

Launching a Multifamily FSS Program

JEFFREY LUBELL: So good afternoon, and welcome to the Multifamily FSS webinar series. My name is Jeff Lubell, and along with Melissa Vandawalker, we work at ABT Associates, and are contractors working in partnership with the Technical Assistance Collaborative to support HUD'S implementation of the Multifamily FSS program. I'm going to go ahead and share my screen with you.

You should now be able to see the webinar. I'm going to start at the beginning here, and I'm just going to do some introductions. Let's just share my screen again. I apologize.

So some introductions, we're joined today by two members of HUD's FSS team, Danielle Garcia and Carissa Janis. Danielle is the branch chief for subsidy oversight in the office of asset management and portfolio oversight. And Carissa Janis is a program analyst in that same office.

We're also joined by Aaron Gornstein, who is the president and CEO of POAH, Preservation of Affordable Housing Inc., and Debbie Nutter, president, and CEO, and co-founder of The Caleb Group. They are two of the multifamily owners that have been pioneers in launching multifamily FSS programs. So with that, I'm going to turn it over to Danielle, who's going to kick us off.

DANIELLE GARCIA: Thanks, Jeff, and hello, everyone. Thank you so much for joining our kickoff of the first of three webinar series regarding multifamily FSS. The FY 2015 Appropriations Act granted authority from multifamily owners to implement an FSS program and HUD pay the escrow. We in the office of multifamily are very excited with the publication of Housing Notice 2016 dash 08. FSS is a very powerful employment and asset building tool program that can now be made available to our residents.

And I am pleased to announce that today, along with our colleagues over at POAH and The Caleb Group, since the notice was published, we have received two action plans from owners who would like to implement the assets program, so that very exciting news. And as Jeff mentioned today, I am joined with my HUD colleague Carissa Janis. Carissa has very extensive knowledge and experience regarding supportive services programs. She was also the lead previously for the service coordinator program under the [? 202 ?] program.

And again, a very special thank you to ABT for facilitating the webinar series. And a special thank you to our two guest speakers, Aaron Gornstein at POAH and Debbie Nutter with The Caleb Group. And this slide that we have presented to you show the launch of our webinar series that are coming up this next month.

The next one will be October 19th from 12:30 to 2:00 eastern time. And within that webinar, we will be showing promising practices for running a successful FSS program. And then the third series on October 26 from 1:00 to 2:30 eastern time, it will be HUD staff conducting that Webinar Series, really going over the technical aspects of the Housing Notice.

And just to give you an update with where we're at with training. We did conduct five webinar series for HUD staff nationwide. We do have a design council with at least one person per region within the HUD office that are considering subject matter experts of FSS. And we do also plan to conduct a separate webinar series for our performance based contract administrators. So with that, I will turn it back to Jeff.

JEFFREY LUBELL: Thank you. Looking forward to the rest of the webinar, and hearing especially from our guests at the end. So I see a number of you have already found a Q&A button. That's great. I'm not going to be able to answer your Q&As right away.

What I will do is at the end of the webinar, we'll have time for questions. So please keep the questions coming. That's what the Q&A box is for, but we're not really going to be able to answer them until we're at the end of the webinar.

So here's a quick agenda for today. We're going to start with a brief summary of what the Multifamily FSS Program is. We're then going to provide an overview of the multifamily FSS program from two perspectives, first from the perspective of the resident. What does participating in this program really feel like?

And the second is from the perspective of the owner. What is involved in setting up and administering an FSS program? And we'll conclude by hearing from two of our owners who started FSS programs about the benefits of offering an FSS program.

And we're going to walk through a lot of material here. We're going to do relatively quickly. I just want to apologize in advance. The goal here is to try to get to your questions.

And so there's a lot of material to cover. And we're hoping to have 20 to 30 minutes at the end, so we can answer as many questions as possible. And then we're looking forward to subsequent webinars too, where we'll hear more from established FSS practitioners.

So going to start here with the program summary. The Multifamily FSS program is designed to help residents increase their earnings and build assets in financial capability. The program has historically only been open to residents of the public housing program, or to participants of the housing choice voucher program. But with the publication of a new housing notice, owners of HUD assisted multifamily properties with section eight contracts are now able to offer the program to their residents.

FSS is voluntary for both owners and for residents. Owners are free to decide

whether or not to participate. And once an owner chooses to participate, residents are free to decide whether or not to join the program.

FSS has two key features shown here. We'll talk more about both of these. The first is an escrow account that grows as families earnings grow, and the second is case management or coaching to support residents as they work to achieve their goals.

The escrow account helps residents build savings that they can use to improve their quality of life and advance their personal goals. It's what we call an asset account, or an asset building account. And it ties into a whole theory of change around helping families build assets, so that they're better able to achieve their goals, whether it's home ownership, or starting a business, or investing in education, or even meeting short term goals, like paying for employment and training, or paying for a car that's broken down. And the escrow account also has the role of providing an economic incentive for families to increase their earnings. And that can be really important for families who, for many years, have really felt like they haven't had the ability to increase their earnings, because they've been worried about their rent going up.

The second piece is case management or coaching. Residents who choose to enroll in FSS work with a program coordinator, who helps some identify a series of intermediate and long term goals, and the steps they need to take to achieve those goals. This is the human side of FSS. This is the side that really provides encouragement, and support, and connects families up with services that they may need to overcome barriers to work, such as job training or adult education services. So big picture overview, we're going to proceed now to provide an overview of the Multifamily FSS program from the residents perspective, and turn to my colleague Melissa Vandawalker.

MELISSA VANDAWALKER: Thanks, Jeff. First, we're going to talk about the FSS program from the resident's side. And if the resident experiences FSS program, it basically has four main component.s The first is the contract of participation, case

management and coaching, which Jeff just alluded to, the escrow account, and finally how FSS participants complete the FSS program, and then can access [INAUDIBLE] in their escrow account. So we're going to talk about each of these elements.

The first is the contract of participation. Once a resident decided to enroll in the FSS program, the resident signs a contract of participation with the owner. The contract of participation actually consists of two different documents. The first is the formal contract, and the second is an individual training and services plan. The contract sets up the rights and responsibilities of both the participant and the owner, and is signed by both parties.

The individual training and services plan, otherwise abbreviated as ITSP, and you'll hear it talk about it as the ITSP this morning-- or this afternoon. The ITSP lays out the individual self-sufficiency goals that the participant want to achieve in the FSS program, as well as its specific steps needed to achieve these goals and the services that will be provided to the participant as part of the FSS program. Now each FSS participant is required to have two specific goals in their ITSP.

The first is that for all family members to become independent of cash welfare assistance for at least 12 months prior to completing the contract. And this refers only to cash TANF income assistance. It does not refer to food stamps, or Medicaid, or any other short term payment that participants may receive.

The second required goal them all FSS participants are required to include it in their contract in ITSP is that the FSS participant must seek and maintain suitable employment. And suitable employment can mean something different for every participant. It is really based on what their individual skills, and education, and job training is. And suitable employment also depends on what types of opportunities you have in your communities, what kinds of employment opportunities are available, or educational programs. So suitable employment is really based on the

individual person, and is different for everyone.

So in addition to the two required goals that every participant must have, they can also establish other goals. For example, many participants establish educational goals, such as trying to achieve their GED, or getting a college degree. Or they set the goal of being ready to buy a home at the end of their FSS participation.

The contract of participation generally lasts for five years. However, some participants can request extensions for up to two years, if they have good cause. And the owners get to have a discussion to determine whether or not they have an additional two years to achieve their goal.

So the second main element from the resident's perspective in the FSS program is case management, or coaching services. Throughout the FSS program, FSS program coordinators work closely with participants to help them achieve their goals. This work with participants can be referred to as case management, or coaching. And then in some programs, the FSS program coordinator is also referred to as a case manager, or a coach. And I think some of the examples that we'll hear some later use different terms for how they refer to the people that actually work with the participants.

So once a participant enrolls in the FSS program, one of the first things the program coordinator does is conduct an assessment of the resident's abilities, interests, and barriers they may have to employment. Now, these assessments can vary in extensiveness, in formality. There are a lot of tools out there that owners can use for this purpose. And a lot of FSS program coordinators also develop their own tool.

So after the assessment is completed, or even as part of the assessment process, the program coordinators work with the residents to help them identify their goals. And these are the goals that are laid out in the ITSP. In many cases, in order to achieve these goals, the FSS coordinator then makes referrals to different programs and

services in the community. FSS program coordinators do not provide direct services, but they will make referrals to the programs and services that already exist in the community. And these referrals usually focus on services that deal with increased education or employment, or focused on increasing your financial capability.

The types of services and programs obviously will vary, depending on what is in the community, but common services that usually the program coordinators make referrals to are educational programs, job training programs, financial services counseling, home ownership counseling, transportation services, child care. There's a long list of different types of services that the program coordinators will usually find and refer out to.

So once a program coordinator and participant have conducted the assessment and established their goals, the work of the program coordinator with the resident is to periodically check in with them to see how they're doing on meeting their goals, and also for follow-up on any referrals they might have received.

So some FSS program coordinators choose to establish regular monthly or quarterly meetings with participants. Others establish more informal meetings with them. And some even check in by email, or phone, or text. It's really up to the individual program coordinators and owners to determine how they want to meet with their participants. Many program coordinators and you might hear from some of them later, really believe that meeting in person with participants on a regular basis is really important for developing trust with the partner.

So once the goals are established, program coordinators are checking in periodically. And then throughout the program, they'll give ongoing support as needed. Participants might have some issues that they might need handling in order to address barriers to employment. They might have other concerns with their family members that they might have to address before even thinking about their job training and education. So the program coordinators will provide the ongoing

support that participants need throughout the program.

Next, I want to talk a little bit about the escrow account. Now, the escrow account is the main incentive for residents to participate in the FSS program. And just going to talk a little bit more about how this works from the owner side. But generally for the participants, as their earnings increase, the amount in their escrow account will also increase.

Now, how this works is that, for all assisted housing residents, as they're earning increase, their rent will also increase. If the resident is in FSS however, that increase that is due to the increased earnings will go into the escrow account, rather than go towards their rent. And I'm going to a simple calculation in just a minute.

So generally then, the resident will be able to access these escrow funds later. And they have two ways that they can accept these escrow accounts. And one is if they complete all of their ITSP goals and complete the program, and they are able to access their full amount of their funds. And there's a second way that they can access their funds prior to completing their goals is that owners can choose to allow early disbursement of escrow accounts to participants, if they have been making progress towards their goal, and if they need the funds for a purpose that will help them achieve their goals.

So, for example, if they're taking classes, they might need some funds for books, or other materials. Or as Jeff mentioned, transportation is a big issue for a lot of participants. And so often, sometimes they use their funds early to pay for car repairs, or others transportation in order to get to work. So the escrow account, participants can access their full approved amount on completion of the program. So in this next slide, we're going to show a simple FSS calculation.

So in this example, a family that is about to join FSS has an annual income of about \$12,000 a year, or \$1,000 a month. And this income is coming all through earnings.

So they have a job where they earn \$12,000 dollars a year. So in this example, prior to them joining FSS, their total tenant payment will be about 30% of their income.

So in this situation, they're paying \$300 a month for rent and utilities for their total tenant payment, or their TTP. Now say that the head of household joins the FSS program. And because of the services they receive, or the case management they receive, they get a better paying job, and now they're earning \$18,000, or \$1,500 a month. And again, this is entirely all from earnings.

So in this situation, now they join the FSS program, their earnings have increased from \$1,000 a month to \$1,500 a month. Their rent, their total tenant payment has gone up from \$300 a month to \$450 a month. And regardless of whether or not they're in FSS, they're total tenant payment will be \$450 a month.

So participating in FSS doesn't change the participant's [INAUDIBLE], but it does change the amount of funds that go into the escrow account. So in this example, the amount of funds that we'd place in the escrow account is the difference between the rent they would be paid when they join FSS, which is \$300 a month, to the rent that they are now paying with their increased earning of just \$450 a month. So that difference, the \$150, will be placed into the escrow account on behalf of the participants.

So one thing to note here, and I think Jeff will talk a little bit more about this later, but that the owner still receives the full amount of rent. So that \$150 that is being placed into the escrow account on behalf of the participants will then be replaced by HUD in additional [? half ?] [? funds. ?] So the owner does not lose money for having residents participate in the FSS program.

So there are two important things to keep in mind when thinking about this calculation. One, as I mentioned a couple times, it is only based on income from earnings. Escrow account funds is not based on income increases from other source

of funds. It's only earnings.

And then the second part is that these calculations are actually done a little bit differently for participants who are earning more than 50% of area median income. So HUD has a notice out that explains that in detail on their website. And we encourage you to look at that notice.

So finally, from the FSS participants' point of view is the completion of the FSS program. Once an FSS participant achieves his or her stated ITSP goals, they are then eligible to complete their contract of participation and access the full amount of funds in their escrow account. Now, completing the contract means that they have achieved all of their FSS goals. This means that they have achieved the two required goals to become independent of cash and welfare, and to obtain and maintain suitable employment, but also that they have achieved all of their other goals that they have bid out in their ITSP. Therefore, it's really important for the goals to be reasonable and achievable for the participants within the five to seven year program.

So for those that complete their contract and are able to access the full amount in their escrow account, there are actually no formal restrictions on how they can use their funds. However, we assume that program coordinators will have worked with the participants, and educated them on how they could strategically use these to help them further achieve their long term goals. One important thing to note is, even if participants complete their contract of participation and access their funds, they are not required to leave subsidized housing. So as long as they continue to meet the requirements of the program, if they complete their contract of participation, they are still eligible to stay in assisted housing.

So that are the four main components from the participant's side. And I'm give it back to Jeff to talk about it, the program from the owner's perspective.

JEFFREY LUBELL: Great. Thank you, Melissa. So what we're going to do, we're going to walk through-- well, there's a lot here, and I really want to make sure that we get to hearing from the owners, and what they found to be useful in this program. So we're going to walk you through this, again, a little bit quickly. But hopefully leave lots of time for questions at the end in this session, and also in the next session.

So the first step if a owner decides that he or she wants to run an FSS program is to develop and submit something that's called an FSS Action Plan. This is the document that tells HUD that you want to run an FSS program and documents the policies and procedures that you will follow in administering the program, along with a schedule for implementation. If a program wants to apply to use residual receipts to pay for FSS staff or other program expenses, you have to submit your request at the same time as the action plan. And you can't use residual receipts funds for FSS until both the action plan and the request to use the residual receipts have been approved.

So keep that in mind. Also, you can't really start your program, you can't sign any contract of participation with the FSS participant until those things have been approved. Owners using residual receipts to employ an FSS program coordinator must begin program operations within 12 months of the approval date to use the residual receipts.

So these are the main elements of an FSS Action Plan. It covers a lot. I won't necessarily read all of them, but basically it covers everything involved in starting and administering an FSS program. So it focuses on the steps you will use to reach out to residents, to enroll and screen residents, methods for identifying service needs, and the various services and programs that will be available to participants, generally through referrals, and policies on completions, and other exits from the program.

I just want to call your attention to the item in the bottom right, certificate of

coordination with local service providers. HUD does not fund services. That's a key kind of element of this program. And so really, it's essential that you work with other service providers to identify the services that are available in the community, and kind of work with them to coordinate that availability. So ultimately, you have to both do it and also affirm that you have consulted local service providers to determine the extent and availability of services in the community.

Now to get onto the funding point. There have been a number of questions about this. So there are two major expenses, and then a number of additional expenses you need to think about.

All FSS programs really need to provide staff to provide coaching or case management. So an owner will need to decide how he or she wants to fund these positions. Emphasis coordinators can be funded through a number of different sources. Owners with residual receipts accounts may submit a request to HUD to access those funds to cover program costs.

You can use residual receipts for the costs of staff to run the program, as well as other program expenses, such as case management software. Owners who use residual receipts to employ FSS coordinators are exempt from having to use residual receipts to offset project based section eight housing assistance payments. Now, there are no other HUD funding sources available to pay for FSS coordinators, but coordinators can be funded through grants from philanthropic foundations by using volunteers, or by partnering with other organizations that already provide case management.

Now, it's important in thinking about these other sources of funding to remember that every FSS program really needs to have dedicated staff available to manage this program. It is a program that takes time and effort to manage, so volunteers and partnerships are really best suited for extending the capacity of an FSS program, rather than as a substitute for core program staff. Now, the escrow account, if not

funded by the owner, as Melissa mentioned, money that goes into the escrow is instead offset by additional HAP. And the way this works is by creating a monthly owner agent requests an OARQ, as a positive adjustment to your voucher. And if you have additional questions about that, Danielle and Carissa can address them at the end of the call.

There are some other costs that you should think about and take into consideration. You're not required to use case management software, but a lot of FSS programs find it really valuable to have software that helps you keep track of data at the household level about every interaction with a resident, so that when you pick up again, if you see them once a month or once a quarter, you have a record of what's happened and their progress towards the goals and their contract.

A number of the software vendors that provide property management software also have case management modules that you can purchase. There are also standalone case management software available. And some of those modules have already been customized for the family self-sufficiency program.

You will need to think about how you're going to track escrow. HUD provides some Excel spreadsheets, but a lot of programs will end up using their accounting software to compute FSS escrow, and so you might need to make some modifications to the software. And you'll need to train your staff. So you need to think about how you handle that. And need to provide oversight and management for the program.

Hopefully, you'll hire good people to run the program, but it's always helpful to have somebody overseeing the program and making sure that a program is not running into obstacles, and they're being successful. And one thing to keep in mind is that, because you can't use residual receipts until your FSS action plan has been approved and your request to use the residual receipts has been approved, you'll need to budget some funding for planning for the program, preparing your FSS

action plan, and thinking about how you're going to run the program.

Now, our third component is identifying and training staff. You can do this either by hiring staff, revising the job descriptions of some of your existing staff, or by contracting out to a third party.

I can't emphasize enough that the FSS program coordinator is really the key staff for this program. You really can't [? see it ?] and just kind of expect that people who already have a full load will kind of squeeze this in. Most FSS programs have one or more dedicated program coordinators, who administer the program and provide case management or coaching to participants throughout the course of the program. They also have the responsibility of building referral partnerships with service providers, monitoring escrow accounts, and ultimately reporting on program outcomes.

Now, there are a number of different qualifications that you can look into for FSS coordinators. Some FSS programs require coordinators to have a four year degree in social work or a related field. But this is not a HUD requirement, but it could be a good thing. But it is important that your coordinators have relevant work experience, and if they really be committed to the mission of the program. They need to believe in your residents, and they need to believe in the goal of the program, which is to help people identify their own goals, and really invest their time and energy to achieving those goals.

So coordinators will need training in how to administer the program, how to develop trusting relationships with participants, how to locate service provider sources, and how to provide crisis intervention. If training is available in your area in something called motivational interviewing, or in another concept called co-active coaching, you might want to arrange to have your coordinators sign up for these trainings. While they're not specific to FSS, they can provide a really good introduction to client centered approaches that empower FSS participants to set their

goals and work on a path for achieving them.

So we've already talked a little bit about the program coordinator's role, so I'm going to try to move on to building partnerships. I said before that HUD does not fund services. Again, that's a point that's really important to emphasize. The concept here is that there are a web of services that are already available in the community that can be really helpful for residents as they seek to move to work. These include employment services, services to build financial capability and build assets, educational programs to help people build skills and obtain credentials.

And HUD does not want you to replicate all of these services. The goal really is to find a way intentionally to link families in the family self-sufficiency program with the services that are available in the community. Ultimately, you'll need to develop relationships with service providers, and then follow up to make sure that the service providers are doing what they said they would do in helping residents achieve the services that they need to meet their goals.

Now, there is something that housing authority run FSS programs are required to do that multifamily FSS programs are not required to do, which is to establish something called a program coordinating committee. This is a committee that's comprised of representatives of local government, and representatives of service providers. And it's intended to provide a kind of a formal structure for conducting outreach to service providers, and engaging them in the program. So you meet periodically and talk about what the FSS program is doing, and what the goals are, and what the needs are, and how to coordinate service delivery.

So, again, this is not something that multifamily owners are required to do, but it is something that you might want to consider doing, or adapting to your program, because it provides a vehicle for engaging service providers on getting them excited about the FSS program. You also can partner with an existing program coordinating committee that's run by a housing authority, or you can partner with another owner

in jointly establishing a PCC. That's what they call the Program Coordinating Committee.

Now, I mentioned earlier that the FSS program is a voluntary program on the part of the residents. So that means that ultimately you'll need a set of procedures for determining who is eligible to participate in FSS and how you're going to market FSS to those residents. So first of all, FSS programs do have the ability to establish objective nondiscriminatory criteria for determining when a family may be ineligible to participate in FSS.

Key examples are a history of failing to comply with lease requirements, or having been previously terminated from the FSS program. So for those limited categories, you can say those people are not eligible. But after that, for the vast majority of all other residents, you need to adopt an objective participant selection process. Examples include selecting participants by lottery, by time of date of application, or by time living in assisted housing.

FSS programs also have a limited ability to screen for motivation to participate and succeed in the FSS program. And the concept here is that you may have a limited program, you may not have the resources to support everybody participating in the program, and so it makes sense to really focus on those residents who are really committed to making progress towards economic security. And you're allowed to develop a screen to do that. But that screen needs to be nondiscriminatory, which means it needs to be accessible to all potential participants, including participants with limited English language skills or people with disabilities.

It goes without saying, but I'll say it anyway. Owners cannot take into consideration any factor that may have the intent or effect of discriminating on the basis of race, national origin, a family's sex, religion, or disability. Examples of these prohibited screening factors include a family's educational level, previous job history, or job performance, credit rating, marital status, number of children, or sensory or manual

skills.

Here are some marketing ideas to consider. And we'll come back to this in the next webinar, where we'll hear from some existing successful FSS coordinators about what did they do to recruit residents. But it is important to remember that this program sometimes can be challenging to educate residents on, and there's a real need to kind of be proactive in really reaching out and engaging residents and encouraging them to participate.

So there's lots of ways to do it. You can provide information to residents at the time of the annual recertification. You can provide information when they are showing up for initial occupancy. These are times when you come into contact with a resident, and therefore good times for you to remind them about this wonderful program. A number of FSS programs have used program participants and individuals who have successfully completed the program as role models and marketers to try to help market their program. A lot of times, residents may be able to say things and be listened to in a way that perhaps we are not, and they have a credibility with their fellow residents.

You can hold community meetings and social events. You can do outreach door to door. A number of programs use mass mailings, and we'll hear in the next webinar in particular about postcard campaigns, and some of the ways that some of the programs have appealed to people's aspirations, their inherent aspiration to move forward in one's life. You can advertise in public spaces and develop flyers, brochures and other written materials.

Now, this is the part that Melissa covered earlier, so I'm not going to repeat the kind of a description of these activities, but I just want to mention that you may have questions about, well, how many people can a single FSS coordinator actually handle. And different FSS programs have adopted different case load standards. And HUD does not have a specific requirement. So HUD doesn't say you have to serve

20, you have to serve 40, you have to serve 100.

But HUD has established standards for access to the use of residual receipts for FSS coordinator funding. So HUD requires that an FSS program serve at least 25 residents to access funding for the first coordinator, and at least 50 residents to access funding for each subsequent coordinator. The requirements are lower for the first coordinator in recognition of the fact that each program will need to develop program requirements. You'll need to build relationships with service providers.

And these activities are serious activities, and they will take time. And that will reduce the number of families that can be effectively coached or case managed by a single coordinator. The rules also provide that programs can fund part time staff with correspondingly lower case loads.

The escrow account, we're almost through to the end of this lifecycle thing, but since this item seven of eight, every FSS program is required to establish a single interest bearing account at a depository institution, into which they will deposit the escrow funds. The owner will then keep track of the funds deposited on behalf of each resident on its subsidiary ledger. You'll hear us talking about the escrow account of a family that's maybe a slight misnomer. There's a single bank account, but there is a specific amount that's allocated to each resident within that account, and that's essentially the escrow account for each individual resident.

You'll have to track and accrue the funds for each participant. And then, at least once per year, programs are required to report to the participant the amount of each participant's escrowed savings. Once a year is a requirement, but best practice suggests that you do it more often. The whole goal here is to use the account and the accrual of funds in the account as a motivator, as an incentive for families to increase their earnings.

Look, look how much money you're building in savings. Look how much more

money you could be building in savings if you were to increase your earnings. And that's a powerful motivator, but for that to work, you really have to proactively reach out to residents and remind them about the account, and about how much could be accruing in the account if they were to increase their earnings.

As Melissa mentioned, you also need to determine when participants complete their contract and can access the escrowed funds. Escrow can be accessed in full upon completion of the contract, or a participant can request permission from the FSS program to access their funds before they've completed. Sometimes we talk about that as accessing their funds on an interim basis, not to be confused with interim recertifications of income, very different.

But here, the idea is that a family who has not completed their contract, but wants to and needs to access the funds in order to better achieve their goals can do so at the discretion of the FSS program if they find that they've already succeeded in completing one of their interim goals. And the purpose for which they've requested the funds is to advance their ultimate goals. So that could be for job training, it could be to buy or repair a car, It could be pay down debt to improve one's credit rating, et cetera. There's a whole range of things that ultimately needs to fit into the philosophy and the structure of your program.

So finally, as you might expect, it's a government program and HUD has a requirement of good stewardship, and a requirement to report to Congress about the program. And therefore, it requires local FSS programs to report to HUD through participant and program data. Owners with FSS programs must submit quarterly reports to HUD that include information on FSS participants and their outcomes. The quarterly report provides basic information, such as the head of household starting and ending education level, the start and end date of that contract of participation for that residence, their balance in their escrow account, an information on program completion, and other exits. HUD has provided an Excel spreadsheet to facilitate submission of these reports.

Some programs will collect, and should collect, additional data above and beyond what HUD requires, in order to track the success of your participants and monitor program outcomes. We certainly encourage you to pay attention to how your program is doing, to use data to help you flag where there are issues or problems, and to gauge your success. And ultimately, many of you will be held accountable to boards of directors, or external funders, and these reports can help you with that as well.

So that's the end of this portion of the program. There are over 50 questions that have been submitted. Thank you. Keep them coming. In the Q&A, we get to as many of them as absolutely as we can.

I do want to though get to this next segment before we stop and take questions. This is to discuss the benefits of offering a family self-sufficiency program. I have a slide here about some of the key points. But we're going to touch on these only briefly, so that we can get to Aaron and Debbie's presentations.

But as you know, this program is designed to help families make progress towards economic security to the extent that you as an owner feel that it's important to help residents achieve that goal. Obviously, this program can be very, very instrumental in helping you do that. It can help support a mixed income resident body, whether by helping existing residents increase their earnings and then stay in the development, or helping residents get to the point where you can free up some spaces for other residents.

And it builds loyalty and economic capacity among residents that we think ultimately may lead them to be better tenants. There is some evidence from other kinds of resident services that providing resident services decreased incidents of nonpayment of rent, very short tenant stays, and resident damage to units. And we don't have that evidence specifically for FSS, but FSS is the kind of program that we

think really can make a difference in this regard.

And to really help us better understand why you as an owner, or a multifamily staff may want to offer an FSS program, we have been joined by Aaron Gornstein of the Preservation of Affordable Housing Inc and Debbie Nutter of The Caleb Group to tell us more about kind of why did they decide to start an FSS program. So we're going to start with Aaron, Aaron Gornstein.

AARON GORNSTEIN: Thanks, Jeff. I appreciate it. And I'm really excited about the program that we launched about 10 months ago at POAH. We're a national nonprofit organization that owns and manage more than 9,000 affordable housing apartments in the United States.

And I think the primary reason why we launched this effort early was that it's very inconsistent with what we're doing around resident services programming throughout our portfolio, which we now call community impact. And what the slide shows is the six major areas we're focusing on at POAH. We're ramping up our efforts in each of these areas. We've been doing so for about the last 18 months.

And the FSS program really is consistent with a number of these, as you can see, whether it's stable housing, community engagement, certainly employment, and financial stability are the primary ones. And so this helps further our resident services initiatives in those areas. We've been taking a team approach at each site, where we're involving the property management staff, and the maintenance staff, and the resident services coordinators all in these different areas, and then linking up with community based partners. So there again, very consistent with the FSS approach.

The next slide shows what we're doing as part of the pilot. So we've launched the family self-sufficiency program at four different sites in Springfield, Massachusetts, Cambridge, and then two sites in Rhode Island. And at those four sites, there's a

total of 300 eligible households to participate in the FSS program. Our goal that we set out was very ambitious, which would be to enroll approximately 100 of those households, or the 33%. And as people know, that's significantly above the national average of an enrollment rate, which is around I think 5%, something like that.

So we're trying to really move the needle on enrollment. And so far, we have 80 households in the FSS pilot at these four sites. So we're obviously well on our way to meeting our goal of a total number of enrollees, even after the first year of the program. This was a five year goal. And so we are very pleased with that progress.

I want to thank HUD, first of all, for-- and I know Danielle's on the call, but for allowing us to begin the program early, to being flexible on how we structure it, and then working with us as partners through the process. Other key things to mention just wrapping up is that we work with Compass Working Capital as our third party subcontractor to help deliver the actual services at the four sites. So they are working with our POAH staff, both at the site level, but also we have Trevor [? Sammioz ?], who is here with me now actually, who oversees the entire effort for POAH.

So just to finish off, I would say because of the success, we're looking to expand it in a significant way in the upcoming months. We're going to be working with the family financial opportunity centers with [? LISC ?] at two different places, one in Independence, Missouri, which is called Hawthorne Apartment. It's 745 units of family housing, so we expect a significant ramp up there.

And then in Chicago in the Woodlawn neighborhood that we've been working on as part of our Choice Grant, and that involves several hundred households as well. So we are going to be expanding the pilot to those two additional areas. And I'll stop there.

JEFFREY LUBELL: Aaron, what would you say is the number one reason why you

think people should join a FSS program, or starter program.

AARON GORNSTEIN: I think it's to further economic self-sufficiency among the residents of affordable housing, and helping them to get to that next step. And I know that most, if not all affordable housing providers are doing some of that to some extent. And I think focusing on economic development asset building is probably the most impactful thing we can do as owners.

I would also say secondarily, when you think about building public support for affordable housing, I think if we can demonstrate as responsible owners that we are doing everything we can to improve people's lives economically, helping them move up the economic ladder, helping them with employment financial coaching, then there's going to be more support overall for affordable housing in this country. So I think that's another reason, although I wouldn't say it's the primary reason. Primary reason is to help the residents. The secondary reason I think is it really builds more support overall for our industry.

JEFFREY LUBELL: Great. Thank you, Aaron. Great. Turning now to Debbie.

DEBBIE NUTTER: Hi. I'm Debbie Nutter, and we're a much smaller organization based out of Massachusetts. We're just in New England, and we have 1,700 units of affordable housing all over New England.

A long time ago in 2003, we bought one of our largest developments, and it was a HUD preservation. Well, we bought and we paid off the HUD mortgage. And because we did that, the residents were all given preservation vouchers. And we approached the local housing authority, trying to get them to think outside the box, and figure out how we could sign our residence up for-- get our residence linked to their FSS program.

We'd paid for the coordinator time, because I knew that was going to be huge on

them. But that didn't work, so we've been watching and watching this, and trying to figure it out. We have service coordinators at all of our properties. We don't buy a property unless we can build a community room if there isn't one there, so that we have space for our residents, and places to provide programs for them. We've run GED programs, and CNA classes, and connected people with courses, and everything else.

And so I was reading a local paper one day, probably three years ago now, and saw an article about Compass Working Capital, and what they were doing with the Lend Housing Authority, which is the next town over. So we set up a couple meetings with Compass, and spent about a year putting a program together. They looked at the demographics of our properties and chose two, one is a section eight property in Willimantic, Connecticut, and one is in Gloucester, Mass. [? Great ?] tax credit, but lots of residents with vouchers.

So we approached our board two years ago, and came up with a budget of about \$250,000 that we'd need to pay for Compass Working Capital's work at the two different properties, and be able to match residence savings not knowing that we were going to have such luck, and such great results through Danielle's work at HUD in Washington, and be able to have this FSS program get launched. So we asked our board for the money, and asked them if we could invest in our residents. And our board agreed, and told us to go ahead and do it.

And we've been doing it. And we've had a couple graduates down in Willimantic now that got some HUD match money. A woman bought a house for the first house in the family. The family had never owned a house before.

And in Gloucester, we've had a few graduates. And we've actually successfully approached the Gloucester Housing Authority now, who's one of the voucher providers, and they're going to let us link our residents to their FSS program. We'll still pay for the Compass and the coordinator time, they'll let our residents sign up

for it. And we're looking, Marianne, our director of development, and I are looking into funding sources to be able to provide the coordinator time and money at other section eight properties, so we can get the rest of our properties signed up for FSS.

And it's just been wonderful watching the faces, and going and meet these people, and deliver checks, and a few people have moved out of the property. One [? got ?] [? us ?] a tax credit property isn't income eligible anymore. She connected with a better job, and it's just been wonderful watching these people that didn't have much hope turn their lives around, and really become very successful in their own lives.

JEFFREY LUBELL: Debbie, let me ask you the same question that I asked Aaron. In your view, what's the number one reason, or the number two or three reasons that owners should think about offering FSS programs to their residents?

DEBBIE NUTTER: Well, we've been offering service coordinator since we started. We didn't start without one. And just connecting residents to ways that they can-- there's so many of them that are stuck on a cliff, because they get a job, and then their rent goes up, and then they lose their health insurance, and then they do this, and then they do that. And then they quit their job, so their rent goes back down, and they get free medical care, and they get free food and free everything else.

And you don't have a success everywhere, but just watching the successes and being able to show somebody that, yes, you can. You can do it if you really, really try. And now with FSS, their rent's not going up. It's going in a savings account.

Their credit's being repaired through Compass' efforts. And they can see that there is a light at the end of the tunnel, and they're going to be able to get out and make a living wage, and send their kids to college, go to college themselves, buy a car, because they actually are getting a real paycheck. That's what we do, and that's what we're all about.

JEFFREY LUBELL: Great. Great. Well, thank you.

JEFFREY LUBELL: So I've now unmuted all of the participants who are on the call. And we are going to just take Q&A.

You can see on the screen now the schedule for upcoming webinars. We have about half an hour that we're going to devote to Q&A. And there are a lot of questions, so keep them coming in the box.

But just one quick advertisement for the upcoming webinars. So the next webinar, you'll be hearing almost entirely from experienced FSS practitioners about promising practices for a FSS program, a multifamily FSS program. Sherry Riva and Anne [? Lentil ?] from Compass Working Capital will be on and talking. And Anne has graciously agreed to join us early in case there are any questions that we can't answer that really require a coordinator to answer.

And Nancy [? Skull, ?] who formerly ran the Montgomery County FSS program will be on the call. And she's also agreed to join today. So we've got a good group here for the Q&A. And I'm just going to start fielding questions for people.

And I want to start with some of the questions for our guests here. One question comes from Devin Tucker at POAH and Caleb, what are residents using their escrow accounts for? Perhaps the program is more aspirational at this point. What is the intended [INAUDIBLE] accounts for. Is it realistic to expect residents to work towards home ownership. And if perhaps Aaron and Debbie could start, and then maybe Anne from Compass, who's working on those programs can chime in as well.

AARON GORNSTEIN: I think overwhelmingly for our 80 participants so far it's home ownership.

DEBBIE NUTTER: We've had people pay off college education loans, and pay down

credit, as well as home ownership.

JEFFREY LUBELL: Anne?

ANNE: Yeah. Thanks, Jeff. So by and large, our clients, when they join the program, express their goals through a wide range of goals. Home ownership by and large, is the biggest one.

Right behind that, we see credit repair. So that can take the form of either repairing credit through paying off a collection, or a judgment, but also reducing debt. So paying down a student loan or a car loan, or maybe building credit, maybe opening a secured credit card, which would require some funds as a [? downposit ?] to secure that line of credit. But I would agree with Debbie and Aaron. By and large, we see home ownership as the largest goal that our clients express for themselves.

JEFFREY LUBELL: I would say that my sense is it really varies a lot by the metro area, and how realistic home ownership is given the costs in that area. So that's something that you can expect to see some variation. Nancy, do you want to say anything about how people use their escrow accounts in Montgomery County?

NANCY: Yes, I do. One of the things that they certainly use it for is education, and training, and a better car, maybe a better computer, or software, and things like that. They all begin for the education of their children. And I think that's very important.

Here in Montgomery County, Maryland, the average new home cost is about \$400,000. And many of our folks are not able to afford that. But they are focused very much on education for themselves, and their children, and the next generations to come, which I think is absolutely wonderful.

JEFFREY LUBELL: Great. Thank you. So I'm going to start at the top and just start working our way down through the questions. And I'm just feeling them to the

wonderful group of panelists here.

So one question was is escrowing increased payments and rent as the FSS participants' incomes increase a requirement of the program? The answer is yes. Escrow is required. It's not it's not an optional thing.

But let's be very clear. The FSS program is optional. You don't have to offer it. But if you do choose to offer it, the escrow is required.

A number of people have asked whether the webinars will be archived for later review. The answer is yes. And HUD will be sending out a note with the location of the PowerPoints once they're there on board. Question for HUD, will we get a confirmation that you have received our action plan?

DANIELLE GARCIA: Hey. This is Danielle. Yes, we will send a confirmation to you.

And just to add on that too, we did conduct the five different sessions for HUD stuff. And HUD staff are trained right now to where they will be looking at the action plan requirements, coordinating with the owners for additional information. Once it's finally approved, you will get a letter from HUD indicating that you may start and implement the program. And then from that start letter, we are going to be expecting you all to send us your quarterly report thereafter.

JEFFREY LUBELL: Another question. Can owners require participation in the program as a condition of occupancy?

DANIELLE GARCIA: No, they cannot. This is Danielle. No, they cannot. It's voluntary for the participants as well. And if the participant, for whatever reason, does not complete the program, the contract of participation is terminated, that does not have any effect on them occupying the unit, their section eight unit.

JEFFREY LUBELL: Thank you. Another question for HUD. What options do owners have if a project cannot support the salary of an FSS coordinator? In the recently released HUD notice, it states that HUD may advance the cost. Can you elaborate more on how that would work?

DANIELLE GARCIA: Yes. And I'm going to hand that over to Carissa Janis.

JEFFREY LUBELL: Carissa, are you there?

CARISSA JANIS: Sorry. Can you hear me?

JEFFREY LUBELL: We can.

CARISSA JANIS: Can you hear me?

JEFFREY LUBELL: Yes.

CARISSA JANIS: Sorry, I was on mute. Sorry. The advance is the advance of residual receipts, so we would allow people to drive down the residual receipts prior to incurring program costs, as opposed to giving you the residual receipts as a reimbursement after you've incurred costs. As far as head funding goes, the only option is use of residual receipts if a project has them, and, again, to pay for the service coordinator, and any other costs associated with employing that person.

JEFFREY LUBELL: Thank you, Carissa. I should note that a number of programs have been able to obtain funding for FSS coordinators from local philanthropy, from grants. And we'll be talking about that on the next webinar. And Nancy, I believe you were able to get funding from your local TANF agency. Is that correct?

NANCY: Yes. we did get some partnership of case management from our Department of Health and Human Services. And their focus was on their clients that

they already had who became interested in enrolling in FSS. So they tended to be people who were on welfare, on the family unification program, or something like that through their section eight voucher, or just through other needs that connected them to already being clients of the Health and Human Services. And they also took only those families into their case management population who had children.

JEFFREY LUBELL: So I think you'll find, when you reach out to partners, that a lot of them have very specific populations, or groups of people and they want to work with. And to the extent that you are working on an overlapping population, there may be some opportunities to partner in ways that will expand your capacity to serve families in the FSS program. There's a question here about whether owners will be able to apply for [? Ross ?] [? Grant ?] funded programs, which may assist with providing coordinators that help residents with self-sufficiency. I'm afraid the answer is no. [? Ross ?] is a program in public housing and is not eligible to be used with multifamily properties that are not public housing.

Question, I think we've answer this. If a portion of rent is escrowed, how is the increase in rent paid to HUD? And the answer there, we talked before about how you do need to report the rent to HUD, but then you have the ability through these adjustments to obtain additional HAP to cover the escrow costs. Carissa or Danielle, do you want to add anything about that?

DANIELLE GARCIA: Sure. Yeah, because I think this is one big question that we continue to get where may be a little bit confusion on that. So I'm just going to get you all an easy, basic example that was kind of given in addition by Melissa.

So if you think about if you're the owner, or say you're contract rent with no [? UAs ?], assuming there's no [? UA's ?] \$700. At that point, let's say that the tenant's TTP is \$200. That means your HAP payment is \$500. If the family get increased earned income, and their total tenant payment goes up \$100, so now they're paying \$300, as the owner, you will still get the full contract rent, and your HAP will be \$400.

Now, because track system does not accommodate FSS right now, what we'll have you do is you will submit a positive adjustment on your monthly HAP voucher to account for the money that's going to be getting escrowed.

So in this example, generally if the TTP goes up \$100, the tenant's still paying the higher rent. And on your voucher, you will do a positive \$100 dollar adjustment in your miscellaneous line item. And you'll put in a comment that it's an FSS participant, put in the unit number, and then your HAP payment, total HAP payment for that month will be increased by \$100. And that difference is what gets escrowed.

JEFFREY LUBELL: Great. Thank you. I think that hopefully was very clear. We'll see when we get to the bottom of the Q&A pile here.

So there's a question here. Who would provide the case management or coaching? Is it intended that these would be onsite management teams, or would the service be offered by HUD program coordinators? Do you want to take that Danielle or Carissa?

CARISSA JANIS: Either one would be possible. So the owner at the management agent can directly employ the program coordinator, or the owner or agent can contract with a third party organization or company to provide the service, and [? actually ?] to provide both the program coordinator and to operate the program.

JEFFREY LUBELL: Right. But you can't use HUD funding, other than residual receipts to pay for those costs?

CARISSA JANIS: That's correct.

JEFFREY LUBELL: One question I think I can answer. Is there a cap on education? For example, they have an associate's degree.

The answer is no. Nancy, I know your program has focused a lot on education, on helping families really focus on improving their education. Do you just want to say a word about kind of the role that that plays?

NANCY: Yes. We definitely have found that our participants in the program, they are encouraged and interested in raising their ability to make more money for themselves and for their children. And so they do focus on education and training. And they really see themselves as good models for their children, with regard to the importance of their taking school seriously, and planning to go to college, or some other vocational training, and so on.

And it makes a huge difference. And they see that progress, the children see that progress. And so that really tends to be their focus.

JEFFREY LUBELL: Great. Thank you. Yeah, definitely people of all educations are really able to participate.

And frankly, a lot of programs have had success with people who are already pretty well educated. They may be-- and maybe Anne, you can talk a little bit about this. To what extent are you seeing people who are capable of higher earnings, they may have degrees, but they're are perhaps a little afraid of kind of moving forward. And what can you do with those folks in a FSS program?

ANNE: Yeah. Well, I think the incentives through the FSS program remove the common barrier for folks. A lot of times we hear, I try to take two steps forward, and then I take two steps. Because if I increase my income, my rent increases, and the same time, I'm losing other benefits.

But through the FSS program creating this asset account really helps to remove that, and provide an incentive, and some savings that families can have for themselves to

help them reach their goals. We'll talk more about this in our next webinar, but we spend a lot of time working with clients trying to customize for each client, and helping them articulate what their goals are, both from an education point and from an earnings point, all in a way to help increase income in the FSS program.

JEFFREY LUBELL: Great. Thank you. A quick question for Danielle or Carissa. Does our section eight contract have to cover 100% of the units at a property?

DANIELLE GARCIA: No, it does not. However, the contract of participation, anything that is escrowed would be coming from a HUD assisted resident. So if you decide to run an FSS programs for say your market tenants, HUD will not fund those escrow amounts. And if you decide to use residual receipts to pay for the program coordinator, those residual receipts must be for HUD assisted families.

JEFFREY LUBELL: I think that's pretty clear. One question asked whether we can provide a sample contract of participation. And the short answer is that there is a sample, right, that's included as an attachment to the notice?

DANIELLE GARCIA: Yes. And just to clarify. If I wouldn't consider it as a sample, that's the template that we would want owners to use So that its attachment A of the notice. And right now, the HUD form on the bottom right corner, it says that it's pending. We're waiting on [? OMD ?] approval. But we would like for you to implement that form.

JEFFREY LUBELL: One thing you should know is that ultimately HUD will be developing-- there will be some online training available. And it's coming out of the Office of Public and Indian Housing. It will be either later this year, or early next year that that's available, and there will be some sample contracts of participation that are developed there, and we'll be sure to let you know when that's available.

Now here's a question. No, we've already answered that one. Oh, here's one for

Danielle or Carissa. Is the escrow account counted as a family asset for purposes of income certification?

DANIELLE GARCIA: That's a great questions. So at the time that the escrow's accruing, we would not recommend counting it as an asset. If the family does complete the program and the escrow is given, it would be treated as any other asset under the section eight program. So if the family decides to put the money in a checking account, then from there, at annual research you will use that as an asset.

If the family decides to buy a new car, it's no longer an asset, so to speak. So it would not be considered an asset on the [? 50059. ?] So it really just depends with what the family does with the escrow money at their next annual research.

JEFFREY LUBELL: Now, here's a question. What if the rent goes up because of the spouse's taxable income and not the head of household? Danielle? Carissa?

DANIELLE GARCIA: I'm sorry, Jeff. What's the question?

JEFFREY LUBELL: The question is, they're asking if the spouse, but not the head of the household, experiences an increase in earnings. Does not lead to escrow?

DANIELLE GARCIA: I have an initial answer, but I'm going to refrain from saying it, since it is being recorded. I think what we'll do is we will-- all these Q&As are very excellent Q&As, and I think it will just help with the announcement of the notice as well, maybe like a supplement. So we will put all the Q&As in word form, and then get formal answers to you all.

I do want to say that we do have some folks on the line from Public and Indian Housing, so you all are more than welcome to answer that question, [? Nancy ?] or [INAUDIBLE]. What the experience that you have running FSS over and PIH for

several years.

JEFFREY LUBELL: I would love to. Unfortunately, they're not identified as participants, so I'll see if I can find them and move them over to participants. But I will say, Danielle, my experience on the PIH side is that the program, it's a household level issue, and so you calculate escrow based on the household's earnings. Having said that, in order to graduate, everybody in the household needs to be independent of TANF cash assistance. [INAUDIBLE].

DANIELLE GARCIA: Perfect. That's what I was thinking too.

JEFFREY LUBELL: Yeah. No worries.

DANIELLE GARCIA: Yeah. Thank you.

JEFFREY LUBELL: It's a new program. All right. Another question about the assets, we've answered that. A question is, does a resident have to be on TANF in order to be eligible to participate? And the answer is no. A question for Danielle or Carissa, what are residual receipts?

CARISSA JANIS: Residual receipts are excess rental subsidy that the owner or management agent doesn't end up using each month to cover operating costs. And we should have said that at the beginning. So because this excess rental subsidy that's been provided by HUD, HUD has the authority to tell the owner or management agent how they can use those excess funds, because basically they still belong to HUD, or they're still public funds. Not every owner and every property will have excess rental receipts, or subsidy, so not every property has residual receipts, which is another item people need to check to see whether-- and I guess most owners and management agents would know if their property does generate these excess receipts.

JEFFREY LUBELL: Thank you. Question, can we use our existing FSS coordinators that are funded through the FSS grant for this? I assume by that they mean a grant from HUD in the Public Indian Housing FSS program.

CARISSA JANIS: What we didn't cover is that owners and agents can join with local public housing authorities, or whether owners have privately owned multifamily housing to operate a joint program. And so that's a possibility. And our owners and management agents can talk to a public housing authority, and see if somehow they could join their program, and use their program coordinators, and/or benefit from their program coordinating committee. It would be an individualized thing I think.

JEFFREY LUBELL: One person says we use grants like CDBG grants for our services. Are you saying we can't use those funds to pay for the services at our FSS sites? And I think the answer is that you can use CDBG funds for whatever they're eligible for, including for FSS participants, if you have a grant to do that.

I think the point we're trying to make is that a theory of the FSS program really is that HUD funds the escrow account, in this case through the HAP. And then there is a limited availability of funding for coordination, in this case from residual receipts accounts. But beyond that, you're really expected to use other sources of funding that are out there in the community to provide services. And certainly the community development block grant is one of those funding sources.

CARISSA JANIS: And Jeff, I'll add that, because there's different parts of the department, and each different part of the department has its own funding source, so that community development block grant funds are administered by the Office of Community Planning and Development. And I'm in the Office of Housing. So in the Office of Housing, the funds that we administer are limited to the residual receipts. But other funding streams, other programs provided by other parts of the department are separate. So in that case, you can use the community development

block grant funds for services, for program coordinator, or whatever, as long that is an eligible use of those funds in your particular jurisdiction.

JEFFREY LUBELL: Great. For public housing authorities converting to [? RAD ?], is FSS an available program? Danielle, Carissa?

CARISSA JANIS: Yes, it is. And we have like a click-- what do you call it-- we do have a document that we issued several months back for public housing authorities and [? RAD ?] programs. And we can provide to you and anybody else. Jeff, have you mentioned our e-mail address here at HUD?

JEFFREY LUBELL: I have not. Let's go ahead mention it. What is it?

CARISSA JANIS: Because if anybody has any questions, certainly in the short term, while our field staff are sort of getting up to speed on the program, we will be happy to answer any questions that people have. We have a general mailbox, which is mf, as in muffin and frank, mf_fss, family self-sufficiency, @hud.gov. HQ So again, that's mff_fss@hud@gov. So send in any particular questions or individual questions. We'll be happy to try to help you.

JEFFREY LUBELL: Great. And I've added that email address at the bottom of the slide.

CARISSA JANIS: Oh, wonderful. [? I like that. ?]

JEFFREY LUBELL: So hopefully everybody can see it.

CARISSA JANIS: Good.

JEFFREY LUBELL: We have five more minutes. We're just going to get through as many of these as we can, and still leave a minute for Danielle, [? who wants to ?]

close us out. Really appreciate all the great questions. And we're not going to get to them all, but keep them coming.

And next week, we're going to have a great webinar again with Anne and Sherry from Compass and Nancy from her experience with Montgomery County, really getting out of the weeds of how do you-- what are the basics of running a program. Just start thinking about how do you do this well? How do you run a program that's really effective? Here's a question. Can service coordinators who are funded by a HUD services coordinator multifamily grant perform the FSS program coordinator role?

CARISSA JANIS: They cannot. Their responsibility is providing services to elderly and disabled people. Now, the thing is, most of the service coordinators will work in properties that are designated only for elderly people and/or people with disabilities. Because this is a program that's targeted to families, there likely won't be a lot of those elderly disabled service coordinators working in family housing. But we are looking for a separate individual, or effort, to operate this program, just so that the participants get the adequate attention and assistance that they need.

JEFFREY LUBELL: Thank you. So someone wants to know, can an affordable housing nonprofit be eligible to start up an FSS program? And I would say this, that in order to offer an FSS program, you have to be an owner of a multifamily FSS property with a section eight contract, or be an organization that is offering a public housing or housing choice voucher program. Having said that, there are nonprofits that do work in partnership with those entities to offer programs, and Compass Working Capital is one of them. Anne, do you want to just a little bit about your relationship to the multifamily owners?

ANNE: Yeah. So we work closely with Caleb and POAH, as Jeff alluded to, as sort of a subcontractor for the FSS program. So the multifamily owners manage the FSS asset account through the rent payments, and the adjustment process that has been

described on this call. And Compass does most of the service coordinations, so we go through the contract, we help clients articulate goals through their ITSP.

We help refer them to resources that they might need to help them reach their goals. And we guide them, and coach them through graduation, and working toward their major goals in the program. So we work very closely with our housing partners, both on just a programmatic standpoint, and kind of the day to day detail, but also kind of the vision, and kind of the larger, broader goals of implementing the program more broadly.

JEFFREY LUBELL: Great. So lots of great partnerships possible. I'm going to encourage you to think about them. In many cases, it can be a very effective way to kind of take advantage of existing expertise in the community, rather than duplicating it.

I will also say, on the public housing side, we've found a number of programs that have set up their own programs, and also have done that very, very effectively. So both models are certainly possible. So with this, I just want to-- we have one minute left, and want to offer Danielle or Carissa an opportunity to say any final words.

CARISSA JANIS: All right. Hi, this is Carissa. I'm the closer out. Thank you all for attending. I hope this has been helpful.

Thank you to ABT for providing a lot of information in a short period of time. Think you did a great job. Again, we appreciate any interest anybody has. If you have questions, again, or follow up questions that we weren't able to go through, please do email us at mf_fss@hud.gov.

And hopefully as Danielle said, we will be able to post Q&As. That would be really nice if we were able to do that. And that's it. Thank you.

JEFFREY LUBELL: Well, thank you, all. I'm going to end the recording now, and just say we hope to see you again on October 19 for the next installment of this webinar series. And I very much look forward to continuing the dialogue and to your questions.

So thank you again, and we'll see you next week. Bye bye.