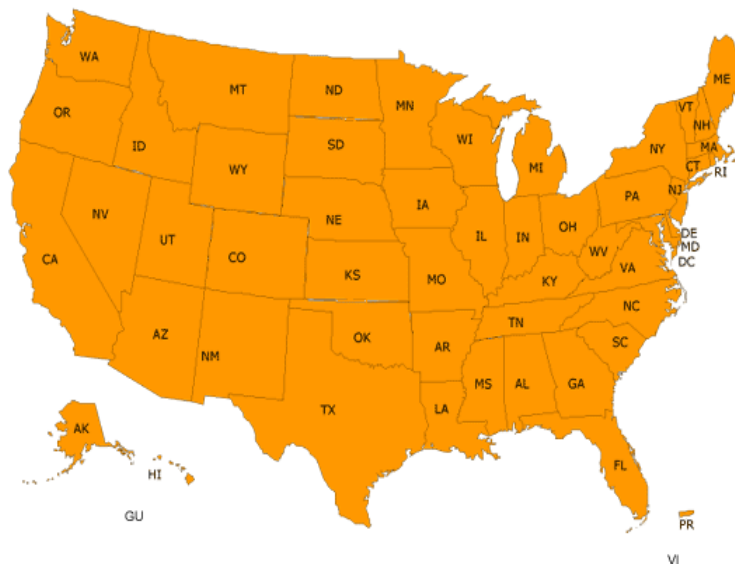
HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. This page allows you to select a list of agencies for each state below. You may search more specifically for a **reverse mortgage counselor** or if you are facing foreclosure, search for a **foreclosure avoidance counselor**.

Please select a state from the list below and click the "Go to this page" link, or select a state from the map below.

Alabama  
Alaska  
Arizona  
Arkansas

[Go to this page](#)

Agency Contact Information by State (Map)





# Questions and Answers



# Additional Resources



- [Locate a HUD Approved Housing Counseling Agencies](#)
- [Comprehensive Housing Assistance Resources](#)
- [Cares Act and Other COVID-19 Response Funding Chart for Housing Counselors](#)
- [Renter's Guide The Bottom Line Brochure](#)
- [Is housing counseling right for you? Video](#)

# Housing Counseling Training Digest

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



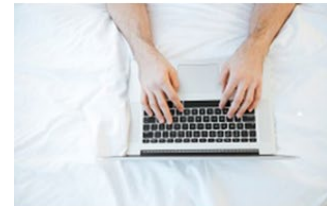
The Housing Counseling Training Digest is updated weekly to reflect trainings hosted by:

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

Please email [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) to notify HUD about upcoming training and events for housing counselors.

**Content current as of November 16, 2020**

Subscribe to the [Housing Counseling Mailing List](#) to receive training updates in your inbox.



## Upcoming Training Calendar

View upcoming trainings for Housing Counseling and other HUD funded programs.



## Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.



## Online Training

Access self-paced online training modules, such as [Introduction to Housing Counseling](#).



# Office of Housing Counseling



- **Find us at:**  
[www.hudexchange.info/counseling](http://www.hudexchange.info/counseling)
- **Email us at:**  
[Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# Thank You For Attending