



## HOUSING COUNSELING

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NRCA Housing Counselors offer one-on-one confidential counseling sessions. NRCA provides information on the following topics: Resolving or Preventing Mortgage Delinquency or Default, Post Purchase, Rental Topics, and Homelessness Prevention and Rapid Rehousing. NRCA Housing Counselors are professionals who provide guidance and coaching to families to assist them in improving their housing situation and meeting the responsibilities of tenancy and homeownership. Housing Counselors become certified at the appropriate level for their tenure and types of counseling they offer.

Housing Counselors evaluate clients at their local office to determine appropriate services. Local Counselors make referrals to financial housing assistance or may offer the client Housing Counseling at the local Emergency Assistance office. Clients are prioritized based on need and urgency by the Homelessness Prevention or Rapid Rehousing Counselors. If the client is ineligible, Counselors refer the client to the local office for Housing Counseling.

#### Rapid Rehousing Homeless

NRCA offers Rapid Rehousing financial assistance and assists clients who meet the HUD definition of literally homeless to obtain stable, permanent housing. Counselors offer Homeless Counseling to clients that include housing search assistance, budgeting assistance, and mediation with landlords and neighbors if needed. Counseling sessions include staff completing an intake application, setting up a written spending plan, determining household goals, making referrals, and updates on goal progression.

#### Post-purchase

NRCA provides counseling services to those who have already purchased a home and are non-delinquent in payments, but are in need of counseling to maintain their home through financial management, or seeking energy efficiency options for their home. Counselors make referrals to local energy efficiency initiatives, review loan documents, and create a written spending plan. Households receive a resource folder with information on NRCA's programs and services in addition to resources on credit, debt, and finances.

#### Foreclosure Prevention

Clients may receive services at various stages of the foreclosure process. Individual foreclosure prevention counseling includes reviewing loan documents and correspondences, setting up a written spending plan, and contacting the client's mortgage company to determine options for the homeowner. Once the owner chooses an option, ongoing follow-up is conducted on an as-needed basis until there is a resolution. If the decision means the client will be transitioning to a rental property and leaving their home, staff provide housing search assistance and support the client during the transition.

#### Renter Education

NRCA offers Renter Education Workshops in each locality. Protected fair housing and how to file a complaint are among training topics. Renter Education Workshops are taught using the VHDA manual. If a potential fair housing violation occurs, staff refers clients to the Legal Aid Society for assistance. Counselors receive a Fair Housing certificate from the Virginia Office of Fair Housing.

Certified Housing Counselors will listen to your situation—whether you're buying or renting. We can talk to your landlord or mortgage company and help you find local resources to meet your need.

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