

## **2018-2019 ConnectHome Lifeline Lowers Internet Costs for Low-Income Residents, 8/27/19**

Janelle Beverly: Good afternoon. Thank you for joining today's ConnectHomeUSA webinar series. Today's topic is "Lifeline Lowers Internet Costs for Low-Income Residents."

Together with Dina Lehmann-Kim, HUD's ConnectHomeUSA program manager, and myself, Janelle Beverly, we are your hosts for today. Before Dina introduces our exciting speakers, I have a few housekeeping items. Our speakers will share their knowledge for approximately 15 to 20 minutes each.

At the end of the session, we will reserve 15 to 20 minutes for questions and answers. You may ask your questions in two ways. In the right-hand navigation panel, you will see a hand-shaped icon. If you would like to verbally share your question, select the hand icon and I will unmute your line in order of the question received. Or if you would like to send us your question, feel free to type your question in the chat box in the lower right-hand navigation panel. If we are unable to address all questions, we will send an e-mail reply after the webinar. All webinar participants are muted upon entry.

If you would like to notify our team of any technical difficulties, please send us a message in the chat box. Today's webinar is being recorded and will be available on HUD Exchange shortly following the webinar. At the end of the webinar, please stay logged on for a few minutes to respond to a few questions. Immediately following the webinar, you will receive an invitation to complete a survey on today's webinar. We welcome you to complete the short survey and share any ideas you may have for future webinars.

Dina Lehmann-Kim will now introduce today's speakers. Dina, are you there? Can you hear us? Bear with us a few moments while we try to reach Dina.

Okay. Sorry, folks. We are having a little bit of technical difficulty, so I will go ahead and introduce our speakers today.

Today, we have with us Jessica Zufolo, who is going to be talking about how to use the National Verifier system. Jessica, if you want to go ahead and introduce yourself. And then we'll get started.

Jessica Zufolo: Sure. Hello, everybody. Thank you so much for joining us on today's webinar. My name is Jessica Zufalo. I'm the senior advisor here for the federal Lifeline program.

So I'm really excited to be part of today's discussion with so many terrific people across the country who work with low-income housing recipients and people who are part of the HUD community nationwide. So thanks again. Really excited to be here.

I wanted to just start by telling you a little bit about who we are and give you a little bit of context for why I asked for the opportunity to speak to all of you today. I want to thank Dina

Lehmann-Kim for her leadership and collaborating with us for so many years to try to bring affordability to public housing residents nationwide.

So the Universal Service Administrative Company is a federal nonprofit. And on slide four, I'm going to talk a little bit about who we are. We're a quasi-government entity, similar to the structure of Legal Services Corporation or a government-sponsored entity like Fannie Mae. Except we administer \$10 billion for the Federal Communications Commission nationwide to rural, under-served, and urbanized communities for Internet and communications access.

So the concept of universal service was established by Congress in 1996 to basically make sure that every American in all 56 states and territories and native communities get access to affordable services at comparable rates to those in urbanized areas, hence the concept of universal service.

So we're an independent nonprofit that is designated by the FCC to administer four programs, which we're going to talk about in a second. But we have about \$10 billion fund that we administer nationwide. And one of the funds we're going to talk about today with you, which is the federal Lifeline program.

So the mission of universal service, on slide five, is, as I said, providing connectivity nationwide. And of the programs, is the ConnectAmerica fund, which is a \$4.5 billion fund that provides subsidies to rural providers in rural and tribal areas to build out broadband.

The Lifeline program is what you're going to talk about today, which is a subsidy directly that goes to consumers. And one of the qualifying criteria is if they live in federal public housing facilities and receive federal public housing support. So this is a really, really important discussion for us to have with all of you today, which we have had not had before.

The Rural Health Care program is a subsidy, about \$500 million, basically designated for rural hospitals, for rural clinics to afford broadband access. And the Schools and Libraries program, known as the E-Rate program, provides a discount to schools and libraries to afford broadband service in the school.

So on slide six is an overview of what the subsidy is. It's a monthly discount on your phone or your Internet service. Could be a bundle as well, mobile or fixed bundle. We've got \$9 million households in the program today and roughly 274,000 are native. So what we've learned over the last several years is that the number of native consumers in this program are really shrinking, and we're trying to do more to close that gap. So we can talk about that down the road.

The subsidy is a \$9.25 subsidy off of your monthly bill. So basically, how it works is that we will show you today how you qualify for the program. And then what happens is if you're deemed eligible, the subsidy goes directly to the program that you work with.

And then they discount your phone bill. If you live on federally qualifying, federally recognized tribal land, you receive up to \$34.25 off of your monthly bill. So for those who live in tribal

communities, the subsidy is far more, really, to recognize the enormous poverty, distance, and density challenges in native communities.

On slide six, it's really just a depiction of the process. So what happens is the customer has to complete an application, which we'll talk about. Then, they provide the documentation basically demonstrating that they are eligible. And then the customer then qualifies for the subsidy. And then they have to go out and select a company that can basically provide them service. And then what happens then is that the customer informs the provider that they are qualified. And then they can enroll in the discount. So that's kind of a high-level overview of how it works.

On slide eight is -- I'm going to talk a little bit about a new paradigm that we have been in the midst of deploying nationwide. So historically, since the start of this program -- it was established under the Reagan administration in the early 1980s.

And since the inception of this program, the phone companies were required and responsible for conducting all eligibility verification of all their customers. So when I would apply for the Lifeline program, what would happen was my phone company, Verizon or Sprint or whomever, SafeLink, Tracfone, would then check whether or not I'm eligible. And so that has been the historical process.

In 2016, we changed that and said you know what? Phone companies are no longer responsible and no longer should be in the business of verifying a customer. It's just not a good place. We want to make sure there's better integrity, there's stronger checks and balances. So what FCC did was they directed us at USAC -- the Universal Service Administrative Company -- to conduct all eligibility verification for all nine million consumers.

So when you look at the map of the United States, the states in blue are the states where our team here has established a way to verify the eligibility of every single consumer in that state. And what that has looked like is -- what we've done is established computer matching agreements where we check the eligibility of the customer based on the way they qualify, and I'll go over that in a second.

And what we do is we check the databases of maybe SNAP, Medicaid in that state to get a real-time response back from the database rather than waiting weeks. Or sometimes, it takes even longer in the mail. So this is a real-time check, where we have built API connections to a number of these states. The states in gray, we have not been able to do that. So basically, the current process is in place in these states, where, basically, we have no visibility into whether or how the customer is qualified. So what we end up doing is asking for paper documentation. It's a very long and arduous process and it's really a burden for the customer.

So that's about the National Verifier, and it's really important. One of the key verification tools when we launched this at the end of 2016 was we have -- we were able to establish a very historic agreement with the Department of Housing and Urban Development that allows us to ping through a real-time API connection to the HUD public housing and Indian housing databases.

So we have that now, and it's one of the most successful, I would say, agreements that we've ever had the pleasure of working on. And the folks in the REAC team within HUD have been outstanding. They are incredibly talented, dedicated public servants to improving business processes for public housing customers nationwide.

On slide nine is the states where we hard launched, meaning we have a connection to the database of some kind or we're checking eligibility verification in these states. Certainly, this is not everybody, but by the end of 2019, we are required by the FCC to connect and verify the eligibility of all 56 states and territories.

It's a massive undertaking and our team here worked day and night to make sure that we are establishing and opening doors in every state. This is also an opportunity for all public housing advocates, like all of you, to help us. Because the more we are able to get states to collaborate with us, the better off we'll be to improve the eligibility verification.

Right now, as I said, we're only able to check whether or not they're in public housing. But oftentimes, we have consumers that are getting SNAP or Medicaid that may or may not be in the HUD database. So we need to overlap all these federal eligibility criteria.

So on slide 10 is the way to use the Verifier. So basically, you can apply through your phone company, essentially. You can go to the phone company. The customer can go to them. The carrier or the service provider will enter the customer's information into what we have as a consumer portal, which is available to every consumer or anybody publicly. And we would be thrilled to show you how that portal works, but essentially, it's a public-facing portal, where the customer or the carrier can go in and just start trying to apply and really trying to begin the process of getting the customer enrolled.

We have a tool called the Companies Near Me tool. So if a consumer doesn't know who provides Lifeline discounts in their community, what they can do is go online and type in the Companies Near Me tool, which is on our website. We can make that available to all of you. And they can type in their address or their ZIP code and they'll tell you all the companies that are in that community that provide Lifeline. Or if you don't have Internet, which is most often the case in under-served, economically distressed areas, is you can apply by mail. We have an application form. We have a worksheet that I'll talk to you a little bit about. And then you have to prove your eligibility and your identity.

So these rules are established by the FCC to really make sure that there is no fraud and there's no duplication of benefits that are issued. We have a customer service center that's open literally 8:00 A.M. to 8:00 P.M. Monday through Sunday, and it's available all the time. We have agents that are available to answer tons of questions. We get close to 60,000 to 70,000 calls a month.

So people are interested in this program, and that's why we're on the call today. So you can either apply with your carrier by mail or online. You can go to [checklifeline.org](http://checklifeline.org). You can go to a library. You can use a computer kiosk wherever it's available. Or you can go on your phone and check as well. But we just want to make sure we're covering all the bases as to how customers can access the application portal.

Now, I'm going to talk a little bit about how you can apply online, which I think is just a good segue. On slide 12 is the landing page. So go to [checklifeline.org/lifeline](http://checklifeline.org/lifeline), and you can type in on the left-hand side where you live. So let's say you live in California or Virginia or Illinois, you put it right here and you press get started. So I think these slides will be available to you. And then you can use this as a reference guide.

On slide 13 is the basics. So you need to, in the consumer portal, establish an account, essentially. First name, last name, middle name. You must put in your date of birth to move to the next screen. And then we're going to talk, on slide 15, on the supporting documentation. So this is an important slide because it shows the common errors that we see with applicants. So specifically, if the customer receives any of these errors, this is how you can resolve it.

So the address matching service error is just an error that may come up if you are not able to verify the address of where you're located. And so what -- the documentation that you'd need to move past that error is just any kind of address documentation where you live. In addition to that, you can also -- let's say you live in a community -- I think all of you have, obviously, addresses, so it's not as challenging.

But for native consumers that have no address, if they can actually -- or a homeless consumer, what they can do is they can put into one -- the addressing page I live underneath this bridge or I live really close to this highway or I live in a tent near this place. You can actually write that down, and that is eligible.

If there's a duplicate address, there's address flow that can easily help you kind of walk through that. If you're under 18, you have to show your proof of emancipated minor status. The third-party identity verification error is basically it cannot pick up -- the system is not able to see whether or not -- your identity is difficult to identify. So you'd have to provide some proof of identity and we'll talk a little bit about that. And then program eligibility is just how you qualify. So SNAP, Medicaid, supplemental security income, federal public housing. And then we have a number of tribal-specific eligibility criteria that can also be used to qualify for this program. So there's a number of ways to do that.

So in terms of if they cannot recognize your address. So now, we're going to go into some details here. So let's say you have -- you're an applicant and you cannot -- you type in an address and the system cannot identify it. So what you can do here is you can use this mapping tool. And let's say -- you kind of know where you live. So let's say you live somewhere in rural Nevada. So you can take a pin, drop it where you think you live, and it'll populate the lat-long automatically, and that helps us move. And it goes to -- it helps you move through when you press next.

Now, in terms of program eligibility, let's say you select a program. Then, you have to provide -- so on the left-hand side, let's say you're qualifying, and you say I qualified for the Lifeline program because I receive SNAP, or any of the programs. It doesn't have to be all of them. It doesn't have to be three of them. I could just be one. You don't have to qualify for all. That's a really important piece, because sometimes people are, like, oh, wow. Look at this list. I have to fill it all out. No. Just one. So SNAP, Medicaid, supplemental security income, federal public

housing assistance, the VA pension, survivors' program, which are the key areas of eligibility for the Lifeline subsidy.

Then, when you click that, the next prompt comes up on the right, which is how. You need to prove to us how. You have to show us an approval letter or a benefits statement letter or a verification letter, something. And that can be easily uploaded here. And that is how we start really building the consumer's record for how we can really verify them easily and quickly. So this is where you upload the documents. So you have to do it. You can upload photos. Also, with your phone and/or PDF files.

Now, we're going to talk really quickly about the paper application, which is what it -- basically, this is what it looks like on the right-hand side of the page. You have to fill out everything. Please use black ink and capital letters. And the required fields are your name, address, whether the address is permanent or temporary, or if you have a billing address, if it's different. Your DOB, as well as your last four digits of Social or your tribal ID number. We need that. It's critical for us to have that to move your application through the process.

The third page of the application is that you have to show how you qualify. So here is where you check off SSI, Medicaid, public housing, SNAP. It's right here. If you're a native consumer and live on tribal lands, these are the criteria you can also qualify for. BIA General Assistance, Tribal TANF, Tribal Head Start, or the Food Distribution Program, which is the program that's used in lieu of SNAP in Indian country.

Or, as you can see, you can qualify by showing income. So the table below is based on 135 percent of the federal poverty guidelines. That is not a lot. Right? Most states are well above that. Practically everybody is. But these rules were set by the FCC, so this is sort of a baseline. So if the customer doesn't feel like that works for them, then they certainly have the option and be able to demonstrated, based on the eligibility program above.

Now, consumers can mail in their application here to our Kentucky support center address. I would say take a picture of this. Make sure you have it. It's really important it. This is the support center 1-800 number. The eligibility decision as to whether or not your quality is between seven and ten days. And so that's for a paper application that you mail in.

Now, some tips, on slide 23, I wanted to share with you is if the consumer has access to e-mail, please use it. Again, these are consumers that may not have e-mail, but please think about ways to accelerate the process. Because we just want these consumers to know quickly because these are distressed, economically challenged people that need support. So we're open and ready and willing to help them in any way we can.

Also, when they submit their documents, copies of their eligibility documents, identity documents, the one per household worksheet, which I will talk about as well, that all has to be in the packet. So please make sure. And the one -- the household worksheet is on our [lifelinesupport.org](http://lifelinesupport.org) website. So you can just print those out.

Now, how to get help. So we're going to talk very briefly about how to manage your benefit. So the recertification process is very similar to other -- several programs we have to annually confirm that you're eligible. And typically, this is a self-certification process. So you have to actively certify that, yes, I am eligible for this program. And then you continue for the benefits to be maintained. And that's key because if we don't do it, then we cannot continue to distribute this support.

Non-usage is really, really important. You must use your phone. You must use your subsidy. If you do not, then chances are we are notified that the account is idle and nothing is happening. And it's really important for your customers, for your residents to use their phone because we are notified that it's just not being used. And if it's not being used, the subsidy could be used for somebody else. So please encourage folks to use the phone, use their account, because idle accounts then to get -- after -- if the service is not being used at least once every 30 days, we are notified. And then it triggers kind of an inquiry.

If there's any address updates, the customer must inform their phone company, if they move or change. Really important. And if the customer's not happy with their carrier, which happens, then it's important that the customer knows they have choice. That they can switch to a different company by reapplying through the Verifier, and we can help them through that process.

The resources are here. So again, I want to call your attention to the 1-800 number, 9:00 A.M. to 9:00 P.M. -- I said 8:00 A.M. Sorry. 9:00 A.M. to 9:00 P.M. Eastern Standard Time, Monday through Sunday. Our call center agents get, like I said, thousands of questions and thousands of calls every day. So we want people to feel comfortable calling, asking questions. Use it.

The website is [lifelinesupport.org](http://lifelinesupport.org), which has all the information. We have videos on how to apply. We have one-page summaries. I would encourage all the public housing advocates and public housing leaders on the call, if you can, print some stuff out. Print out the one-pager. Print out the consumer instructions. And post them somewhere, so people can see them. Because we just want people to know and use the subsidy. So it's very important.

Now, that concludes my discussion. What I realize my slides did not have is how the one per household worksheet works, which I don't really know why that's not here. But I wanted to tell you is a key requirement of this program is that when you're eligible, eligibility goes to one entity who qualifies for household. So for example, if you are an economic household of a family and you share expenses, only one person in that family gets the subsidy.

However, if you live in a public housing building or if you live in a homeless shelter or if you live at a seniors' center or -- that is, a group type of living arrangement -- or if you're in a roommate situation and you're not sharing expenses, then that one per household requirement does not apply.

So let me just repeat. This is very important because we've learned that the phone companies have confused this for a lot of Lifeline customers. That when a customer basically self-certifies that they do not share living expenses, we honor that. Because we want to make sure that other

people in that household are getting the subsidy because they qualify because they're not sharing expenses.

So the one per household worksheet just allows you, and it's on our website, to explain or just provide a little bit more clarity on that, indeed, you do not share expenses with the other people in your house. And let's say we're roommates and we are -- I have my expenses, you have your expenses, even though we might be sharing the same roof or we're paying rent together. That doesn't matter. It just matters if you are sharing a variety of living expenses. And these details are on the one per household worksheet. So that, I think, is important to really stress for everybody. And I really want to just reiterate for need for the public housing leaders on this call to help me get this information out there.

Because what I've learned is that a lot of people don't know about this program, which is shocking. It's a \$2.5 billion program and they're not getting the subsidy and they qualify for it. So we want people to use it. We want people to apply for it. And I just wanted to have the opportunity to chat with all of you about how beneficial the subsidy is for every public housing resident in helping them just get more tools to enhance their quality of life. So with that, I can turn it over to Heather, who is a director of resident services in Kansas.

Dina Lehmann-Kim: Hi, you guys. This is Dina. I'm finally able to call in. Can you hear me?

Janelle Beverly: We sure can.

Dina Lehmann-Kim: Oh, good. Sorry. I apologize for the technical difficulty earlier. And I want to thank Jessica so much for her leadership and her partnership over the years. And I also wanted to say that we're very excited to be able to bring this topic to this audience because it's such an important resource, as Jessica, you have said throughout your wonderful presentation.

And so we open this up to PHAs that are outside of the ConnectHomeUSA family on purpose, because we want to spread this information. And as Jessica said, we certainly would appreciate you sharing this information with your other PHA colleagues either in-house or across the country. Anyone that you may know.

And so with that, I would like to now turn it over to Heather. But let me first introduce her. Heather McNeive is the director of resident services for the Lawrence-Douglas County Housing Authority. She oversees the raw service coordinator and family self-sufficiency program. And as the lead on the Housing Authority's ConnectHomeUSA program, Heather is passionate about connecting clients to the Internet and technology resources. So Heather, with that, take it away.

Heather McNeive: Oh, thank you, Dina, and thank you, everybody, for joining us this afternoon. As Jessica so eloquently put it and how Dina introduced me, I am really excited about this program. I have been with the Housing Authority here in Lawrence for eight years. And in my eight years, I have seen a lot of clients access the Lifeline benefit, and I've really seen how it's changed lives. So that's kind of how I got really excited about ConnectHome and the ConnectHome programs.



So yes. I would like to start a little bit by explaining -- I don't want to go over too much of what Jessica touched on, but really emphasizing that cell phone or broadband Internet or home phone in the household. I have had a lot of confusion working with my public housing and Section 8 clients, that they'll come in and they're really excited about this low-cost Internet option they've been hearing about.

And then I'm kind of questioning them, do you have a government phone or a Lifeline phone already? And they'll say no and then we'll do the application; turns out they already have the benefit in the form of a cell phone. So there is a little bit of confusion on the client's part. So I really do spend a lot of time really sorting that out and asking the relevant questions to make sure that it's not something that they're going to use their time and energy. So it's really just kind of getting to the heart of it.

And so one of the things about my local jurisdiction was within the last couple of years, we had a new company come in that bought out the local company. So our regional provider is called Midco. And they started offering the Internet broadband option in Lawrence, which was huge. Because, previously, it was a small company and they only offered a home phone option. So when Midco came in, we were really excited that they were a larger company and they offered the broadband Internet Lifeline benefit.

So as Jessica mentioned, the website there, and there's a link to it and there's also a screen capture. You can really find what companies provide Lifeline benefits in your area really easily on their website. So I do encourage everybody to go there and see what companies are available to work with.

My office provides application assistance directly to our public housing and Section 8 tenants. We really do encourage the online option. It is so much faster. And then you can upload or fax in the required benefit eligibility information pretty quickly. So it's much easier. But if that's not an option, mailing it in or faxing it in. And it really depends on, again, what your regional or local provider is offering.

Okay. So I wanted to share just a little bit more about my experience working with clients and some of the common problems that I've seen. On some of the applications, they'll ask the client to select a PIN, and they have to remember what that PIN is so that they can reference back to their application at a later date. Sometimes, they can't remember their pin. So I will keep a copy of their application in their file, just so that if I need to refer back to it, if they do run into a problem, so that we can access that again. Sometimes, that's unique to the provider.

Frequently, if they're sending in a handwritten application or mailing it in or faxing it in, I have seen applications come back rejected because they cannot read the handwriting on the application. So that would be a tip that I would give you guys. Just make sure that they're using their clearest handwriting, or you can -- I allow my staff to write it in for them under their supervision.

On the fourth section of the application, the clients do have to initial all the policies, which is just basically that they're not receiving a duplicate benefit, that they're eligible based on their

participation in the program. They can't initial the top and then draw a line down. Frequently, they'll try to do that. You can't do that.

They'll fail to submit the required supporting documentation. So I usually make sure we have that before we start the application, just so it's ready to go. They are already receiving Lifeline benefit through another provider in their household, so maybe I'm speaking to one adult in the household about Internet and they don't realize that their partner or the other adult in the household's phone service is a government phone. Frequently, that's the terminology, "government phone."

They didn't respond to follow-up attempts for additional information, so they will get something in the mail or an e-mail asking for clarification on something. Or if they need that additional documentation and they don't respond, they have to reapply, totally, and sometimes, that setback can seem daunting. But if you keep a copy of the application in their file, if you're able to do that, you can just change the dates on it, that sort of thing.

As Jessica mentioned, there is an annual recertification requirement. Sometimes, a client will fail to respond to that and have their phone cut off or their Internet service cut off. The providers in my area do a really good job of communicating this, but it does come by mail and they got to open their mail, which sometimes they don't.

For cell phones, too, I would really advise they have to send a text or make a call or go online at least once a month. Jessica mentioned that. I do have a lot of elderly tenants that want the cell phone option for safety, but maybe, they usually rely on their home phone. So they don't use the cell phone except for emergencies. And then they get cut off and they have to go about reapplying. So that can cause some frustration from the client's perspective.

And then my last problem or tip that I would say is watch out for scams. There is a lot of rumor and misinformation on the Internet and by word of mouth about what the government phone is, how they apply. Just a quick example. I had a client that came in and he primarily speaks Spanish. And he got some texts through his phone about we hope you apply for a government phone. Just send us your Social and your date of birth.

And he wasn't sure, so he texted back this random number is Social and his date of birth. So we - it caused a bigger problem. We had to do some identity theft prevention issues and put a freeze on his account and other things. But there are a lot of scams and misinformation on the Internet about what Lifeline is and what the government phone is.

Okay. And then just some stories. This is a quote that one of my clients told me when we got them connected to the Lifeline Internet program in their home. Just what a huge relief it is to have that Internet service in their home. Another example, I had an elderly veteran who qualified because he was a veteran, but also because he was in Section 8 housing. And he was kind of that one that failed to turn in his recertification and he also didn't always use it every day. But he relies heavily on that cell phone for safety, to be able to call an ambulance, call 911 if there's an emergency. Having that connection is so huge.

And then in our local jurisdiction, our school district provides devices, technology devices, for children to be able to take home and do their homework. They provide iPads, but they do not provide Internet. So it's really critical for our low-income families to be able to have that Internet service at home so that their children are able to do their homework, do their research, complete their projects. Here in Lawrence, we are moving to work agency, and we have a work requirement for our folks. So being able to assist job seekers and students with their homework and with their employment applications is critical.

So I guess another piece of advice that I would offer Housing Authority is really develop a relationship with your local providers. Like I mentioned, Midco is our local provider. I found that a lot of our clients are getting denied because I was sending in public housing leases as proof that they were public housing tenants and therefore eligible for the benefit. They didn't know how to read my lease or what that meant.

So what I did was I called up the company and I spoke to one of their representatives and I spoke to the manager. And I developed a relationship with them about what it means to be in public housing in Douglas County, Kansas, and what that looks like. So we developed that relationship there with the local provider. They also ended up giving me a grant to buy some computers for my tenants. So that relationship paid off in more than one way.

And I've also still found that some of our tenants are still getting denied based on the applications we send in. So I started writing an advocacy letter, like to whom it may concern, this person is a public housing tenant in good standing. Therefore, they're eligible for the Lifeline benefit. So those are just a couple of examples.

And then one of the things that we started doing was including an application in our new tenant orientation packet. I would really encourage you to do that. A lot of times, when new tenants are moving into public housing or getting their voucher, they're overwhelmed by the process. Right?

So being able to just slip that application and just so you know, you're now eligible for this great program that's going to help you connect to the Internet or cell phone or home phone. I found that that was a really good thing. So even if they didn't do it in the moment, they came back later and said I would like to get some applying for this Internet option.

So those are my tips and my advice on how to help public housing and Section 8 tenants connect to the Lifeline benefit program. That really concludes my second of the program. I can hand it back over to Janelle or Dina to do the Q&A section.

Dina Lehmann-Kim: I'll pass it over to Janelle for the Q&A. Thank you.

Janelle Beverly: All right. Just as a quick reminder, you may ask questions in two ways. In the right-hand navigation panel, you will see a hand-shaped icon. If you would like to verbally share your question, just select the hand icon and I'll unmute your line. And we'll ask those questions in order of seats. Or if you'd like to send us your questions, feel free to type your question in the chat box in the lower right-hand navigation panel. I will read your question out loud in the order we receive them.

Again, if we're not able to answer all questions during the webinar, we will reply afterwards. We have received a couple of questions during the course of the webinar.

The first question is, "Is the Lifeline program available to Section 8 voucher holders or just public housing?"

Jessica Zufolo: This is Jessica from the Lifeline program. And if I understand your question correctly, you're trying to understand whether or not the Lifeline benefit is just for Section 8. It is for all federal public housing benefits. So it's not just Section 8. It includes all federal -- essentially, rental assistance. So the HUD OGC clarified that for me. Not just Section 8. A couple of years ago, actually prior to 2016, it was just Section 8. But this is for all federal public housing support.

Heather McNeive: Yes. I would add to that that the section of the application asks if you participate in federal public housing assistance. So there is a little bit of confusion around that that I have had to clear up. Voucher holders are absolutely eligible. And the supporting documentation for that is -- I've been sending in a copy of their voucher.

But then again, sometimes the provider doesn't know what a voucher is. The company doesn't know what a voucher is. So I've also submitted those letters of advocacy that I recommended, just to whom it may concern, they are a Section 8 tenant in good standing. If you have any questions, contact me. Usually, that does the trick.

Janelle Beverly: Great question. All right. We received another question. It says, "Is Lifeline available in Oklahoma yet?"

Jessica Zufolo: Lifeline is available nationwide. So it's available in every single state and territory. It is not restricted anywhere. If your question is whether or not Oklahoma has participated or been enrolled into the Lifeline National Verifier where we can verify the applicant in seconds, no.

We have not had a chance -- we have not been successful in getting the Oklahoma Department of Human Services that administers SNAP and Medicaid to collaborate with us to establish a computer matching agreement to enable us to verify the customer in real time by pinging them against a credible data source like theirs. I tried. Had a lot of challenges there. If you have any connections, if you want to help me, go for it. You can always e-mail me separately and I would be very excited to have any help to get Oklahoma into the Verifier.

Janelle Beverly: Our next question that we received is a clarifying question. And it says, "Is it a discount of \$9.25 per month, not a total bill of \$9.25; correct?"

Jessica Zufolo: That's correct. My colleague's going to explain that a little bit further. And my colleague manages part of the call center, so Kelly?

Kelly: Hi. Good afternoon, everyone. I also just want to help clarify that as well. So service providers are also able to provide a benefit how they see fit. So while we provide or approve a disbursement for \$9.25 per qualified subscriber, they may decide to offer a free phone or a certain package as a part of their Lifeline offering.

But that may change from service provider to service provider. So I do just want to offer that up for our consumers to search around and look for different Lifeline providers, as they do have different options.

Jessica Zufolo: Yeah. Definitely, the customer should -- see, part of the goal of the Lifeline National Verifier is really to empower the customer to be able to pick and choose the carrier that they think is the best, one, for their business, for their enrollment. And ultimately, we hope to get to a place where low-income consumers are something -- is a consumer population that the phone companies compete for because they want to serve them.

Heather McNeive: Yeah. And I would throw in an example here. So in my jurisdiction, our local provider, Midco, provides -- if they choose the Internet option, they provide a router, and it is \$6 a month for 250 megabits, which is pretty dang fast. So it works out pretty well. It's part of why I was so happy when Midco came in. It depends on the provider in your jurisdiction.

Janelle Beverly: Our next question is, "Is the Lifeline benefit the same as the AT&T Access and the Spectrum Assist Internet Program?"

Leah Sterney: Hi. This is Leah Sterney [ph] with the Lifeline program. So I just wanted to clarify that sometimes, some Internet companies have their own individual programs completely unrelated to the Lifeline program. They just offer their own discount and it's not a federal benefit.

That can be different than the Lifeline program. However, sometimes, phone companies will also market the Lifeline benefit as just a benefit that they offer. So we can understand that can get a little confusing. But the two programs that you mentioned are specific to those companies.

Jessica Zufolo: Yeah. I think that's right. So let me just add to what colleague Leah said. So there's two types of ways to think about this. There are large companies -- I believe Comcast has what is known as the Internet Essentials Program. That is not part of the Lifeline program. We've encouraged Comcast to participate, but they're not interested in participating in a government program that subsidizes the customers. So they have their own discount offering. It is not within this program at all. It's a separate -- their own thing.

The AT&T program you're referring to is the same type of model. Then, you have companies like Tracfone and others that basically have developed a product that is branded, like SafeLink or Boost Mobile, and they are a low-income-based service offering, where the package is minutes, and they also provide a free handset.

And it is basically we provide the subsidy to this provider based on the eligibility of the customer. Then, they market it as their own service. So anyway, it's confusing because

sometimes, I'll take the bus in Washington D.C. and I'll see ads for pre-paid phone service offerings. But it's really the Lifeline discount. So just want to make you guys savvy about that.

Janelle Beverly: And the next question we have is how can housing authorities in a state where it's not yet launched advocate for -- and I believe they're talking about the National Verifier.

Jessica Zufolo: Oh, absolutely. Call me. I can help you, talk to you. I need your help. Part of the reason why this call is so helpful to me or such a priority, to be honest with you, to speak to all of you, is because you're such critical advocates and really important stakeholders of this entire process and this entire effort because you're dealing with the same customers. We touch, collectively, the same customer base.

So please reach out to me if you can. I would be so grateful. I can talk to you about what's going on. What the barriers -- what kind of challenges we've had with getting the Verifier launched in your state. I can go really deep down in the weeds. So you can always e-mail me at [jessica.zufolo@usac.org](mailto:jessica.zufolo@usac.org).

Janelle Beverly: Thank you, Jessica. As a reminder, we will share the slide presentation following the webinar, and I will include Jessica's information, as well as Heather's, if you have any follow-up questions for the two of them.

The next question we received -- I have two questions about slide presentations. Again, those will be uploaded on HUD Exchange as well.

The next question is, "What is the average monthly cost for the Internet Lifeline?"

Jessica Zufolo: There is no -- so let me explain what that -- let me help clarify. So the providers that provider Internet, both fixed and mobile, they set pricing. The Lifeline program is a subsidy that discounts the bill.

So we don't set prices. We don't set the prices of the service offerings out in the market. It's just a subsidy. It goes directly to discount the customer bill. So the answer to your question is we don't set those prices. The market just sets those prices. It's set by the company themselves.

Janelle Beverly: The next question we received is asking, "Can a tenant have only one service, cell phone or Internet or home phone?"

Jessica Zufolo: So the customer may only -- the benefit only goes to one service. You can't have a Lifeline discount off your cell phone, off your Internet. You just can't do that. It's one service. My colleague is correcting me. Go ahead.

Kelly: So it also kind of goes back to that same point that we were talking about earlier. It depends upon the service providers. Some service providers do offer what we called a bundled package. So some service providers can provide a -- what we call voice, which is just your traditional either handset, wireless, or landline wire line service. And then they combine that with a broadband service. So we do encourage consumers to go talk to different service

providers, Lifeline service providers, because they do have different offering. So it just depends upon each service provider to answer that question correctly.

Jessica Zufolo: But Kelly, is it true that the subsidy only goes towards one service offering? In other words, it can be a bundled service offering, but you can have your smartphone that has voice minutes and data, but you can't also have that and home Internet.

Kelly: Yes.

Jessica Zufolo: I think that's what the question --

Kelly: I understood the question wrong. So I think that question, then, points back to just the overall point that one person can only have one benefit. And so to Jessica's point, at that point, regardless if it's a bundled package or not, we're counting it as one benefit.

Jessica Zufolo: And those are rules set by the FCC. So those are rules we just administer here.

Dina Lehmann-Kim: This is Dina. Can I maybe clarify a little bit? If somebody has a bundled package, and let's pretend it costs \$20, and through the bundle, they get home Internet, a landline, and a cell phone, the Lifeline subsidy would cover \$9.25 for the whole bill; is that correct?

Kelly: No. I don't think so. So to answer that question, how much that consumer may pay for that package, it's dependent upon the service provider. What then happens on our end is that we see that that consumer is enrolled with let's just call it ABC Telecom Company and they're a qualified subscriber. We then disburse \$9.25 for her benefit to the service provider. So when we disburse that, the consumer may receive \$9.25 against their bill. But ultimately, it's actually seen at the service provider. Does that help clarify?

Dina Lehmann-Kim: That last part that you said, it's seen by the service provider?

Kelly: Right. So as we were talking earlier, the service providers can provide different offering. That may be different prices. That may be some kind of free device or something that may be different. So we don't want to give any specifics about how consumers actually receive their benefit. And what happens is that the service provider then receives a disbursement of \$9.25 based on this consumer being qualified.

Dina Lehmann-Kim: Do you have an example?

Kelly: So if we do use that example, the consumer goes into -- I believe, Assurance provides -- and don't quote me on this. But Assurance, I understand, provides a free handset. That's one of their offerings. Typically, a handset's going to cost more than \$9.25 for -- and, I mean, a handset meaning a cell phone. Typically costs more than \$9.25. So in that case, the consumer doesn't necessarily see \$9.25, because they get a free phone, and then, they get minutes.

Dina Lehmann-Kim: And they get a discounted bill?

Kelly: Yes. However, when it comes between Assurance and USAC, we see the consumer, oh, Assurance issued this qualified consumer a Lifeline discount. We then will account \$9.25 to the service provider monthly based upon their qualification.

Jessica Zufolo: Right. And so just to go back to what you just said, Dina, I mean, typically, the subsidy goes towards -- you can't have it multiple times in the house; right? So in other words, can't have multiple people getting it in the same economic household, and it can't go for your cell phone and your home Internet. That's considered two different services.

Dina Lehmann-Kim: Right.

Jessica Zufolo: That's just the way the FCC's rules are set. I'm not aware of a cell phone bundle that includes home Internet. It might, but I don't know -- I'm not aware of it. And if it is, talk to the phone company; see what they're doing; right? I mean, that's kind of how the rules work.

Kelly: We strongly encourage consumers to talk to the service providers to see how they offer.

Jessica Zufolo: And I see a question in the chat. "Is it correct that those program providers discount for services and does not provide devices?" So when you're speaking -- and that's from Tammy Phillips [ph]. And if "device" means a phone or handset, we do not -- the subsidy only goes to the service.

Now, often, as Kelly just mentioned, what carriers end up doing is, like at Sam's Club or at Walmart, what they'll do is they'll give you a bundle of minutes with a phone for \$9.25 a month. But the subsidy does not cover the cost of the phone, only for the reoccurring monthly service. Does that help?

Janelle Beverly: Thank you. Yeah. So we have quite a few more questions, and I think we have time for one more. So if we did not get to your question today, again, we will send an e-mail reply following the webinar.

But the last question we're going to take today is, "Is there a way to find service providers in my area without enrolling in the program? I can't seem to do so on the site."

Jessica Zufolo: Yes, absolutely. Sorry. Did you finish the question?

Janelle Beverly: The last part was just letting you guys know that the get started button doesn't seem to be working.

Jessica Zufolo: Are you the consumer actually in the National Verifier and then trying to apply, versus going to the website? Because consumers are able to go to [lifelinesupport.org](http://lifelinesupport.org) and there is the same tool. It actually is referenced in the portal. It's just a link there. But it's not within the application process.



So if you're just interested in looking to see who's in your area, maybe potentially to apply, you certainly can do that. So we encourage consumers to go to [lifelinesupport.org](http://lifelinesupport.org) to the Find Companies Near Me tool from the left-hand side. They can do that any point. They also can call our Lifeline support center, and they're happy to help find service providers in the area.

Kelly: Again, to reiterate, go to the Companies Near Me tool on the website and just type in your ZIP code. And that'll give you a list of everybody.

Janelle Beverly: Great. Thank you. So will send out a reply for all the remaining questions. Dina, did you have anything else you wanted to say before ending the session today?

Dina Lehmann-Kim: Just to thank our wonderful speakers, Jessica, Heather, and Jessica's team. Thank you so much for taking the time out of your busy schedule to do this for us today. And thank you to our housing authority communities and staff for being on today. And we will follow up, as Janelle said, with any other questions that remain unanswered. Thank you, everyone.

Janelle Beverly: Thanks. And we can do another webinar whenever you feel that it's -- we can always do more. Whatever you want.

Dina Lehmann-Kim: Okay. That sounds good.

Janelle Beverly: Thank you. Thanks, everybody.

All: Thank you. Bye.