

Overcoming Housing Barriers Through Counseling

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WHAT IS HOUSING COUNSELING

A HUD Certified Housing Specialist assists with a variety of housing and financial situations such as:

- Unique financial circumstances
- Overcoming specific obstacles
- Improving credit
- Addressing a rental dispute
- Purchasing a home
- Locating cash for a down payment
- Predatory lending practices
- Fair lending & fair housing requirements
- Finding units accessible to persons with disabilities
- Foreclosure intervention
- Home repair and upkeep



WHAT IS A HOUSING COUNSELOR



HUD Certified & Highly Trained

- Obtain HUD Certification
- Maintain ongoing Training & Education
- Skilled in various coaching techniques



Provide Personalized Plans

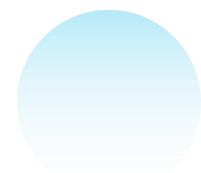
- Assess and analyze situations
- Create action plans with the client
- Provide ongoing support and guidance through Strength Based Coaching



Resourceful and Innovative

- Every path is unique
- Provide resources
- Help with communication

HOUSING COUNSELING OVERVIEW



EDUCATE

Explain their rights and responsibilities in regards to housing and financial management



SUPPORT

Prevent self-caused displacement with motivational goal setting



GUIDE

Identify and address behaviors, perspectives and obstacles that are preventing stabilization in the household.



Housing Case Manager & Housing Specialists

Triage applicants to determine if they are eligible for services and permanent housing options to suit their needs. Then addressing immediate needs, such as food, benefits, income, and health as well as assisting with the location and applying for rental housing.

Housing Counselor

Focused on long and short term goal setting to make permanent perspective & behavior changes that promote self-sufficiency by identifying and addressing barriers that prevent stabilization within the household.



Housing Counseling Pathway

- Client completes program documents
- Client submits personal documentation
- Discovery session is held
- Schedule follow-up counseling session as needed for as long as needed
- Track progress and evaluate and re-work action plan as needed
- Housing stability achieved

Types of Housing Counseling



Homeless Counseling

Prepares a client to secure housing and basic needs.

The counselor and client will review

- Income & expenses
- Connect with benefit programs and services
- Provide information on emergency shelter, housing choice vouchers, and temporary and housing opportunities
- Create an action plan around their scenario to help prepare them achieve housing stability



Rental Counseling

Prepares the client on what's required to find and maintain a rental.

The counselor and client will review

- Landlord and tenants rights & responsibilities
- Application process, screening and costs
- Managing disputes
- Eviction process
- Financial management, housing ratio & credit
- Create an action plan around their scenario to help achieve housing and financial stability



Types of Housing Counseling cont.



Pre-Purchase

Prepares a client to become a homeowner and what to expect throughout the process.

The counselor and client will review

- Debt-to-Income & Housing ratios
- Budget, Savings & Credit Report
- Pre-approval process & Lender products
- Down payment assistance
- Closing Process
- Create an action plan around their scenario to help prepare them for homeownership.



Post-Purchase

Prepares a client to better manage and maintain the home's repairs and upkeep.

The counselor and client will review

- Homeowners Insurance
- Repairs and maintenance needs
- Financial management & credit
- Evaluate eligibility for repair grants & loans
- Create an action plan around their scenario to help prepare them achieve the necessary repairs and maintenance to their home.



Types of Housing Counseling cont.



Foreclosure Intervention

Prepares a client to navigate the foreclosure process. Exploring available options to save their home or prepare homeowner for transition.

The counselor and client will review

- Financial profile & create an emergency budget
- Help communicate with servicers & city
- Evaluate eligibility for assistance programs
- Educate on the foreclosure timeline
- Create an action plan around their scenario to help achieve housing and financial stability



Components of a Discovery Session

my goals

1. Client shares their story.
2. Counselor evaluates the the situation and asks open ended questions to dig deeper and gather long and short term goals.
3. Goals can be personal, financial, housing, employment etc.
4. Counselor establishes a safe and trusting relationship

Financial Counseling

Analyze their financial situation

Budget: Review the clients' finances & create a budget together. If there is not surplus, we create a sustainable budget to help relieve the client from the financial crisis.

Savings: Implement a pay yourself first habit, even if we just start with a change jar

Credit: Review tri-merge credit report and provide guidance on how to strengthen their credit profile.

JULY

INCOME = \$1045.17
STARTING BALANCE 1057.42

JULY

EXPENSE TRACKER

TOTAL INCOME = \$1005.17
STARTING BALANCE \$793.37

SAVINGS

INSURANCE 100.00
JAMES RENT 450.00
FOOD 598.92
DEBT 3259.37
MISC 110.00
GAS/MAINT 187.75
FUN 310.41
UTILITIES 107.01
RENT 310.41
JAMES 310.41
PET 199.62
TOTAL INCOME 1005.17

Client Action Plan

The client action plan is developed with both the client and counselor.

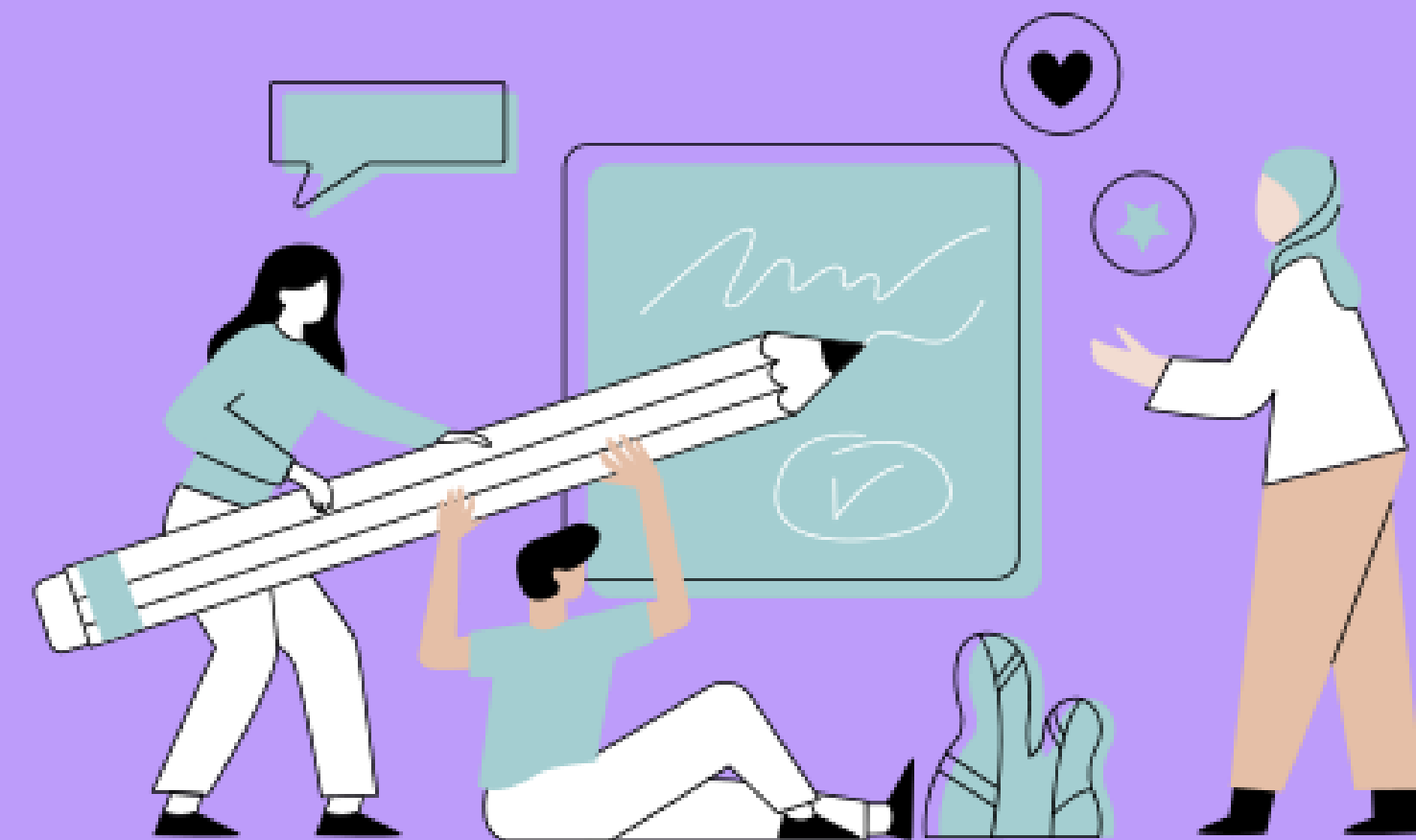
The plan will outline:

- Individual goals

- Steps for each goal

- Timeline to reach the goals

- Resources



Resources and Referrals

ALL HOUSING CLIENTS ARE CONNECTED TO RESOURCES AND REFERRALS




The Housing Counselors will verify that the resources and/or referrals provided are valid and up-to-date before connecting the client.

The resources provided to the client is documented on their client action plan and is followed up upon during their next session.

Wayne Metropolitan Community Action Agency

Housing Stability Resources

Address:
7310 Woodward Ave
Detroit, MI 48202
313-388-9799
waynemetro.org

MEET WITH A HUD COACH

HUD-certified housing coach is a trained professional who can advise on managing your financial well-being and maintain housing stability in rental,

COVID 19

[MI COVID 19 Resource Guide](#)

[Sustaining Homeownership in a crisis](#)

[Washtenaw County COVID 19](#)

CREDIT

[Annual Credit Report](#)

[Credit Karma](#)

[Credit Sesame](#)

[Federal Trade Commission](#)

EMERGENCY

[Julieslist](#)

[National Domestic Violence Hotline](#)

- 1-800-799-7233
- TTY 1-800-787-3224

[Ready.gov](#)

[Ready.gov/kids](#)

EMPLOYMENT/INCOME/MONEY

[Detroit At Work](#)

[Financial Personality Quiz](#)

[MI WORKS](#)

[CEPR Your Money Your Goals Toolkit](#)

[Consumer Financial Protection Bureau](#)

[Creditmashup](#)

[Federal Deposit Insurance Corporation](#)

[Federal Trade Commission](#)

[Identitytheft.gov](#)

FOOD

[Fish and Loaves](#)

[Food Pantries](#)

[MDHHS Restaurant Meal Program](#)

FURNITURE

[Furniture Bank of Southeastern Michigan](#)

[Friends in Deed](#)

[Furniture Search Engine](#)

HEALTH

[CHASS Center Detroit](#)

- 313-849-3920

[Covenant Community Care](#)

- 313-554-0485

[Wyandotte Clinic for the Working Uninsured](#)

HOUSING

[Help Rent & Utilities in Spanish](#)

[Affordable Housing Online](#)

[CAM Detroit](#)

[Detroit Housing Commission](#)

[Emergency Rental Assistance Program \(COVID\)](#)

[For Your Protection, Get A Home Inspection](#)

[Go Section 8](#)

[Help For Renters](#)

[HUD Housing Complaints](#)

- [1-800-669-9777](#)

[HUD Rental Assistance](#)

[Michigan Department of Civil Rights](#)

- 1-800-482-3604

[Practical Guide for Tenants and Landlords](#)

[Michigan Legislature Security Deposit Law](#)

[Michigan Legislature Notice of Damages](#)



Building Positive Relationships

- Give your clients an overview of Housing Counseling and what the next steps will look like.
- Provide warm handoffs
- Share the link with your clients on how to access housing counseling.

Access Housing Counseling

Anyone who wants to receive housing counseling can receive it. There are no eligibility requirements.

Search for your nearest Housing Counseling Agency by using the link below:

- <https://hudgov-answers.force.com/housingcounseling/s/>
- Visit Waynemetrol.org/housing to connect with a HUD Certified Housing Counselor

Thank You



Wayne Metropolitan
Community Action Agency

Established 1971