

Right-Sizing Your Network, 12-9-15

Shawna LaRue Moraille: Okay. Great. Hello, everyone. This is Shawna LaRue Moraille from ICF. We welcome you to the "Right-Sizing Your Network webinar" for HUD-approved intermediaries, state housing finance agencies and multi state organizations. I want to make sure that you folks know this is the last in our series and I'm going to go ahead and turn it over to Lorraine from HUD to welcome you.

Lorraine Griscavage-Frisbee: All right. Well, thank you very much, Shawna and thank you, everyone for taking time out of your busy day to join this webinar. As Shawna indicated, this is the last of the series of webinars that were designed to specifically address issues and how to monitor your network, right-sizing your network is the last one, but it was focused on oversight agencies.

And today's network is designed to be more so providing you of some very helpful information and tips in deciding if you need to change the size of your network, either increasing the number of members that participate in your HUD portion, either as an affiliate or a sub-grantee or maybe going in the other direction and thinking about reducing the size of your network. So we hope the information that's provided today will be very helpful for you in determining if you need to change or right-size your network.

As we said, this is the last one for now. That doesn't mean we're not going to have any future webinars that deal with oversight agencies, but we need to hear from you. We need to find out what other information you'd like us to cover and you can accomplish that by completing the survey at the end of today's webinar and the very last question allows you to put in comments. If you have any suggestions for any future training, we would love to hear your input on that. And thank you very much and I'm going to turn it back over to Shawna and Aisha.

Shawna LaRue Moraille: Thank you, Lorraine. Again, I'm Shawna LaRue Moraille. I work at ICF International. We are the technical assistance provider to HUD's Office of Housing Counseling. And I'm joined here today by a couple speakers. Aisha.

Aisha Williams: Hello, everyone. This is Aisha Williams. I am managing director at ADW & Associates and welcome to the last webinar in this series.

Shawna LaRue Moraille: Thank you. Joel.

Joel Ibanez: Yes. This is Joel Ibanez. I am housing program specialist in the Office of Outreach and Capacity Building and with Office of Housing Counseling.

Shawna LaRue Moraille: Okay. Thank you. And Chantel, do you want to let folks know how they can ask their questions today?

Chantel Key: Sure. Thanks, Shawna. So if you are joining us today with the audio through your computer, we ask that you ask your questions via the question text box and at designated times

throughout the webinar, we will read your question out loud. And if you are joining us today with the audio through your telephone, you can either raise your hand, which is found in the go-to webinar toolbar, you can raise your hand next to your name and we can unmute you so you can ask your question verbally or you can ask your question in the question text box. And again, at different times throughout the webinar, we will read your questions from the question text box or unmute you so you can ask it verbally. Shawna.

Shawna LaRue Moraille: Great. Thank you, Chantel. I really appreciate it. We are pleased to talk about, just real quick, a recap of this webinar series that has been for oversight agencies, as Lorraine mentioned. The first one, we did a little bit over a year ago, which is on the roles and responsibilities for oversight agencies and we provided you with the link. This is meant to be the overall webinar for the entire series. So we refer to that frequently in the subsequent webinars. The next one that we held, we actually held it twice, it was so popular, on network monitoring.

And network monitoring, this one talked about a quality control plan and what you need to be doing related to monitoring your network. Earlier, halfway through this year, we did grant administration, talked a lot about 9902, the 425, various grant administration type reporting that needs to occur underneath your grant. And then we also, more recently, had a webinar on network agency eligibility and evaluation using the HUD criteria that's established in the handbook and making sure that you folks are using that criteria plus your own.

That particular webinar will be referenced a couple times by Aisha and this webinar, because the right-sizing goes hand-in-hand with eligibility and evaluation that you're doing. And this is today's webinar as well on right-sizing your network, which Aisha will walk us through. The most popular question that we get on any of these webinars is where do they find the webinar information. So we went ahead and provided you the Hud.gov page for all of the archived trainings that the Office of Housing Counseling has done. And I'll pass it back to Aisha.

Aisha Williams: Great. Thank you, Shawna. So in today's webinar on right-sizing your HUD Housing Counseling network, as Shawna mentioned, we're going to revisit and build on some items that we discussed in previous webinars with a particular focus on the first webinar in the series as well as the fourth webinar that we had just a couple weeks ago concerning network expansion and eligibility. After we go through our review, we'll discuss some things, like market data, how to use it assess network expansion needs.

We'll also dig deeper into vetting agencies that may potentially join your network and then finally, throughout the webinar, we'll discuss downsizing strategies and ways to determine whether to keep your network as the same size. This will include a discussion of when it's appropriate to say no to expansion and then we'll wrap up with Q&A. So let's begin with a review concerning why, when and how to expand your network. So expansion begins with a market assessment of client and community needs. That's the very first step.

And an assessment entails a detailed research concerning the target population needs and whether or not those needs are being sufficiently met. If those needs are not being met, then an agency can consider expanding in order to meet those needs. Because serving people in communities, and this is an important point, are really at the heart of HUD's Housing Counseling

program serving those underserved communities, in particular, an unmet need really should be the driver for why you would consider expansion.

Sometimes we've known of oversight agencies and networks to want to expand, because they want to grow and only to find out that that growth isn't substantiated by an actual client or market need. So you shouldn't be expanding simply for the sake of growing your operational side of a budget. So again, we really want to focus on our mission here and that is to serve those underserved communities. So when we talked about when to expand, this doesn't – if you think about the last slide, this doesn't mean that just because a need exists in a particular community or with a particular population that the agency should definitely move forward with expansion or that a network or oversight agency should definitely move forward with expansion.

One of the important things to figure out concerning whether and when you should actually be expanding your services is whether or not you're the right agency or network to meet that need. There are some indicators concerning whether an oversight agency or an affiliate or a network is the appropriate agency or set of agencies to meet an unmet need that's been identified. First, as we mentioned in the fourth webinar on network agency eligibility, an agency, if you have an affiliate who is wanting to expand, it's important that that agency has maintained all 15 HUD eligibility criteria that are outlined in chapter 2 of the HUD handbook in order to even be eligible to expand.

So eligibility requirements, once they're fulfilled just to join the network, that doesn't mean they just fall away after they're completed. You, as an oversight agency, should be conducting regular performance reviews in addition to those reviews and audits that come out of HUD or other third parties to make sure that those eligibility requirements are still being met. We also discussed in that webinar that an agency should also be meeting some other criteria, particularly, the vetting criteria for you as an oversight agency.

So this is about thinking about network fit. So if you are going to add an agency to your network, and we'll get more into vetting criteria later on in this presentation, yes, it is very important that they meet those eligibility criteria or that existing affiliates are maintaining those eligibility criteria, but it's also important that they are a good fit to be able to serve in your network and to even serve in the area. So for example, if you're an agency that you provide services in Georgia and you're looking at expanding, you want to be looking to expand with agencies that perhaps are in South Carolina if that's where you're looking to expand to.

If you have agencies in your network that serve Georgia primarily, they need to be sure that they're authorized to do business if you're expanding to South Carolina. So that's just one example of making sure that an agency is a good fit for the expansion, but then also, that they're a good fit for your network and what you're trying to achieve with that expansion. And then finally, a couple additional things that we talk about is making sure that you, as an oversight agency, can actually manage the expansion. So are you ready?

Even though we know expansion occurs through our affiliates, we want to be sure that you, as an oversight agency, your size, your scope, your capacity will be able to appropriately support your

network if you expand and frankly, that your current performance as an oversight agency is appropriately supporting your current network size.

Even if your agency is currently supporting your current network size, it's important to remember that expanding the size of your network can create a risk that your resources as an oversight agency will be overextended. And so if expansion might destabilize your ability to be able to serve your network at its current size, then you should definitely reconsider the expansion or consider ways that you might mitigate those risks. And then finally here, just making sure that your network is well resourced and collectively performing at a high capacity before you start adding more agencies in.

So there are four ways that we discuss to expand your network. [inaudible] includes new communities or new populations within the same community, it can be new services, it could be new service delivery methods or it could be adding new network agencies, which we just talked a little bit about as a compliment to one of the other strategies presented on the same. So if you're going to expand into new communities in the same city or the same region or if you're going to expand to an entirely new region or geographic service area, there's a couple of things that you can do.

You can achieve expansion by permanently expanding, for example, your physical office space by opening up a new office. You can also – if it's, for instance, a rural community that maybe you don't want a permanent office, there's not quite enough volume to be able to justify having an office there all the time, you can also rent space or use donated space and you just rotate through there once a week to be able to provide services to clients, for example, in that rural community.

You could also provide services in a mobile unit and take that mobile unit to underserved areas of the particular region or in that rural community or elsewhere. So an example of this, for example, is if you serve the west side of Chicago, you could expand within the city to outside of Chicago, you could expand to new regions within Illinois or you could expand from Illinois to Indiana. So that's how you would achieve expansion with a new community. You could also serve new clients within the same community.

And so for example, you may choose to want to serve more Latino populations in your existing community. In terms of new services, expansion can mean that you're expanding your service portfolio through new network agencies, as we talked about or it could mean that you're working with your existing affiliate to build on services that perhaps they already offer through some other program, they're just not offering it through your HUD Housing Counseling network, funding and programs.

So for example, you could be focused on delinquency. A lot of agencies and housing counseling programs were started to address the foreclosure crisis and now we see that more people are purchasing homes or renting homes. And so you could add those services or if you're already doing pre-purchase, for example, you can add some complimentary services, such as post-purchase counseling or budget counseling. As we look at new service delivery methods, we could look at providing more of the traditional types of services.

So for example, you could do more phone counseling or just expand the volume of clients that you're serving through in-person counseling or you could do some non-traditional things, such as virtual expansion. So a good example of virtual expansion might be doing some education and counseling over Skype. If you're going to do some sort of non-traditional method like that, it's just really important to make sure that your service method is a good match for the population and for the actual service being provided.

So for example, if you're going to be using Skype, then you want to be sure that if you're going to be serving seniors, you need to ask the question as to whether or not Skype is a good fit. And then of course, you want to be sure that your staff is properly trained. So for example, if you're going to be doing more phone counseling, it's important to remember that all of the same privacy rules and practices outlined in the HUD handbook and that you know to do as counselors, those still would apply.

And so you have to be sure that you have the appropriate space and resources to be able to meet those needs in that way. And then when we talk about how to expand and we talk about adding an agency, these were things that were covered in our last webinar. We talked about adding an agency, you have to have a network application. That network application needs to include your HUD eligibility criteria, all 15 of them, but also, your own network eligibility criteria. Then you must review that application along with the documentation that supports whatever assertions are made in that application and then third, you are allowed to make a decision whether to accept that agency into your network or whether to reject their application for your network.

One of the things we mentioned – and that's down here in the second set of recommended steps – is that you can tell an agency you have some deficiencies and here are some corrective actions that you need to take before we'll accept you into our network. And then finally, in that last webinar, we did talk about those six recommended steps, as I just mentioned. A couple of ones I'm just going to highlight here, you can listen to that webinar to get more details, but I also encourage folks to do some agency interviews as well as a site visit if they can and if they've budgeted for it, when you're adding agencies, just to verify that the things that are represented on paper, even if you're remotely reviewing them, that information matches what you see or observe through conversations or by visiting in person.

And so now we're going to take a break and take some questions and get some more insight from HUD. I'm going to go ahead and ask this poll question, explain to you how to answer the poll question and then we'll take some questions while everyone is doing that. So if your agency has ever considered doing a network expansion, what kinds of expansion have you considered? Was it new communities and/or clients, was it new services, was it new service delivery methods, were you adding agencies or finally, do you not know?

Go ahead and click your answer on your screen. And HUD, did you want to add anything or Shawna, do we have any questions?

Shawna LaRue Moraille: We do not have any questions that have been written in.

Aisha Williams: Okay. Great. HUD, did you have anything to add while folks are taking our poll?

Joel Ibanez: This is Joel Ibanez. I wouldn't add much. I think that you've spelled it out rather nicely. I'd just emphasize some of the points that you made. When it really comes to expansion, I think one of the things that groups really have to think about is not just a matter of expanding the group for the purpose of getting a bigger grant, if you will. I think when it really comes down to it, there is a lot of analysis that goes behind that with regards to market analysis. I mean, just in terms of right-sizing the network, one example I can give is just the changing market conditions that are happening now.

You know, for a long time, we've been focused a lot on foreclosure prevention and obviously, that's what housing counselors do very well and we've become conditioned to that since the housing crisis occurred, but now you've got a lot of first-time house buyers out there and a lot of people are resorting to rental. But we have a lack of rental counseling that's actually able to be offered by the network. So groups may want to think, where is the demands based on the current market, seniors with regard to reverse mortgages. You know, these are all things to take into consideration.

Aisha Williams: Great. Thank you so much, Joel. Did we want to take a look at our poll or do we want to give folks a couple more moments here?

Shawna LaRue Moraille: Maybe a couple more minutes. We do have a question in the box if you would like that. "If an agency is already HUD approved, can the agency open another branch?"

Joel Ibanez: This is Joel again. The answer to that question is yes. You are eligible to be – if you're already HUD approved, an agency can broaden their networks and open another branch. What they have to do is submit that to their HUD point of contact. Whatever the proposal is, they have to revise their work plan to include that branch and whatever services are going to be provided there so that we can actually create a profile for the branch office that's going to be included in the network.

So the answer is yes, but you also have to be able to put forward – like say if you're going to open an office in a different county, what are the housing needs in that particular county and what housing needs is that branch office going to serve? It's always good to provide a summary justification for that.

Lorraine Griscavage-Frisbee: Aisha, this is Lorraine. I'd also like to add that it's important to let your HUD POC know who's going to be staffing that office as well. If you are going to open up a branch and you anticipate quite a bit of business and you only have one counselor to cover both offices, we try to look at that to make sure you don't overextend yourself. So it's also good to consider what resources you're going to have to staff that new branch you're going to open.

Aisha Williams: Great. Thank you. So now, if we could get a look at our poll results. Shawna, can you digest those poll results?

Shawna LaRue Moraille: I can. So the poll results, the first one, 17 percent of you said new communities and/or adding to your communities, new services, also, 17 percent, new service delivery methods 9 percent, adding agencies is the most popular answer, 48 percent and 9 percent don't know.

Aisha Williams: Great. Thank you. So that may be an area that folks want to revisit is adding agencies here, HUD network, which we covered, again, in the last webinar. Okay. And so if everyone can see my screen again, now we're going to go ahead and talk about right-sizing your network and we're going to start with a definition of right-sizing your network. So right-sizing can be expanding, which we just talked about. You can expand at the agency level, meaning, one of your affiliates.

You can expand the number of agencies in your network, which we just talked about and it looks like maybe 48 percent of you were considering that or you can expand the services that are provided through your current network or some combination of those strategies. Right-sizing can also mean actively maintaining your current network size, not going up or down. After you look at the numbers and you're able to consider all things together, perhaps you're just not ready yet and it's staying the same size.

Downsizing is another right-sizing strategy that can include reducing services at the agency level. Again, reducing some of the services that are funded for affiliates through your HUD Housing Counseling network or removing agencies from your network. And then it could also mean, and I think sometimes folks forget about this, reshaping your resource allocation, putting less money into things and in areas in which you're performing very poorly, you're just not good at that particular service.

And after all is said and done and all the TA, you're just not getting the kinds of results for clients or the kinds of compliant that you need. Divesting in that could be one strategy and then also, just putting more money toward areas where you offer exceptional service. And so when you're looking at right-sizing, and we talked about wanting to be able to get data and being sure that you can justify that exists, but one of the things that we need to be sure that we're doing is using reliable data.

And so we're going to talk on this slide and the next one about what does reliable data look like and where can you find it. So there are a few sources that you see for formidable and reliable data sources listed on your screen. For example, census data, that can be used to help define the target population or the size of the target population. Data from a local or state housing department can help you find information on housing trends and needs. Reports from a national organization, such as NeighborWorks, they have a lot of great data, not just on foreclosure, but on other areas.

And then HUD also produces reports. So you can see there, HUD produces a great number of reports. Of course, you have your Office of Housing Counseling, which will produce reports, but there's also other departments within HUD. For example, the SNAP office produces AHAR data, you can look at fair housing complaints and you can even take a look at the existence of HUD

approved housing counseling agencies. So even though there may be a need, perhaps there are already agencies meeting that need.

So that's another great source of data. Local or regional real estate reports or other local data, for example, consolidated plans, data on home sales or foreclosures and also, peer review journal articles, those are always a great resource. Just a couple weeks ago, I know HUD OHC had a webinar on the state of housing. And so data from a source like that is also always really good. And then what does strong data look – oh, go ahead.

Shawna LaRue Moraille: Aisha, I just want to make sure that folks knew that the AHAR was the Annual Homeless Assessment Report. Folks may not be aware what AHAR stands for.

Aisha Williams: Great. Thank you. And then what does strong data look like? So you're looking at data or you're not sure that the data that you have is strong, there's a couple of rules of thumb. The first thing I like to say is don't use anecdotes. Just because one counselor told you that one client had a really hard time or maybe even two clients had a really hard time with a particular issue doesn't mean that that's exactly a trend that's happening within the community. You need to have a sample size, I like to say, of at least 100 people.

For example, if you're using your own in-house data, that data should be citable, defensible. You know, obviously, if you're a housing counseling agency, you may or may not have something that's peer reviewed or published, but again, having a good sample size of clients to look at, because HUD is going to be looking at whether or not those 10 people or that 1 person that you saw, is that indicative of what's going on in the broader marketplace, the broader community? And that should inform your decisions around right-sizing, whether you're expanding or [inaudible].

If the market trends and needs are changing, the data will also be able to justify that we're going to decrease a little bit of our foreclosure counseling and decrease our rental counseling. And then of course, if you're going to be having new or expanded service delivery methods, I always like to encourage folks to use evidence-based practices or best practices in looking at the data. HUD produces a great number of reports about the effectiveness of housing counseling and a lot of those highlight particular strategies that are great to use.

So that's another piece of information you should consider. So now, moving on from data, we want to talk about other key considerations that must be made when you're right-sizing your network. And we'll discuss these for a good few slides over the course of this webinar. So you have three areas of consideration. You have capacity considerations, you have resource considerations and I like to say those are non-financial resources and then you have financial resources. That is, how are you going to pay for it? And so I just want to talk about what these questions mean at their core, these considerations mean at their core and then we'll talk about how to apply them in a couple of different ways.

So the first question in terms of capacity that you want to talk about is what do you do? What does your network do? What does your agency do? Do you do foreclosure counseling? Do you do rental counseling? And then how do you do it? Is it all done over the phone or is it all done in

person? Those are all things to consider when you're thinking about scaling up or scaling down operations. And then how well do you do it? I would say this is probably, in my opinion, one of the most important questions. You know, do you get good results and are your services in compliance? And then in terms of resource questions, who does it? And we'll talk about, of course, counselors do the work, but who in your network does the work?

A lot of you all talked about adding agencies to your network. So obviously, there's a particular need that you want to meet and you want to meet those by providing certain services. So who in your network does it and what tools and processes are used to make that happen that are resources that you use and must be paid for? And then can you expand effectively or do you need to stay the same size given those resources or do you need to downsize given the resources that are at-hand or how do you mitigate the impact of the lack of resources, for example?

And do you have adequate resources to support your existing or future expanded network? And then finally, how do you pay for it? With every single one of these resource questions down the center, there is a question of how is it paid for? Even if it's free, you need to figure out where are you going to get those free services from. And depending on the cost and all of that, there's always the question of, is there enough money to pay for it? So we'll look at each of these at the affiliate level, we'll look at these at the oversight agency level and we'll look at these at the network level.

So some of the affiliate's capacity questions here really relate to operational capacity. I mentioned previously, are they authorized to even do business in the area that you're considering expanding to? That's a key question to be able to ask in terms of their capacity. And does the affiliate already offer services or can they offer services in any area? And are their services compliant? Those were three things I just mentioned. And so for example, if you're going to expand into rental counseling and perhaps you have an agency in your network that is already doing some rental counseling, there's a question that you need to ask and that is, what are their outcomes and are their services in compliance?

So if 90 percent of their rental counseling clients end up getting evicted, I wouldn't necessarily think you want to think about expanding services through that particular agency until you shore up their particular performance. You know, if the agency doesn't provide rental counseling and they provide other services, but they want to add that service, look at the quality of their other services that they provide and ask those same questions. When you do performance reviews or when HUD does performance reviews or when there's a third party audit, are there always egregious findings and when there are them findings, are those findings corrected quickly and sufficiently?

Can the affiliates' service delivery methods support expansion? And so for example, if you're an agency, if one of your affiliates wants to expand into another region, for example, what I was talking earlier about, Chicago and expanding into another part of Illinois, if all of our service delivery methods are in-person counseling, we need to think about, what does that mean if I have to drive three hours to try to provide that service. Does that make sense? These aren't questions to ask in terms of expansion, they're, again, questions to ask in terms of whether or not you should downsize.

If you look at all of these same questions and for example, you're seeing rampant compliance issues and rampant quality issues, that may be an indicator that it's time to downsize altogether, because perhaps that particular affiliate just can't handle their existing volume. In terms of resource questions, and Lorraine touched on this a little bit, this is also actually one of the HUD eligibility criteria, so that's why it's really important to look at that webinar and to make sure you're familiar with that. Are there qualified counselors to support expansion?

Remember, you have to have counselors who are experienced in a particular area, they have to have language fluency, for example, if you're going to be serving Latino populations, having someone who speaks Spanish or some sort of interpreter services is really important, make sure they are trained in the area and that they have knowledge of the program and service. This is really important for HECM counseling, for example. You actually have to be HECM certified to be able to do that.

And is there enough qualified staff? So if you're going to be expanding from the west side of the city to the south side of the city, that may double your client volume. Can that one counselor handle that doubled client volume? If not and you need to add people, then we get over into our financial question, which I'll get to in just a second. We talked a lot about technology already and safe and [inaudible] and all of that. Thinking about your partners and the referrals that you already have in place is really important.

Can you partners handle the additional volume. Again, if you end up doubling the number of clients coming through your doors and there's some sort of referral that needs to be made, can they handle that or the referrals that you make, will folks end up receiving from poorer level of service? Do you need to come up with new partners? If you're going to downsize and you have agencies referring to you, how will that affect the clients that you guys share in common if you're downsizing your operation?

And then finally, financially, we talked about, certainly and this question isn't explicitly listed, but being sure that if you have to add counselors, that you can pay for those counselors. Are there contracts in place? One of the requirements for HUD's programs is that you have leveraged funds. And so you need to be able to have contracts to support that. A good thing about contracts, and getting into that second question there regarding client/client volume, a lot of times, contracts with banks, for example, can help increase your pipelines. So those are important things to have in place.

And then of course, you have to have a minimum of 30 clients overall. And so if you're adding agencies, you want to be sure that there are at least 30 clients. That's one of the HUD eligibility criteria. And then if you're using fees, you want to be sure that those fees will be coming in through good client volume. One more slide and then we're going to take some questions here. So whether or not you're considering expanding or downsizing, and Joel touched on this, you must update your work plan accordingly and you have to submit it to HUD for approval.

So up or down, you still have to submit a work plan for approval. The work plan, you can see the required elements down on the left side of the screen there, target community, services,

alternative settings and format, follow up, fee structure and limited English proficiency. The work plan, I like to have the affiliates submit it to the oversight agency first for an initial review and then the affiliate or the oversight agency can submit that final plan to the HUD GTR. In terms of target community, that work plan has to describe the basic demographics, the housing needs and problems, geographic boundaries of the target area that you plan to serve.

In terms of services, the plan must identify the services that are actually going to meet those needs. So there has to be a match between the needs and the services. Then in terms of alternative settings and format, you have to describe how you're going to provide services for folks who, if your facility isn't accessible in a certain way, how would you provide that setting or if you're going to do telephone counseling for folks who need it, you need to be able to, again, describe what are the alternative settings and format for folks who may have a different set of needs.

In terms of the follow up, you have to be able to describe what the client follow up communication will look like and how that follow up communication and the services, for that matter, match the code of federal regulations as well as what's in the handbook. You have to be able to describe your fee structure as well as how it's communicated to clients and how you'll assess the affordability of those fees. And then finally, you need to be able to discuss limited English proficiency.

And then down on the right-hand side, you see additional review steps. And so after you get all the required elements in place, again, make sure there's a match between the data and your services, make sure it's verifiable data, make sure the services provided are compliant. For example, if you're going to be adding pre-purchase education, it is a requirement that you add pre-purchase counseling. Anything that you offer in terms of education has to be offered at least one-on-one. So that's an example of making sure it's compliant.

There has to be updated documents that are provided, especially things like conflict of interest and other disclosures and then you also have to be able to clearly identify any resources that you're going to need and provide to be able to meet the provisions of all the services. And then finally, there must be consistency between your budget, your plan and your resources. You must see consistency between the budget, the plan and the resources. So with that, I am going to stop and ask HUD if you have anything to add and do we have any questions?

Joel Ibanez: This is Joel with HUD. I just wanted to – first off, are there any questions that are in the queue currently, Chantel?

Chantel Key: There aren't.

Joel Ibanez: Okay. Well, thank you, Aisha. That was a very thorough explanation of all of the elements that need to be taken into consideration when it comes to right-sizing. I would just throw out there, just looking at all of the elements that need to be considered, obviously, one of the biggest elements that the groups are having to take into consideration, no matter what the market conditions are, no matter what the capacity issues are, it's finances; right? Well, some of the right-sizing alternatives that can be considered are cooperative agreements.

You know, when it really comes down to it, if you don't have the capacity to be able to expand a service, say you're in the north side of town and you're getting an influx of requests or inquiries about reverse mortgages, but you don't have a reverse mortgage counselor and yet, there's another group on the south side of town that's getting a rush of inquiries on rental counseling, but they don't have anybody that specializes in rental counseling, a cooperative agreement, no, you cannot contract out counseling services.

If the group on the north side is getting this rush of inquiries on reverse mortgage counseling, they can refer to the other agency that has that reverse mortgage counseling service offered and at the same time, the one on the south side can refer them all of the rental clients so that there is a cooperative agreement that understands, you're going to help us, we're going to help you. Even though you're still maintaining your own independence and you're not contracting out the services, cooperative agreements can be very effective and an alternative when there are not financial resources available.

Aisha Williams: Great. Thank you so much, Joel. Lorraine, did you have anything to add before we move on?

Lorraine Griscavage-Frisbee: I didn't, thank you. I think you and Joel really covered everything quite well.

Aisha Williams: Okay. Great. Thank you. So now we'll move on to oversight agency considerations. And again, it's the same set of questions, but they're cut a little bit differently. The main question you need to be asking as an oversight agency, so all of the folks on this call and the program manager sitting in that seat trying to figure out is this a good idea, do you have the capacity, the resources and the money to effectively support your expanding services or ask them a question differently, can you even support your existing services in network? So in terms of capacity, use your current monitoring achieving consistently positive impacts on your affiliates in their performance.

If all of your affiliates are having a lot of findings or you're looking – and I love to look at data, because that often tells a good story or it tells a true story. You know, if everyone's getting that outcome in your network, then again, that's usually an indicator that you could probably be doing something else with your resources besides expanding and adding agencies that you may not be able to sufficiently serve.

And to be clear, I don't want to suggest that every fluctuation in the marketplace is the fault of an oversight agency or any affiliate, but again, you can usually look at the data and see whether or not quality counseling is happening or whether your oversight activities are monitoring activities, going back to that second webinar in the series that we mentioned, are you doing all of those things effectively?

And is the current monitoring appropriate for the expansion? So going back to looking at a new geographic service area. If all of your monitoring has been happening in person, because, for example, all of your agencies are in Richmond, Virginia and now you want to look at going to

Roanoke, doing something in person, that's a long drive. That could be like a four-hour drive at least. And so does your monitoring fit the expansion or will those oversight and monitoring activities and tools need to evolve if you're going to expand?

And then of course, the question is particularly, if you're a national intermediary and you find that you never have enough money to effectively oversee your agencies that are spread all across the country, perhaps your current monitoring – you know, if you like to do things in person, perhaps you need to think about evolving to do things remotely a little bit more or if you're already doing a lot of things remotely and you can't afford to scale up your in-person site visits, but the compliance and the quality and the outcome is different quality, then that may be an indication that you're too big for what you have going on.

And the way you decide whether or not you have the capacity is to look at those resources. So looking at this middle column, does your oversight agency – does the staff even have knowledge of the expansion area? It doesn't mean, if you're expanding into HECM, that you have to have a certified HECM counselor in your oversight agency, but the person does need to understand what's required for that and understand what the service needs are. If you do have qualified staff, is there enough qualified staff?

So the same way we asked about the counselor and can they serve a double-sized population, if you have a program manager who is responsible for overseeing those agencies, what's going to happen when you expand the number of agencies to the 48 percent of you who are considering it? The oversight tools, again, that's not just a capacity question, that's also a resource question, these two are tied hand-in-hand. And if you are going to downsize, will you be able to continue to meet grant projections once you downsize?

Those are all key questions to ask in terms of capacity and resources and how they go hand-in-hand. And then of course, I feel like a broken record here, because we've said it so much, but it is truly important, this does come down to finances. If you decide that you need to expand your capacity to serve your current network or to serve a growing network, which means you need more resources, can you pay for them? You know, does the oversight budget and monitoring activities, resources, all of those things, can you pay for another program manager?

If not, then you need to go back to the drawing board, maybe consider streamlining oversight activities. And then really important, and we'll talk about this more on the next slide, what will be the spread of grant funds? This is a really hot issue. You know, particularly if HUD has been encouraging agencies to join up with oversight agencies and those networks, grant sizes get smaller and usually appropriations don't get too much bigger. And so you need to think about how will your HUD awards, your sub awards be effected if you expand or if you downsize? How will your oversight budget be effected if you downsize?

If you lap off for 40 agencies, if you're even big enough to do that, [inaudible] budget to match that downsize? So those are all things that you need to be thinking about in terms of your award and sub award. And then finally, when we talk about key considerations for the network, things that you want to look at here, what services, populations, regions are currently represented in your portfolio? Again, look at everything selectively. Aggregate that data and get a good look at

it. You know, the expansion that you're considering, is it complimentary to your current portfolio, does it make sense?

So if you're doing pre-purchase counseling, post-purchase counseling, it's probably a good idea. You know, perhaps some other service area isn't all that complimentary. Is your current production, from the network as a whole, compliant, is it satisfactory and is it quality? And so we talk about that at the agency level. It's the same thing. If you provide a lot of rental counseling in your whole network, 90 percent evictions, let's really think about, do we need to be expanding or can we, as a network, place more emphasis on doing what we currently do, but doing it better?

Are clients satisfied? That's really important. One of the things that HUD has added in recently is customer satisfaction surveys. Use that information and we'll have some tool kits coming out about that as well. And then network agency satisfaction. Are your affiliates satisfied? This is something that HUD will be evaluating as they evaluate you as an oversight agency. You know, if agencies are fleeing your network because your payments are always late or there's always some sort of issue or they're just not getting what they need for support, maybe you shouldn't be replacing those agencies that are fleeing, maybe you need to worry about the agencies that are in your network.

Then in terms of resource questions, again, if you're thinking about adding, consider first, are there other affiliates that already provide that service and might actually appreciate the opportunity to have HUD grant funds support that? Can existing agencies remain effective if they expand or if the network is reduced? That's a really important question to ask. We talked about fit and we'll talk more about that a little bit later. What are the risks to downsizing the network?

There's always a risk, whether you scale up or down. What are the risks to your clients, to your program, to your compliance, all of that? How will your structure and operations evolve and how will your resource allocations change? Once you start adding and taking away, everything starts changing along with that. And so you need to think about how the resource structure will evolve. And then again, [inaudible] but the spread of grant funds is really, really important. We want to be sure that we're supporting agencies properly for administering a federal grant.

And then will oversight funding support that development, both at the oversight agency level as well as at the network level when you're looking on the whole? And so now I'm going to take a poll question and we're going to take some questions from the audience as well as additional comments from HUD. Is your agency considering one of the three right-sizing techniques? Are you thinking about downsizing, staying the same size or expanding? Go ahead and click your answer on your screen and we'll take some questions and comments. Do we have any questions?

Shawna LaRue Moraille: There are no questions in the queue.

Aisha Williams: Okay. HUD, did you guys have anything to add?

Joel Ibanez: This is Joel again with HUD. Thank you, Aisha. That was, again, a very detailed explanation of all of the things that have to be taken into consideration with regard to an

oversight agency. I would just emphasize some of the points that you made, if anything. When considering to expand a network, it's important to understand that the monitoring tools have to evolve and the resources have to evolve with the expansion of the network. If we're going to expand into a different area of counseling, how are we going to change the level of oversight that is conducted to insure compliance on that area?

Are we going to have to invest more staff on an administrative level to be able to do that oversight? And I think one of the key points that you mentioned is to be able to take a look at the – are the clients happy? Are they satisfied with the service that they're receiving? Obviously, I know most groups do a lot of public out-the-door surveys on, how was your service that you received? But then also, a 360 review for the oversight agencies never hurts. How are – even though a lot of the affiliate agencies that are financially strapped and they're really bonded to whoever they can get funds from, wherever they can find the funding that should be provided, they'll take it from, but are they really satisfied with you as an oversight intermediary organization?

What can be improved? You know, is there something in terms of training, technical assistance that they could use, that they're wanting that's not being provided? Maybe in a different area, if anything. And then like I said, especially with regard to finances, it's important that the oversight budget has to evolve with any kind of expansion as well. That's about all I had.

Aisha Williams: Great. Thank you. Lorraine, did you have anything to add?

Lorraine Griscavage-Frisbee: I just wanted to add one thing. What we're talking about, even though our focus has been oversight agencies, it really applies to everyone, including locally approved housing counseling agencies even if you're just considering adding a branch. I think everything that Aisha covered that you need to think about is just as important on a local level for you considering expansion or changing the size of your network as an oversight agency. So I just wanted to say that if we have any locally approved agencies that are on the call.

Aisha Williams: Great. Thank you. Shawna, how are we doing with our poll?

Shawna LaRue Moraille: Chantel is managing this. That's okay, she's [inaudible] the poll. I'm sorry, Chantel. What percent?

Chantel Key: About 50 percent of our participants have voted so far. Would you like me to close it?

Shawna LaRue Moraille: Just maybe another second.

Joel Ibanez: You know, I'd like to add too, because I did talk about the 360 review for intermediary and parent organizations, but at the same time, it's good to be able to conduct – as much as HUD goes out and conducts its performance reviews on a regular basis with everyone, it's good to do an internal review of your own. If you literally take that performance review as a template and run it on your own organization to say, where are we really, that's always a good and healthy thing to do on a quarterly or biannual basis.

Shawna LaRue Moraille: Okay. The polls are now closed and I just shared the results. We have 0 percent voted downsizing, 38 percent voted staying the same and 63 percent voted at expanding.

Aisha Williams: That's a really interesting spread and glad to see that we are a bit all over the map across three, because I do think every oversight agency, every network, every local housing counseling, all of these will have a different set of circumstances you're dealing with and there is no right answer. You have to look at those questions and the data and see what it says about you.

Joel Ibanez: That means we've got an ambitious crowd. I like that.

Aisha Williams: Great. So now, if everyone can see my screen again, we've been hinting that we're going to talk about this and so now that we are, these are the network vetting criterias. So again, it's very important to look at all of those key considerations. It's also imperative that if you look at HUD eligibility criteria, that you also really need to take an assessment concerning whether or not an agency, if you're going to be adding agencies, for the 53 percent of you that are considering it, are they a good fit?

And let me just say, for those of you who aren't adding agencies, but you may be adding services, so you're staying the same, but you're adding services to your existing, some of these questions can apply as well and I'll try to highlight where they do. So the first thing that you want to do is you need to look at the goals for your network and where you're trying to take your network.

Consider why are you expanding and is it a well-supported goal? If you have an agency that isn't currently an affiliate and they're looking to join the network, even if it's just one new affiliate, that's still an expansion and you need to ask the question, do the goals of your expansion efforts fit with what this particular agency also wants to achieve?

So for example, if you only provide pre-purchase counseling and you have an agency that wants to come and provide homelessness counseling, does that really fit with where you're trying to go as an agency if you're trying to go just your pre-purchase? If you're a rental counseling agency, then that may be a good idea, depending on what the needs of that agency are. Then also think about what does your expansion look like operationally, geographically? And again, given that agency that's coming to your network, does your operational and geographic expansion jive with what their goals are for them as a potential affiliate?

And we talked about services. Are the services a good match? But also, does the agency offer services that fit with where you're expanding into and are those at an appropriate quality level? So for example, when you look at your existing agencies or new agencies and you're looking at their client files and seeing, have they been providing services in a way that is consistent with HUD's handbook guidelines and other guidelines? Do those look like they're quality? We talked, in the last webinar and even earlier in this webinar, I do encourage folks to do a site visits.

Things, the way they look on paper for a new agency can be a little bit different sometimes when you get there on site. And so seeing if their client files are in order, that's really important. Remember, when you add an agency on to your network, anything that they do impacts you, because you're accountable and that in turn can impact the entire network. So that's really important that you're adding agencies that are quality. If you have a small agency that's coming onboard or whatever size the agency is, can they handle the expansion? If you have an existing affiliate that wants to expand, can that agency handle the expansion?

And we talked about those questions earlier. If they've already demonstrated capacity in one area, does it look like they can handle the capacity in their work plan if they expand to the other area? For new agencies that maybe aren't HUD approved and are looking to participate in the program, look at their previous number of clients served, because they should've already been able to produce some sort of a report where you can look at what they're doing.

So again, making sure that they can meet those needs. Network fit, does the agency's service methodology work with what you guys like to see and what you guys can oversee? If they're doing something that you don't understand as an oversight agency, you either need to figure out how to understand it or maybe they're not a good fit for you. We talked about the rates and whether or not they charge fees, is that something that you like. We also talked about geographic location.

When you look at the other issues that you want to look at, agency performance and compliance, we talked about that. One thing that I like to encourage folks to do is to look at any past compliance reports or audits. Take a look at those things and see if those issues have been resolved in a way that's satisfactory, not just to the auditor, but also, to you. Do you like what they did? Because you certainly don't want them to be bringing those issues to you as a network.

And then the network risk, if you're going to be adding on a whole new region and you're chartering five agencies, again, what are the risks posed by that? That's a network fit issue. If the agency did have some prior compliance issues, there's always a risk that those things could come back up again. Once you do the site visit and you do an assessment, think about what are the risks that come back up again? In terms of your monitoring capacity, again, we talked about the expertise. If you're adding HECM counseling, for example, you need to understand HECM counseling as an oversight agency. That's a fit issue.

And then have you demonstrated effectiveness in your current capacity? Because you certainly don't want an agency to join you and be underserved because you can't serve your current network. And then finally, the current membership status, if they're already in your network and they're looking at expanding, are they in good standing in your current network? Finally, moving onto onboarding new agencies, there's a couple of things that you should be doing. You want to have an orientation.

I would definitely cover what programs are offered, what grants are offered, introduce them to your oversight agency staff and program managers. You know, what network processes and deadlines exist? [inaudible] your 9902s to be turned in 2 weeks before you have to turn them in. How do you all do things? Be sure you orient them through a training process on your systems,

on your tools as well as your other requirements. And I always like to say, particularly for agencies that haven't been in the program before, make sure they understand the HUD handbook.

So now we are going to go into another poll question. We talked here about some of the steps of orientation and training as well as onboarding. The question is, does your process have all of those steps, does your process include some of the steps or do you not include any of those steps or do you have no formally organized onboarding process? So we're going to go ahead and take our poll and we'll go ahead and take some questions.

Shawna LaRue Moraille: There are no questions in the queue. I'm clarifying one thing with somebody, but I'll let you know if they clarify. Thank you.

Aisha Williams: Great. Thank you. And again, I went through that last slide very quickly. Again, the orientation stuff, you have an orientation that includes highlighting programs, grants, oversight agency staff, network processes and deadlines as well as training on some topics. [inaudible]

Chantel Key: Yeah. About 42 percent that have voted so far.

Joel Ibanez: Aisha, while they're finishing up with that poll, I'd like to just add, what Aisha was saying about onboarding new agencies, it's really important to be able to know when you bring on a new agency, they may be well versed in pre-purchase counseling, they may be well versed in mortgage delinquency counseling, but at the same time, they may not understand your processes. So sometimes it's really good to have some kind of an agency mentoring process where one agency is able to walk another agency through the process of the new network that they're joining.

It's just that hand-holding can sometimes be an important element for the new agencies and sometimes they may not get enough of that. And ongoing training is always good, because even for the agencies that jumped on, you assume they must know it by now, they've turned in enough reports. It's always good to do refresher trainings. Then I'd just say specifically with regard to systems tools, I've heard systems can be the most annoying.

Aisha Williams: Great. Thank you. Chantel, how are we doing on our poll?

Chantel Key: We have about 53 percent that have voted so far. It's trickling in. I can close it at this time.

Shawna LaRue Moraille: That would be great.

Chantel Key: Okay. And I'm sharing the results. Thirty-five percent voted our process has all of the steps, 40 percent voted our process includes some of the steps, 0 percent voted other processes and it does not include the steps and 25 percent voted we have no formally organized onboarding process.

Aisha Williams: Great. Thank you. So it'd be a good idea for everyone to think about those steps that we recommended, think about some of the additional mentoring process. Another thing that Joel recommended, survey a network and see what other things do they need or would they have liked to have had when joining your network and those are all good things to be able to do, particularly if you don't have a process in place. But you want to be sure that you're adequately equipping new agencies when they're joining your network.

Lorraine Griscavage-Frisbee: And Aisha, this is Lorraine.

Aisha Williams: Go ahead, Lorraine.

Lorraine Griscavage-Frisbee: Can I add another comment? Also, oversight network, don't forget that your HUD POC is also a very valuable resource. You can consider asking them to maybe participate in a quarterly meeting and talk about one topic, especially when you have agencies that are going to be new to your organization. You can maybe ask your HUD POC to talk a little about the importance of the 9902 reporting and where they can go for help. So please feel free to reach out to your HUD POC and have them participate in some of your quarterly meetings.

Aisha Williams: Great. Thank you so much, Lorraine. And so that is a great segue as well to talk about roles and responsibilities. We're going to talk about all of the stakeholders, the affiliates, the oversight agency itself and then HUD. And so it really does – you know, we've been talking about services and clients and making sure that you know your market and all of that. I really believe that the affiliates have the lion's share of the responsibility when it comes to expanding or even when you're downsizing, because they have to make up those gaps if you're going to be downsizing the number of hours that you're offering to a particular program.

You know, however you're thinking about right-sizing, particularly if an affiliate comes to you with that idea, it's important that they conduct a thorough market analysis and that you support that if it's something initiated by them. If it's something initiated by you as an oversight agency, certainly think about how you can partner with affiliates who you might be wanting to tap for that expansion and again, looking at the data that they provide or that potentially new agencies provide to see if it jives with what you found.

You also want to insure consistency across all required components. And in terms of implementation, identify best practices, implement training and partners, all of those things that we talked about that are in your plan. Those are all things that the affiliate would be responsible for in terms of making sure that they're marketing services and so forth. The affiliates would also have to mitigate the risks and that means just insuring that HUD compliance requirements are met and that they are conducting client and program evaluation.

Again, like Joel said, taking that document and looking at it for your own agency and understanding, are you doing these things well? That's something that's really important at the affiliate level.

And then engaging and coordinating with your oversight agency. An affiliate shouldn't just be expanding without engaging the oversight agency that is ultimately also accountable for what

happens at the affiliate level. In terms of oversight agency roles and responsibilities, you want to assist with and review market analysis.

That means just verifying due diligence, looking at their data that they've presented and determining, does it make sense. And then also, supporting their implementation. So if they're going to be doing rental counseling, think about what are the best practices and help them to be successful by identifying those for them. You know, provide training opportunities for them, augment their funding. Of course, that's one of the things that we talked about, the importance of funding. Making sure the new space is compliant, if there's a new office that's opening, for example, making sure that it's handicap accessible, for example, any templates you can provide, for instance, conflict of interest templates or triage forms or whatever, assisting them with marketing.

Those are all things that the oversight agency can do to assist. You also need to be monitoring the expansion or downsizing. Again, if an agency is scaling up, you need to be monitoring that. You need to be conducting performance reviews early on, make sure you have in check what's going on with your network and that you're looking at program and client evaluation, not just for one expanding affiliate, but looking at that stuff across your network. Of course, you want to coordinate with your affiliate and as Lorraine said, engage your HUD point of contact. That's really important.

And that brings us to things that HUD can do in terms of roles and responsibilities. They'll review the work plan, they'll ultimately approve that work plan and any other required components associated with the expansion or downsizing, they will help provide training and technical assistance if there are questions you or your affiliate have and they will also monitor the expansion and help mitigate risks as you move forward. So now we move on to saying no to expansion.

Sometimes there are times when you should just say no, as the old saying goes. If you were saying yes to any of these questions here listed on the screen or considerations listed on the screen, that may mean saying no to expansion. So if, before looking at expansion, your affiliates or the oversight agency or the network has serious performance issues or compliance findings, we already talked about that, that's the time in which you would want to say no to expansion at that time and you would want to work with HUD and the agencies to help improve the performance that you have going on.

If, after the expansion, your current performance, which may currently be strong, can't be sustained when you really look at the resource restraints or the agencies or an affiliate start complaining saying I can't support my counselors, because you're adding 10 agencies and that award size won't work, I wouldn't think about expanding immediately. I would think about seeking out additional non-financial and financial resources and I would only expand once you've found those resources.

And then like Joel said, consider some non-traditional expansion methods. In terms of post-expansion, will the financial resources be trained? We talked about that. Again, looking at restructuring and utilizing some things that don't require more money, but can rely on a referral,

for example, like Joel mentioned. And then the market analysis, if it's true that the market analysis reveals that there's insufficient client volume or not a sufficient need with your 10 clients and examples that you found that's not indicative of what's going on in the broader community or market, then I would say that's not a good idea to expand.

Or maybe you want to consider some sort of part-time or mobile expansion, which we talked about earlier or consider a partnership rather than the traditional expansion. In terms of other right-sizing [inaudible], right-sizing through continuous improvement is a strategy that I like to encourage folks to look at. And so continuous improvement is the process of evaluating what's going on. Well, defining your goals, evaluating how well you're meeting those goals and coming up with new strategies to implement and then once you implement those strategies, collecting more data and seeing if you're closer to reaching your goals than you were initially.

And so to do a continuous improvement strategy, the first thing you want to do is identify a leadership team. That leadership team should include the oversight agency staff and senior leaders at the expanding affiliates or maybe a couple of people from affiliates in your network. That particular leadership team would then want to go through and really think about, what are we trying to achieve through this expansion, which we talked about, through the expansion of the network or through the expansion at that agency, who's the target population and what strategies do we want to use to serve them?

You know, what does our work plan look like and how are we going to improve our compliance if that's what we have to do is improve our quality and compliance of our services? If you're looking at improvements or expansions, then you want to come up with core strategies to be able to drive those improvements. So for example, if you know your network performance is poor, then you want to say, perhaps we need to provide more technical assistance, information training opportunities, provide more funding for formal training opportunities, do more site visits and more one-on-one technical assistance.

There are three strategies that can potentially improve your counseling before you make a decision to downsize, for example. Once you implement that work plan and those strategies and methods, you perform the counseling, you perform the technical assistance and you collect data. Is quality going up, is compliance? If the answer is yes in this assessment bucket, and the plan is working out, and you've gone back to the leadership team, and you guys can affirmatively say that it's working the way you intended, then maybe you don't have to decrease your size.

If it's not working and performance is still stagnant or worsening, then it might be time to move on and say, perhaps we need to cut these services or cut these particular agencies, because it's just not working out. And then finally, here we are to talk about common downsizing reasons.

You know, we already talked about is your network funding too thin? Is the network focus changing? Are there some agencies that are no longer a good fit? Just because you're focused on providing quality rather than just quantity or you can't handle that many default, delinquency-focused agencies, because you're looking at rental counseling.

You don't want to make any of these decisions with a knee jerk kind of reaction, but again, these are reasons to really consider when you're thinking about downsizing. Changes in the market conditions, which I just alluded to and can you as an oversight agency effectively manage your network size. Those are all key reasons to consider downsizing. And so with that, I want to turn it back over to Shawna for questions and HUD for any additional comments.

Chantel Key: Okay. Great. There are no questions in the queue.

Joel Ibanez: No questions in the queue. Okay. Well, no questions. This is Joel again. I want to go ahead and thank you for the detailed elements as far as downsizing. As you stated earlier, I think one of the things that I'd like to emphasize is that sometimes in looking at downsizing, you're not getting the same numbers that you used to. It's just changing market conditions and sometimes it's just a matter of being able to focus on, what areas do we need to focus on? I know a lot of housing counseling agencies have expanded into community developments and that type of thing, yet at the same time, we have to look at it from the counseling perspective, where is the counseling based and where is the need highest?

So like I was saying earlier, there's definitely an underserved population of rental counseling that is called for, but we don't have as many rental counselors that are available these days that are providing rental counseling. With the increase in HECM, as we stated earlier for seniors, there's been a large influx of HECM loans and yet our reverse mortgage counselor base has shrunk. So sometimes you just have to be able to evaluate where the demand is.

Aisha Williams: Great. Thank you so much, Joel.

Lorraine Griscavage-Frisbee: And I'd just like to add that I think it's an admirable quality of an oversight network to be adaptable to the changing market conditions, to changing funding. It's very, I think, appropriate for you to look at your network and evaluate it using all the tools and suggestions that Aisha provided, because we all have the same common goal and that is to provide quality counseling services to our clients.

And whether that means increasing your network, decreasing it or leaving it the same, it is something that I strongly recommend you do, at least on an annual basis. Take a look at your network and decide which direction you want to go in. And I think the tools provided will be very helpful in that regard. And I thank Aisha and Joel for their comments.

Aisha Williams: Thank you, Lorraine. If there are no questions, we can move on to talk about some of the additional resources. Shawna, I'm going to turn things back over to you.

Shawna LaRue Moraille: Hello, everyone. I think just to wrap up this webinar – and thanks, everyone for coming to the webinar today. We listed a couple of resources here, several tool kits that are out in terms of if an organization is establishing a nonprofit, also, an orientation guide for housing counseling agencies as well as the handbook is also listed here. And this best practice for expanding your housing counseling network is also provided. Can you go onto the next screen?

So we are in the process of doing a short handout, it's a one- to two-pager, with a couple of things that you can keep in mind in terms of questions you might ask yourself, whether or not you're talking about right-sizing with an affiliate, right-sizing your oversight agency or right-sizing your network. We do take your evaluation and your feedback on this webinar very seriously.

We are going to leave this link up so that you can use that to provide us with feedback. And then of course, if you have any questions, please email housing.counseling@hud.gov for anything that you might need.

Lorraine and Joel, would you like to say goodbye to folks and thank them for their participation today?

Joel Ibanez: Absolutely. Thank you, everyone for joining this call. And I do like the fact that we do have an ambitious crowd, like I said, with the results of the poll question that there is a majority of the people on this call, at least are interested in expanding their services. So we look forward to working with all of you in that particular area, in whatever area that might be, a good fit for your organization.

Lorraine Griscavage-Frisbee: And I would definitely second that. I'm very excited to see how many groups are interested in expanding their networks as well. And I just want to remind everyone, if you have any suggestions for future training topics, please feel free to include that in the SurveyMonkey. We really appreciate you taking the survey and giving us the feedback, because it's the only way we're going to know how to improve these webinars and to also know what information was the most value for you.

We want to thank very much Aisha, Chantel and Shawna for also moderating this. Thank you.

(END)