

Multifamily Housing Family Self-Sufficiency Program

Webinar 5

Preparing to Launch the Family Self-Sufficiency Program

Madeline Colety: Okay. Why don't we get started? And Jeanne, if you could make sure to mute everybody, that would be great. Getting a lot of background noise.

So welcome back, everyone. I'm Madeline Colety. I haven't been on these webinars for a couple of times. So it's nice to be back joining you for Webinar 5, which is Preparing to Launch the Family Self-Sufficiency Program. We really appreciate all of you sticking in with us and resuming TA. We know it's hard. You're dealing with a lot on the ground right now. And so we really appreciate your attention and your time continuing to work with us.

Just a couple housekeeping items. We will have everybody muted because there are a lot of people. We have 30 attendees on the phone right now. And there's always background noise. So if you would like to talk, we're asking that you use the "raise hand" feature. Or you can also use the chat box and type in any questions that you may have. And we'll be moderating that throughout the webinar.

In today's webinar, we will be talking about developing policies for your FSS program, including procedures and workflow, who to involve in that process, how and where to document that process. And then we'll be talking about some sample procedures. We'll also be talking about some best practices for remote services during COVID-19. This is some new material we put in last week to try to give people an opportunity to talk about how they're working on progressing their programs in a remote setting, or how they're modifying what normally would be a pretty intensive face-to-face approach for today's times.

And then we'll also be talking about developing and marketing an outreach strategy, and how to talk about the FSS program with participants. On the call with me are Chelsea Pennucci and Sandra Suarez from Compass. And they will be doing the bulk of the presentation. We also have Carissa Janis from the Multifamily Office at HUD, who can also help out with pitching and answering questions and making sure you have the resources that you're looking for. As a reminder, this is where we are in the process. So this graphic should look pretty familiar by this point. We're at the Webinar 5 of 6 webinars.

And also at this point, you should have completed Modules 1-6 in the Compass online course. And currently in Phase 2 of program launch. What that means is this map that shows the different stages and sub stages of launching a program -- I don't know if you can see my notes, but if you can, we're essentially at the third column from the left under launching your program where you're developing your program manual, which is an optional piece. And I'm sure Chelsea and Sandra will be talking a little bit about that, and developing your marketing materials and other templates and tools that will support your program. So with that, I will turn it over to Chelsea. Let me pass the presenter ball. And I hope you enjoy today's webinar.

Chelsea Pennucci: Great. Thanks, Madeline. Hi, everyone. It's nice to be back with you again. I'm going to walk us through the first section of the webinar, which is about developing policies and procedures. And then I'll turn it over to Sandra to talk about marketing and how to talk about FSS. And then she and I will both talk a little bit about adapting your services during Covid.

Developing policies and procedures for your FSS program is a really important topic in the creation and launch of your program. Most of you have either already written your action plan, which really has the major high-level details about how your FSS program will be structured and operate. But now it's really time to get more specific about the processes, the tools, and other policies that you'll use in your program. So if you'll just look at the slide, you'll see some points that we make about why this is important. Clear policies, procedures, and workflows are really important for successful program launch and smooth ongoing operations.

They help staff work together more efficiently, and really most importantly, enable you to provide the best experience for your program participants. And if you've already written your action plan or are in process, you've already started this piece of the work. We're just going to dive a little bit deeper in the next several weeks with you all. And then as Madeline mentioned, although it's not required by HUD, what Compass refers to as an FSS program manual can be a valuable reference guide for these detailed policies, procedures, and workflows. As a best practice, Compass also recommends you include appendices to the manual with the forms you'll use with program participants.

This is an option, but we offer this as a best practice from Compass because we have program manuals for all of our programs. And it's an example of how you can also document this information for your own program. You may also choose to include more detailed information directly in your action plan so everything's in one place. You can certainly do that. In our experience, we haven't done that in the past just because it can be tricky since the action plan's an official document that gets approved by HUD. When and if you do want to change some of these processes in the future, you would have to go back to HUD and get your action plan reapproved.

We find that sometimes these workflows and procedures and even policies change a bit a couple times once you've launched your program and you figure out what actually works for your participants and your team and your property. So ultimately, you can decide what works best for you. But we do strongly recommend that you track the information that we're going to review with you today somewhere in a central place for everyone to be able to access. Great. So let's talk a little bit about who is involved in this process. It's really important that this is an effort that really involves nearly every member of your FSS team in some way.

You'll need staff from your corporate team in each of these groups to help make high-level policy decisions that may not have been made yet. You'll also need staff on site; both property management and the service delivery team to be involved, since they'll play a critical role in thinking about the logistical procedures and workflows for what will work for that site. And then depending on how involved they are in the launch process overall, leadership from your organization may be involved in this process just in case you run into challenges and to kind of help troubleshoot or break down barriers, and also to give final approval on what you develop.

It really depends on how your organization is structured. But those are some groups that really matter for this process. We wanted to share a few best practices for policy development. So we really recommend that you set a clear review process with the team. We've seen it work well when you make one person a lead for this work -- likely the individual who will be managing your overall program launch. It typically works well to have this person take a first pass at

drafting policies and procedures with input from the team and then maybe gathering everybody together to review as a group and discuss.

Similar to the work that we've done with you in your action plan, a future TA session with Compass can also be focused on this -- so looking at all of your documented procedures and workflows and talking through and giving you feedback on what works. The second recommendation we make is just to be clear on who gets to make what decisions. We have seen it work well when site level staff take ownership of procedures and workflow, since those are very property-specific. However, for higher level program policies -- like under what conditions you'll offer interim disbursements or the circumstances that might be cause for termination -- those we really recommend be set at the owner-agent level at the corporate office.

This is mostly really because, as you continue to grow FSS across multiple properties in your portfolio, you'll likely want these policies to be the same across sites. So I think it's good to set that at the top level to start, with the more day-to-day operations being set at the property level. Another best practice we recommend you document is, of course, policies and procedures clearly in a central written document. As we mentioned, in Compass' experience, we really like the program manual. But that's something optional that you can choose. As a reminder, it's not a HUD requirement. And then the last best practice is just reviewing policies from other programs at your property and kind of reflect on what's worked well in other programs.

So you may already run other resident services programs at your sites. We just recommend thinking about what you've learned from those policies. Maybe certain aspects of the program have worked really well or haven't worked well and you want to apply those to FSS. For example, you may have found that group gatherings are a great way to get people excited about a new program and that's something. Although during the time of Covid, you might not do that in the exact same way, or you've found that that's a real deterrent for folks because they don't really want to convene together. So just thinking about what's worked well for your residents in the past and applying some of those lessons to FSS.

Some of the key policy and procedure areas that we want to walk through today are listed here on this slide. These are some examples of the program areas where you'll really need to create more detailed procedures and workflows. These are all actually outlined in Compass' online course in module 5. These are areas like program enrollment, interim disbursement, termination, reenrollment, the appeals process, HUD reporting -- kind of all the ways in which you'll actually operate your program.

We won't have time to cover all of these today, but there are more details on these in Compass' online course. And we will cover them in detail during our individual TA session, so we welcome any questions you have. Today to illustrate how you might go about designing some of these policies and procedures, and also just to model for you what we believe some strong FSS program policies look like, we want to focus on a couple of examples from two different areas on this slide -- program enrollment, and interim disbursements. So we'll actually look at those on the next slide.

Before, though, we move to specific examples, we also want to mention that we understand that you may not have all the answers now or know exactly what will work best in your program for all of these policies and procedures. And we certainly don't expect that. We think our job is to work with you to design strong participant-centered policies that you can use as a starting place, and then adjust as you launch and learn what will work for the families in your programs. So let's look at program enrollment first as an example.

Just to make it really tangible, it's important to think about how this process is going to work. Essentially, what are the steps that need to happen on your end between when a participant first learns about FSS and decides they want to enroll, and then getting them to the place where they're actually signing a contract and they're enrolled in the program? There are a number of questions you'll need to answer, including the ones that are here on this slide. Once someone indicates they're interested in the program, who will ensure that they are eligible for FSS, so ensure that they have the right voucher type at your property mixed subsidy?

Who from the owner or agent will actually sign the contracts of participation on your behalf? How will your team collaborate to enroll new participants? So who will sit with the participant and sign the contract? And who will make sure it gets filed away in the correct place? And then where will you actually track participant enrollment? Who will log this information in whatever system you're using after the COP is signed? This is sort of like the very nitty-gritty details as you can see about how it's actually going to work, but just processes that are really, really important to make sure that your process is flowing and your program is flowing and operating smoothly.

So now we want to look at a sample process for how this could work. This is one of truly many ways that this process can work. We wanted to give you one example of how we've seen it work well in the past. As you'll see on this slide, in the first step the resident maybe completes an FSS application at an orientation session that they attend. After the orientation, the FSS coordinator or your financial coach or resident services coordinator -- whoever's working with participants -- sends the names of all the residents who are interested in FSS to the property manager. The property manager then would confirm that the residents are eligible for FSS by subsidy type.

She would then fill out the COPs with the right information and then sign it and send it back to the FSS coordinator to fill out with the participant. And then the coordinator would complete the contract and the individual training and services plan with the new participant. She would make sure that the participant gets copies. The original copies go back to the property management team. And then the property manager would add the new FSS participant's information to the enrollment tracker. This is sort of the five-step process, one example of many processes that we've seen work with owners who have FSS programs. I would love to just highlight for you all some pieces of this process that we think are strong and places that we think could be better.

But if anyone wants to chime in in the chat with something that they think maybe is strong about this process or a place where they think it could be improved, we'd love to hear what you think. Maybe we'll give that just a couple seconds. If no one wants to chime in, that's okay. And I'll share a couple of examples with you guys. But I'd love your participation on the next example. So this is your warning. Great.

So a couple things that are strong about this process -- it's clear. It's really clear who's playing what role at each stage. Oh, Anne Vinick, thank you. I did see a comment from you. Anne from the Community Builders is sharing that it's definitely better to have the property manager sign the contract first. Anne, I'm actually going to put you on the spot a little bit. Would you mind just sharing with the group? If we can unmute you, I'd love for you to share a little bit about why. I mean, the community builders already has one FSS program. We'd love for you to share why you think that's important.

Anne Vinick: Sure. We actually did it the other way first. I think that we just thought that that was better. It just made for a lot of back-and-forth of the same document. And also, if property management is completing the form and signing it all at the same time, we can confirm that everything is correct before giving it to the resident. It's just more of a streamlined process for staff and for the resident. And at the same time, once the resident signs it we can make a copy of it and give it to the resident; rather than if property management signed it second, then we would have to have them sign it, get the copy, then get in touch with the resident again or mail it to them. It just created more work, essentially.

Chelsea Pennucci: Yeah. Great. Anne, thank you so much for sharing that. We at Compass feel very strongly that that is a more streamlined way to process contracts as well. So we appreciate hearing that you all had a different process, and then saw it not working and changed it. Just for a little bit more context for folks on the call who might not know, the contract of participation issued by HUD -- which is a required document to enroll in FSS -- is signed by both the property manager or another authorized person from the owner or agent and by the FSS participant.

Just to add to Anne's point, we also just believe it's a little bit more client-centered to have the contract completely ready when it gets put in front the client, or the new participant. And then they can just take it and go on their way -- like Anne mentioned -- because it's fully executed after they sign it. So thanks, Anne. We appreciate you mentioning that.

Madeline Colety: Chelsea, we had another comment in the chat as well from Kristin Lucas, which is just a little nuance that this process enables cutting time back and forth so that the FSS coordinator could be able to check the subsidy type of the resident to ensure eligibility.

Chelsea Pennucci: Yeah. Kristin, that's another really great point. And we are very supportive of that as well. In many instances, the FSS coordinator often doesn't have access to that type of information. But if your FSS coordinator has access to your property management system, to Yardi or to some tool or system where you track subsidy type for your resident, that's a great way to cut down the back-and-forth, for them to be able to coordinate directly with the participant. So that's a great suggestion. I would even take it a step further and say if they have access to recertification information, they could even fill out certain aspects of the contract and then just give it to the property manager to review and sign.

So that's another way that you can cut work out or down for your property management team, who we know are already incredibly busy. Just a couple of other points that I want to make about why this process is good, is that in it you're naming specific roles. So the property manager and

the FSS coordinator, you're clear on who's doing what. And you're also giving clear timelines. You'll see in the third step that we say that the property manager will fill out the COP within three business days. That's an example of an accountability mechanism so that you can make sure you're getting back to folks in a timely way.

Another area where this could be better, for example -- something that's not addressed in this process is how COPs will actually get sent back and forth between the FSS coordinator and the property manager. So perhaps they're getting scanned and sent via email. Maybe they're getting dropped in a mailbox that the property manager has outside their office if that's secure. Maybe you're just handing them back and forth. But some mechanism for how you're tracking and exchanging that, that's even the level of detail that you can get to in your program manual on these processes. Great.

Let's look at the second policy area we want to cover in detail today, which is interim disbursement. As you all know, owners have the option to allow participants to take a withdrawal from the escrow account, which is called an interim disbursement, while they're enrolled in the program. Compass really strongly recommends that you allow this. This is something that you can determine at your program level. From our perspective there are really no downsides. It's to the place where you can be very client-centered and supportive to the needs of your participants.

Interim disbursements can be an incredibly powerful way to accelerate a participant's progress or prevent backsliding on their goals. And we've really never really seen a family take advantage of this benefit of the program. They're really just so powerful. But of course, you do need clear policies and procedures for how that'll work. Here are some questions that you should be asking yourself about the interim disbursement process. So first, at a high level, will you allow them? And under what circumstances they can happen? How will an FSS participant actually request an interim disbursement? Who at your organization will approve the interim disbursement request? And who will keep track of the documentation for the interim disbursement?

Now let's similarly look at a process. This is one of many ways it can work. This is one way that we've seen it work well in the past. And this is a five-step process. In this instance, the FSS participant initiates the interim disbursement request with the FSS coordinator by completing the disbursement request form. And this might happen in a couple of different ways. So this could be the participant coming to the coordinator and saying, hey, I would like to take some money out of my account for this reason. Or it may be in a meeting the FSS coordinator is helping problem solve with the participant and suggests an interim disbursement. We've found that sometimes participants forget that this is an option.

It's also important for the coordinator to remember that this is one more tool in your collective toolbox as a team with this FSS participant. So the request gets initiated. Then the coordinator reviews the request, decides whether to approve, and then sends the approval form to both the property manager for a signature and CCs a director of resident services. This will be very dependent on your organization's structure, but this is just one example from another team's program. The property manager then signs the form, completes a check request form for the

accounting team, and emails both the FSS accountant, and then CCs the other folks on the resident services team to continue to move the process along.

The FSS accountant will then issue a check within 10 business days. If they have to mail it, they'll forward the tracking information along if they're in a separate location. And then the check will get sent directly to the FSS coordinator, who will then deliver it to the participant in person. The participant will share receipts back with the coordinator for how they used the funds. That's a requirement if you're taking an interim disbursement. Then the coordinator will keep track of that. So this is another example of how interim disbursements could work and the level of detail we would expect you to get to for your own program.

Any suggestions or anything anyone wants to call out here about how this looks like it works well, or maybe places where it could be improved? While we're waiting for a couple of people to chime in in the chat, I'll just mention here you'll notice in the 4th step that we do mention that a check will get cut within 10 business days, which is important because often an interim disbursement request can be time-sensitive and people need the money as soon as possible. But then a place where we actually don't have a time frame where we might want to is in this last step where the participant will share receipts back with the FSS coordinator on the use of funds. It's a best practice to include there also a time frame for that.

So if you're asking the participant to share it back with you within 30 days or 60 days or whatever time frame you think is reasonable, to make sure that you get those receipts for what the interim disbursement was used for so that you can have it on file just in case you get audited by HUD.

It looks like we just had a question from Eric. "Would it be possible for the check to be payable to a vendor instead of the participant?" Eric, that is a great question. And I know you already run an FSS program with the San Diego Housing Commission. So I'm curious how you all do it. That's actually up to you at the program level.

We work with some programs that choose to make it payable to the participant. We work with some programs that choose to make it payable directly to the vendor. We've found that certain accounting departments have a preference to do it one way or the other depending on what it means to cut the check on their end. So that might be a little bit dependent on your accounting team. We've found that when you can do either, sometimes participants actually like having the check made payable and sent directly to the vendor so they don't have to worry about it at all. And others like it to be sent to them so that they can manage that and send it off and maintain control over that.

So it's actually up to you. It's actually really up to the program what you decide to do there. But if you want to take yourself off mute and just share a little bit about what you all do in San Diego, we'd love to know.

Eric: Yeah. We typically ask the participant what their preference is. Sometimes it's just easier for us to make a payment directly to the vendor; and the vendor will provide us a copy of the invoice and take the burden off the participant from submitting the receipt. So sometimes it's

easier for us to do that, especially when we have relationships with certain vendors, depending on whether it's for training purposes or for large purchase items. We just ask the client what their preference is and we allow both options based on the client needs.

Chelsea Pennucci: Yeah. That's great. I think we would recommend something similar. And on the multifamily side, that's totally possible as well.

Madeline Colety: Chelsea, there was a comment from Anne. I don't know if Anne wants to share this herself, but she was suggesting that the FSS coordinator discuss with the participant the interim disbursement before the form is completed so it's already been determined whether or not it's approved. Anne, do you want to share what works well about that process?

Anne Vinick: Hi. I mean, I just think it's about partnership with the resident. The way that we have it is when a resident wants an interim disbursement, they go to the FSS coordinator and tell them. And most of the time, they already know what their situation is, but they just discuss it more. They get all the documentation needed. And there's a conversation that happens. And I just think that that's sort of a healthier process for the relationship as opposed to having a conversation and then the FSS coordinator saying, well, fill out the form and I'll get back to you whether or not it's approved. You know, it doesn't feel as good.

Chelsea Pennucci: Yeah. Anne, I think that makes a lot of sense. I think the term you used about partnership is an important way to describe it rather than kind of the power dynamic you're setting up by like, I'll get back to you and I'll let you know if we'll approve this. I think you're right. You as a program will have clear program policies that you can look to when you're talking to a participant about the interim disbursement they are requesting.

You'll also have their individual training and services plan in front of you, and you'll know if what they're requesting a disbursement for is related to a goal on the plan, which is a requirement. So you'll have a really good idea if what they want to use the money for is going to be approved, like you said. So I think that makes a lot of sense what you shared.

Madeline Colety: Chelsea, there's one more question that came in on the chat. When the FSS coordinator delivers the check to the participant, is there anything signed to ensure that the resident received the check?

Chelsea Pennucci: Yeah. Rose, that's a great question. So in Compass' programs, there is. We call it our check receipt acknowledgment form, actually; so very obvious what it's for. We use that both for interim disbursements and for final disbursement. Both the coach and the participant sign it to acknowledge that they exchanged the check. I'm not sure if other programs also use that. But we have that form available in our online course that we would recommend you use and adapt for your own program. Great.

These are wonderful questions and a great discussion. I wish that we could go through every policy area together and talk through some of this because I think it just generates good ideas and questions. We appreciate your contributions and participation. Unfortunately, we don't have time to go through all these program areas. But we did want to cover enrollment and interim

disbursements to give you a sense of what you'll be working on as a team, and the types of procedures you'll be developing and questions you'll be asking yourself as a team as you're creating this documentation.

So before I move on -- and we'll stop for questions right after this slide -- just a couple reminders. Policies should be designed to support participants' goals and be applied flexibly in your program. This second bullet here, we want FSS participants to succeed, may feel really obvious.

But sometimes we find that programs, maybe even just inadvertently, create hoops for participants to jump through or excessive steps or just things that make it really hard for your participants. We just encourage you to always keep that in mind. Families living in subset housing often must fill out a great deal of paperwork, jump through a lot of hoops, really prove themselves to qualify for a program or receive services.

With Compass' program, and we hope with your FSS programs, we really try to make sure that the experience that families have is more positive than some of the other social service programs that people can access, because often those aren't great for families. Before we move on, I also just want to provide a couple of examples of where we've seen programs be flexible in how their policies are applied or how they get changed after they realize that they're not working. So Sandra and I were actually working with another multifamily owner that initially had a policy that interim disbursements couldn't be taken before being enrolled for 6 months in the program.

Actually, this program had a participant who had built quite a bit of escrow after the first 3 or 4 months in the program, and they needed to pay off a school tuition balance at their school so that they could reenroll for the fall. They had been coming to all their appointments. They had built a really great relationship with their coach. So it was really a testament to you, Sandra, who suggested that we be more flexible with the policy in this instance because there was really no reason why the resident shouldn't be able to take an interim disbursement.

So even though it wasn't specifically in the policy or it kind of went against the policy, the owner decided to make an exception because it was really something that was in the best interest of the program participant. Another example on the public housing authority side, we've seen a lot of organizations we've worked with change their policy around reenrollment. So reenrollment is also something you can allow or choose to not allow at the program level.

We really strongly recommend that you allow reenrollment in your FSS program because folks might have more progressive goals they want to work on. They might have a different program goal that they want to work on. And these programs have really seen right away how changing that policy has helped families. So we encourage you to adopt the learning mindset and change and adapt as you see what's working and what's not working.

I just see a question that came in from Shawna. "If a resident committee was given a chance to review the manual beforehand, what sections would be ideal for them to review?" Shawna, that's a great question. I would really recommend that if you have residents or a program committee or other stakeholders at your organization looking at this manual, for them to really focus on the

policies. The procedures are really nitty-gritty. So it's possible that inefficiencies will come up there.

But I think the high-level policies and the spirit of those and making sure that those feel client-centered and good, that would be the place to prioritize to make sure that that feels inclusive and client-centered if you could really only pick one area. Because often, I think the procedural stuff and the workflow stuff will be more about how the property manager structures their operations or how you communicate as a team. That might be less relevant for a resident committee, for example. Great.

So now we're actually going to stop to more formally take questions, although we love the questions that have been coming through the chat the entire time. We'll just pause for a minute or two here. If anyone has any additional questions on the policy and procedure development aspect of FSS, we can take them now. And then we're going to move on to the next topic.

Madeline Colety: I have a question. This is Madeline. I'm just curious if anybody needs to approve the policies and procedures. I don't know that they need to go through HUD. Or if any organizations have boards that might need to approve anything like that? Can you speak to that at all?

Chelsea Pennucci: Yeah. That's a good question, Madeline. I think that will depend a little bit on how your organization operates. So I agree with you that what goes in your action plan is what HUD requires you to share with them and the level of detail they need to approve the launch and operation of your program. So whatever else gets documented beyond that in a more detailed way about operations, and more specifically like the processes for how different aspects of the program will work, that's really at the program level that you can decide. And HUD gives you autonomy to make those detailed decisions on your own. So that's not something you have to go back to HUD for.

If you have a resident governing body that approves major changes for all new resident services programs at your property, that might be the group for you that needs to look at these policies before you launch your program. Or maybe it's someone on your leadership team. I think we would probably defer to you all individually to know what that needs to look like for your organization. I just also saw another question come in from Daniel at Sola. Daniel, your question is, what do you mean by reenrolling FSS after disbursement? If that's what I said, I think I misspoke. I apologize.

What I meant was reenroll in FSS after graduation or termination from the program, so after you exit the program. If someone takes an interim disbursement from their account, they are definitely not kicked out or they do not have to graduate. So I apologize for misspeaking. And I hope that clarifies. Any other questions we can answer at this point? Okay. Great. So before I turn it over to Sandra to cover the other main part of our webinar -- which is marketing, outreach, and how to talk about FSS -- we also want to touch on how the COVID-19 pandemic may affect your program service delivery.

Of course, we acknowledge that COVID has created a lot of uncertainty around how resident services can be delivered safely, both in the short- and long-term. And we know that this will affect your program launch. So we want to talk a little bit about some of what we believe are best practices for remote service delivery. Of course, you will at least have to modify your in-person work a bit. And the policy that we just reviewed and what we have in our own program manual also may need to be adapted to accommodate for that.

Compass has adapted its services for the virtual environment and we're now exclusively providing financial coaching virtually. So Sandra and I actually want to share some specific best practices and tools that Compass uses in our own programs as examples. Just as a note, HUD did not specifically recommend or require any of these products. They're just examples of different tools that we use. So a couple of best practices that I'll just cover here before turning it over to Sandra to talk a few more -- think about how you can connect virtually, so scheduling appointments with participants over the phone or a video call.

Compass uses Zoom. We use Google Voice, Google Hangouts. Google Voice allows you to both call and text participants. And of course, Zoom and Google Hangouts is a way to do video conferencing. We find that phone calls actually work really well. So don't feel like you must do video calls or nothing. Really think about how you can connect to folks without being face to face. We also suggest potentially using an online scheduling tool. So consider scheduling your appointments using some sort of booking tool. You all probably know better than most that our choice is youcanbook.me, which is what we use actually for you all to also schedule your TA sessions with us.

So hopefully, you can attest to how easy it is to book a session. You can go in and look at the availability that the person you're trying to meet with has. Just click it and put in your information and the calendar invite gets generated. So that's a great way to schedule appointments without having to do the back-and-forth on the phone or via email. And then finally another piece on this slide is really think about how you can share information securely. Identify a system that allows you to send sensitive information perhaps via email. So that might be a credit report or a pay stub or a contract.

Our choice for this is a system called Virtru, which allows you to encrypt the email and just send it like you would send any other email. As you probably know, email is actually not a safe way to send sensitive information. So we take our privacy and security very, very seriously, especially since we're often dealing with their finances. So this matters to us a lot. We want to make sure that we have a system that works well for that.

Kristin, I just saw a comment come through. You said, could you say that again? What is it that you would like me to repeat? Sorry. The system we use? So Virtru. It's on this slide, V-i-r-t-r-u. That's our choice for securely sending information. So the way this works, if you just google Virtru, it'll quickly pop up and you can also read more about the system.

But the way this system works is that it does come with a cost, but you basically embed the Virtru, link it with your email system. And then once that's installed within your individual accounts, you can toggle a switch on and off to securely send the email. So if you know you're

sending something that has sensitive information in an attachment or in the actual email, you would just toggle on that switch. It would indicate that you're now sending the email securely. And then you would send it on its way.

Also, when you have this system set up in your email, if you include what the system detects as sensitive information and you don't toggle that switch on, it will give you a notification before it sends, double-checking with you if you actually meant to turn that switch on. So it's pretty smart in that way as well. And it's just a way to send information securely via email. We have a few more best practices we want to share, but I'm actually going to turn it over to Sandra to cover the rest.

Sandra Suarez: Thank you, Chelsea. So more recommendations around adapting services during COVID-19 include obtaining signatures virtually. So for things like COPs, interim withdrawal requests, or graduation, you can explore ways for FSS coordinators and participants to securely sign documents online. At Compass, we use DocuSign. And we actually heard from other organizations who have gotten on board with virtual signatures, and they say they love the process and that's it's easy. Another thing is making file share web-based.

So consider secure web-based file sharing systems to share COPs and other documents. We at Compass use Box.com. And also conducting outreach online so you can hold one-on-one FSS orientations over the phone or group sessions via video chat. And we've done this through Google Hangouts and through Zoom. Also, you got to think about protecting the participant's privacy. So some best practices include closing out of all other windows before screen-sharing with participants, finding a quiet and private space and suggesting to the FSS participant to do the same, maybe using headphones during your appointment so that your FSS participant can only be heard by you, and always asking for permission.

Are there any questions so far around what we've covered? And in the chat, I did see a question. It says, given that COVID-19 has really affected many of our families and many have had financial reductions, is there any talk of extending the time from five-year maximum to a new timeline? There have been talks. One of the things is, as you may already know, this is a five-year program. But we can grant extensions for up to two years. And we usually do this in six-month increments. So HUD is saying that for whoever's already in enrolled in FSS, and if they're coming up to their five years and they need an extension because of the pandemic, this will be granted to them up to an additional two years.

And there's also talk about people who are already using their extension and maybe their seven-year maximum is coming up. And HUD is also saying that for those folks to send an email to HUD to make sure they have that on file. But they're thinking of giving extensions even to those people who are at their seven-year max. So it is a five-year program. There hasn't been talk about the pandemic how it will affect families five years down the road.

But what we have been talking about is how clients or residents that enroll now, how that or how they can maximize earnings or escrow. If they've had reductions in work schedules or reduction in earned income, it's a really good time for them to enroll in FSS, because down the road when

they get back to working fulltime or back to getting a job, they will be able to take that escrow during that time and build escrow quickly.

And I see another question that came in. "Have you ever had an FSS program use live help, like a chat feature on a website? And do you see separate FSS websites or just a portion of the property's website?"

So the first question, I personally haven't seen a live chat feature. Although even at Compass, that's something we continue to talk about having a live chat feature. It would be really cool and really client-centered to be able to answer questions as people need them. I haven't personally seen it.

And the other question is, "Do you see separate FSS websites or just a portion of the property's website?" As you also know, FSS is fairly new to the multifamily structure. For housing authorities, I have seen housing authorities have separate FSS websites, even a link within their overall website or organizational website. I haven't seen one specifically for a multi-property. Although I invite anybody to put it in the chat if they have seen something like this.

If anybody else has any other questions, feel free to unmute yourself or put it in the chat. Okay. So we'll move on to developing your marketing strategy. HUD notice H-2016-2A states that you will outline approach to marketing and outreach in your action plan describing the plan efforts to recruit FSS participants from among eligible families and the notification method that you'll use to assure that both minority and nonminority groups and groups with limited English proficiency and disabilities are aware of the program.

So in our experience taking a "surround sound" marketing approach which involves using multiple touch points simultaneously to reach residents and spark interest in FSS program is a very effective way to generate interest in the program. That involves marketing FSS continuously from a variety of angles to ensure residents are frequently reminded of the opportunity. We also recommend focusing our residents' aspirations and goals in your marketing approach rather than the regulations of the program. And this is the time to get families dreaming about their futures and excited about the FSS program. This is also the approach we take at Compass.

All of our FSS marketing materials are aspiration-focused, appealing to the residents' hopes and dreams for their family. And we could take a look at some sample materials that we have here for you. And also keep in mind that all these sample materials that we are presenting and other materials are available to you through our FSS link website. So on this slide we see a postcard. So monthly postcards can be an incredible effective way to market FSS. If you look at that postcard, it has a slogan which reads, a new group of savers is forming, which is based on behavioral science research on positive identity notions. So residents may want to be a part of this group.

Also, the photo is of the property where the FSS program is based, which is also where the residents live. So if a resident was to receive this particular postcard, they might recognize the building and say, hey, I live there. Let me read more about this. Here's an example of a

recertification insert, the front and the back of a little card that we would put in a recertification. So enrolling FSS before rent increases is a great way for a participant to begin building escrow savings immediately. So drawing from behavioral research on loss aversion, this insert focuses on not missing the opportunity to save. This is also a place where property management staff can be incredibly valuable ambassadors for the FSS program.

So here posters and flyers advertising FSS and other related workshops around the property is another good way to market your program. In this image the session title focuses on aspirations and goals about homeownership, education, purchasing a car, and savings. And the design is simple and doesn't focus on program requirements. Residents are simply invited to come to a workshop. Participant stories could be one of the best ways to spread the word about FSS. We'll now try to watch a short video. Hopefully this will work. And the video is of Lydia, who is a graduate of one of Compass' FSS programs

Chelsea Pennucci: Sandra, just heard from you. The video might not work.

Sandra Suarez: Yeah. It doesn't work. Are the videos available on our FSS link website?

Chelsea Pennucci: Yeah. We can share that.

Sandra Suarez: Okay. So we'll share that with you. But I'll talk a little bit about the video. We have what we call video client stories. And after some of our clients graduate, if they'd like for us to take a video crew to their homes or their small businesses or anywhere, we can do that. And we get a video of them talking about what they achieved in the program.

So in this particular video, Lydia always wanted to be a homeowner. She lived in that multi-property, which is a three-family, for over 20 years. And she dreamt of owning that building where she lived at. And through one of the conversations she had with her coach, the coach asked her, have you talked to your landlord about it? Ask your landlord. See if he is looking to sell. And she did.

And her landlord was interested. And she was able to purchase that property where she had lived for 20 years. And in that video, those are her grandchildren. So she always had her grandchildren over on the weekends where they have family meals together. And we have a number of these stories, short videos. Some are two to three minutes And we show some of these videos during orientation. And I see that they're very aspirational for people at orientations. They get to see real families. They get to walk in their shoes for a moment, see their lives, and know that these were people who were in the same situation that residents are in.

So people live in such nice housing probably come from generational poverty, generations living in the system. And they're able to see somebody who did it through the program. And to them, that's inspirational. And they say, if they could do it, I could do it too. So we do have a lot of these stories, even on our Compass website.

And you're free to use them for orientation and so forth. It's a very powerful tool you could use. So at Compass, we also find that one-on-one touch points are very, very powerful. So every

interaction is an opportunity to mention FSS -- advertisement and stories, the resident newsletters, This will help create a true surround sound approach. And brochures and moving packets frame FSS as a benefit of living at your property.

I remember Compass as an organization. When we first started running FSS programs, we didn't know how to market this program. And I was getting a list of a whole bunch of phone numbers of people in the housing authority who would be eligible for this program. And I was asked to start calling people and invite them to an orientation. And that didn't go very well. People hung up the phone. People were curious how I got their number. And I wasn't the housing authority. What's going on here? And I really, really needed and wanted to get people to an orientation because I already knew about the program and knew what a great opportunity it was. So I started stopping people at my local supermarket.

Any time I went to the supermarket and saw somebody that I've seen before, somebody I knew, I would say, hey, how are you? Have you heard about this program? You have to come to an orientation. And I would tell them a little bit about it. And that's how we started marketing our FSS program at Compass. It was one-on-one touch point where you see a familiar face or somebody you believe. And they talk to you about something and that catches their interest. And we just find that a very, very powerful way.

I think somebody wanted to say something? Okay. We'll move on. So now let's brainstorm some strategies that may be effective at marketing FSS at your property. I want you to think about what messages will resonate with your residents. And you know your residents better than anybody else, what challenges you think your residents will encounter at your property, what challenges you think you will encounter; and what successes and lessons you can apply to marketing this program seeing other programs that you've marketed at your property in the past. If anybody could feel free to unmute yourself or chiming in the chat are ways that you think you can market this program at your property.

So I'll give you some examples at some properties. Resident services have monthly meetings or they have other programs going on. So for example, summer's coming with a food program, farmer's market. During a farmer's market event, you can have a table set up with information about FSS and somebody talking about the program there.

Another example is this program or this property that also does homeownership workshops on a quarterly basis. And what they've done is include FSS resources and information during their quarterly homeownership workshops. And they've been able to recruit a lot of residents through those workshops. Anybody else want to chime in around examples or strategies they think might be effective in their property?

I see something's coming in. During COVID-19, think about how to leverage the relationships you already have with residents since you are doing more one-on-one connecting. Maybe one-on-one outreach will be important in the early dates of your FSS programs because we can gather in groups. I completely agree with that.

So leveraging what you're doing already, what you're doing now. And as resident services, we know you do a lot. So bridging those relationships you have already built and also what's going on with this pandemic, maybe you're getting people resources. And now you can add information about this great new program and the great new benefit that will be starting up at your property.

So from Anne, "We knew lots of people were interested in buying homes, so we used printing materials with this dream in mind." So, yes, Anne. If you know -- and as I said, you work at your property. You know what the needs are or what's possible there -- you can market the program around one specific need or one specific dream or hope. And, Anne, as you're saying, at Compass, we've also used a lot of marketing materials and postcards around buying homes, because in some of the areas where we have FSS programs, residents once they sign up, they say that they joined the program and that's their number one goal is to buy their own home someday.

Also, at Compass, we do financial coaching. And one of the things we always do during financial coaching appointments is pull and review credit reports and credit scores with our clients. One of our marketing strategies is to do marketing around credit reports and credit scores. And that's something that you could think about if you're going to be assisting residents with credit.

So here's another chat that came in. "I really like your multi-approach. We are going to rely heavily on one-on-one marketing through our tenant relation specialist. The mailing and flyers is going to be important." Yes, Daniel. We agree that many or multi-approaches is the better way to go. Although we still believe that that one-on-one interaction is one of the most powerful. And are there FSS graduate mentors? That's something that you as a property or as an organization that you can -- your services, you could build them around that. That happens naturally at Compass. I'll give you an example.

We were running FSS for a multi-property in the area. And I remember a lady who graduated and was able to buy her own home. And in the area that she lived they asked if she bought her own home. I received at least three calls of people who wanted to know more about the program, who wanted to do the program. That lady did because they also wanted to buy their own home. So that's a way that a graduate isn't really a mentor, but is an ambassador for the program. But you could think about having graduate mentors, paid ambassadors You could do all of those things.

And Tasha said, I think for us there will be a little bit of a pivot from interactions or housing counseling team and financial services team have had with residents and multifamily to this new high enroll. Have you heard others comment on this? Tasha, do you want to take yourself off mute and just ask your question so that I make sure I'm understanding what you're asking?

Tasha: Maybe I shouldn't do it. Yeah. I was asking the question that up until now we've sort of played one role. And I think that some foundation has been loosely laid. We're starting to transition to a program like FSS, but it hasn't been super intentional from an organizational standpoint. Not to say that it hasn't been intentional from individual standpoint. So I'm just asking have you had others run into this with staffing and how that evolves with the FSS program?

Sandra Suarez: Just to make sure I'm hearing the question correctly, with this pandemic going on, how do you think of now marketing even a new program? Is that what you're thinking, Tasha?

Tasha: No. My question was just more around staffing and how you market that, because we're bringing in another program. But it's not -- you need staff. And it's sort of away from what staff has been doing at the property.

Sandra Suarez: That's a really good question. And I know different properties are thinking just that, is with everything that's going on and staff working from home, maybe not staffed up 100 percent, how do you speak to your staff about this new program? And I think that's something that you have to think more about with others in your organization to think if this is a good time to move forward with this new program.

And if that's what you decide, we can work with you individually through our individual TA calls on how to market FSS to your staff and to clients through this pandemic, and how to maximize escrow savings because of the pandemic. So we can work with you on that individually. But it is something that a lot of organizations are thinking about right now.

Do we pause a little and concentrate on other things because of this pandemic? Or do we move forward and actually maximize what we can do because of the pandemic or FSS for the program itself and for clients who enrolled during the pandemic? Okay. So we'll move on to the next slide.

In our experience, talking about FSS in a way that focuses on residents' hopes and dreams for their future is most important. We host organizations every single month for interested residents to learn more about the program. And when residents can join us for those sessions, we'll hold one-on-one sessions either in person or over the phone.

And we found these one-on-one sessions can work very well at multifamily properties. So you have to sell the program, and remember every interaction with a resident is an opportunity to talk about FSS. Your message and tone should be inspirational and inspire residents to join the program. We recommend not emphasizing program requirements, but talk up the selling points and get them excited about the possibility of FSS.

And it's important that all staff members at the property, even custodial staff, understand how FSS works and how they can be ambassadors for the program. And we have seen this work really well at other multifamily properties that we work at and we work with where they've really done a good job as an organization to make sure that all staff members understand FSS. And it is a great program, so they understand the program since they know it's such a good program. They're bought in. They talk to the residents. And we've seen particularly there's a property where the custodial staff is very friendly with the people who live at the property.

And they had been at that property their number one person referring people to this program. So people at this property were hearing about the FSS program through the custodial staff just because that person had built that relationship with residents. So it's very important that everybody at your property knows what FSS is and have buy-in and can be an ambassador for

the program. Okay. So now we're going to take a few minutes to model for you what an FSS elevator pitch might look like. So Chelsea and I will role play. I'll be property manager and Chelsea can be a resident. Chelsea, are you off mute?

Chelsea Pennucci: Yes. Although I think I'm echoing a little. I think I'm echoing when you're off mute. I'll just pretend I'm knocking on your door. Virtually, we'll do this on the fly. Hi, Sandra. I just heard about this program called FSS. Can you tell me a little bit about it?

Sandra Suarez: Hi, Chelsea. It's a great new benefit. And it's geared to help families at this property. It's geared to help you set your goals, help you along the way with resources, and save some of your rent as you increase your income at work. People through this program have been able to buy their first homes, open up their own businesses, fix their credit, or even start an emergency fund. Do any of those interest you?

Chelsea Pennucci: Yeah. I've really wanted to buy my own home for a long time. And I'm also interested in saving for my daughter's college education. But wait. What do you mean I can save my rent?

Sandra Suarez: Yeah. So this is the greatest program ever. And through this program, you're able to save some of your rent money as you increase your income at work. So once you enroll with us -- and I'll invite you to an orientation to give you all the ins and outs -- once you enroll and sign a contract here your multi-property owner, we will save a portion of your rent. So from the moment you sign up, if your rent goes up due to working more hours or a new job or earned income, we'll save the difference in your rent payment or the increase in your rent payment in a free savings account for you every single month for up to five years.

I'll give you an example. Let's say you're paying \$200 out of pocket for rent right now because you're unemployed or working part-time. You enroll in the program. Let's say, three months down the line you get a full-time job and your rent goes up. Now your out-of-pocket rent is going to go up from \$200 to \$700. In that example you will be paying \$500 more than what you were paying when you first started the program, meaning that we'll put that \$500 every single month into a savings account under your name.

Chelsea Pennucci: That sounds pretty good. But wait. Do I have to pay \$200? Or do I have to pay \$700? And do I get to control the account?

Sandra Suarez: Yeah. So we here at the property control that account for you. But one of the other things that you get besides that free savings account is to work with an FSS program coach. And they'll help you with other resources that you'll need throughout the program. They'll also tell you how much you have built up in your savings account. So we control that account for you. But when you're working with your coach, they'll be able to help you to set up your own savings account if that's something you want to do. The account is free to you. We control it.

And the program is up to five years, although you could graduate early and use your money. But in the meantime, while you're enrolled, anytime you have a rent increase because of earned income we'll deposit the difference in that rent increase into that savings account for you every

single month for as long as you're enrolled in the program up to those five years. But come to an orientation.

We have a sheet with frequently asked questions. You'll be able to hear more about how the account works and how the program works, and see other people who'd like to enroll and hear their questions also.

Chelsea Pennucci: Okay. Sounds good. I'll be there. Great job, Sandra.

Sandra Suarez: Thank you. That was hard. I wasn't prepared for that. I wasn't prepared for your questions. But an elevator speech a lot of times is talking about the highlights of FSS. So the highlights are, and it depends on your program structure that you're going to think about and write down in submitting your action plan. But if your program structure will contain financial coaching, it could be talking about that credit piece and saying you'll work with one of our counselors or one of our coaches who's going to help you with your credit.

Or you could talk about other things or other goals that other residents have reached in this program, such as buying a home, starting a business, smaller things such as starting an account for emergencies. So you know your property and your residents best. You would know there. Let's say that you live in a rural area where a car or transportation is necessary to get out to the city and get a better job. Maybe your program structure is where people can take income disbursements or could take money out of their escrow account to buy a car. You can market that. Or when you're talking your elevator speech, you can mention that.

Throughout the program while you're escrowing, you can actually take money and buy a reliable car to get a better job. Or is it that your program concentrates on career development or workforce development? That's something that you could say in your elevator speech.

You could say, you'll get to work with an FSS coach, and they can help you get a better job. Or they can help you think about other careers. Or they can help you write a resume. Whatever it is, think about the resources that you already have at your property on hand. And use those, leverage those to get people interested in the FSS program and to get them enrolled. We'll go to the next slide. Any questions?

And also, just keep in mind that when we're working individually with your organization on the individual TA calls, this is something we can help you brainstorm. And we'll ask you about what resources you already have at your property that you can leverage to make a piece of the resources that you can offer as part of the FSS program. So it's not just a free savings mechanism or a free savings account only that's tied to your rent, but also other resources and help that the residents could get along the way to make sure they're successful and to make sure that they're able to reach their goals that they set up for themselves.

So this final slide outlines next steps and homework. So ensure your team has completed modules 1-6 in our online course, develop and document FSS program policies and procedures, complete and submit your FSS action plans ahead if you haven't already done so, and determine how and where your organization wants to track FSS policies and workflow. So for example, if

you want to create a program manual. And remember we do have templates to make that easy. And create your FSS outreach and strategy and materials. And we can also review those with you. And through our FSS link website, there are many, many, documents there that you could use. And schedule your next TA session with us.

I think another question came in. Shawn's question, can you talk about marketing with language and cultural barriers? We could talk a little bit about that. As I've been saying, you know your property better. You know the demographics there, the language that's spoken. And you can and should market around those. So what we've done at Compass is we've looked at our demographic or what our clients look like. And I could say around 50 percent are Spanish-speaking. So we make sure that we hire staff that are also Spanish-speaking. And when we do our outreach and our marketing materials, we do them in the Spanish and English.

We've had trouble because we've also had Haitian Creole language. And for a long time we didn't have immediate staff that spoke Haitian Creole. And in those instances, you can become creative. There's the LanguageLine. You can ask them to come in with a family member who could translate for them. You lost your audio. Can people hear me?

Chelsea Pennucci: Yeah.

Sandra Suarez: Okay. So, yeah. You could become creative and ask people to bring a translator with them or use the LanguageLine. So really looking at your property where you're going to be running FSS and seeing what are the language needs, and then thinking of creative ways of marketing around language needs.

So for us at Compass, it was having somebody on staff that spoke Spanish, because that was one of our big needs; and becoming creative with other languages, because we can't have a staff that speaks every single language. We wish we could, but we can't. And also, market the program according to the demographic.

So for example, we've targeted families with children in grade school. And marketing around that could look like, do you want a better life for your children? And it could be a picture of a family with small children. Or do you want to save for your child's college education? And that could be a postcard with a picture of a child with a graduation hat on. We've also done targeted mailing for people who aren't working. So we look at what earned income is. And if it's below a certain amount, let's say, less than \$5,000 or at zero, we market directly to that group as a targeted marketing strategy.

And we say, join this program now while you're out of work or underworked so that you have the opportunity to build escrow, or whatever that is. Or come to this orientation where we'll talk about career development or job attainment. So looking at the needs in your property and being creative around those. And I just want to mention that we do have things that you could use in our FSS link account, marketing tools that you could use.

Any other questions? Those were all great questions and things we can explore more individually during your individual TA call. If you want to talk about your property in particular and what the

needs are there, we can brainstorm together what some strategies could be. Anything else? I don't see any other questions coming in.

Madeline Colety: No. Madeline again. I just wanted to say thank you for everybody for joining. Our next webinar is on July 16, same day, same time. Well, not same day, but Thursday, same time. So we'll be regrouping at 1:00.

And in the meantime, feel free to reach out to Compass if you'd like to schedule an appointment with individual TA. Thank you all.

(END)