

# Overcoming Housing Barriers Through Counseling

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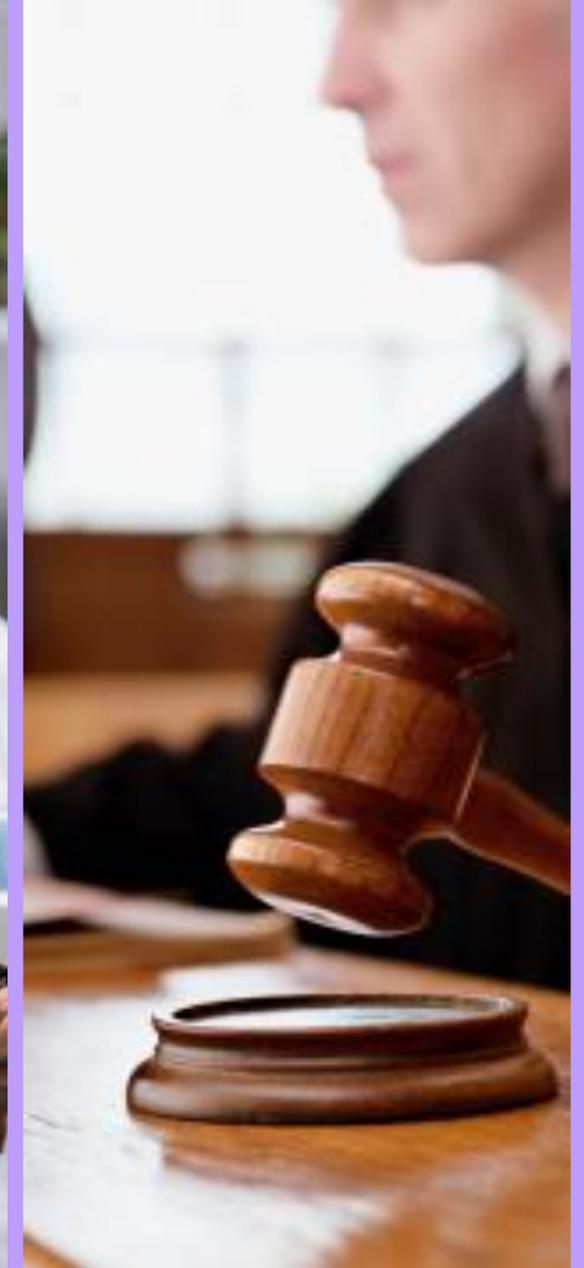
WAYNE METRO HOUSING STABILITY COORDINATOR



# 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.



# Client Action Plan

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

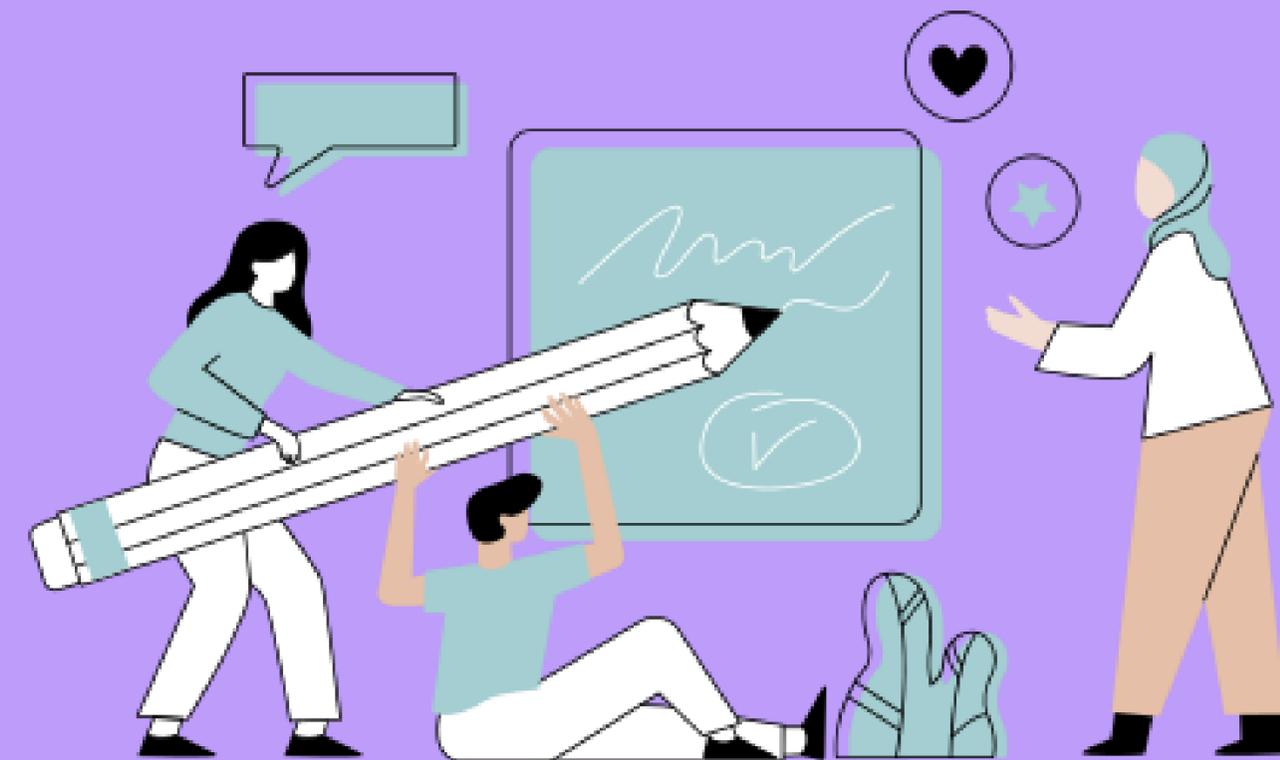
The plan will outline:

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](http://waynemetro.org)

**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 [Waynometro.org/housing](http://Waynometro.org/housing) to connect with a HUD Certified Housing Counselor

Thank You



Wayne Metropolitan  
Community Action Agency

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