

**Multifamily Housing Family Self-Sufficiency Program**

**Webinar 6**

**Family Self-Sufficiency Enrollments & Appointments**

Madeline Colety: Okay. Why don't we get started? It looks like the number of people joining has slimmed down. This is Madeline. We're here for our final webinar with you all. So we finally have reached this milestone and if you notice on the side it says April 30. I think that's where we were supposed to be a while back but here we are on July 16th delivering this webinar.

So just a couple of reminders, we will ask you all to please stay on mute during the presentation and then unmute yourself if you'd like to speak or also use the raised hand feature and we'll call on you. We also use the chat, so if you have any questions during the webinar, please feel free to write them in the chat. It's helpful if you address them to all participants and that way everybody can see the questions and we can respond.

So in today's webinar, we're going to be talking about enrollment and participation and just another reminder if folks could go on mute, that would be appreciated. Thank you.

We're going to talk about the overview of the Contract of Participation and Individual Training and Services Plan. We'll be talking about working with new participants to complete both the COP and the ITSP and then the best practices for effective coaching, appointments, and then we're going to dive a little deeper into that initial FSS appointment and talk about assessments and how Compass approaches intake appointments and we'll be learning from them the practices that have worked well with that initial appointment.

So just as a reminder, here we are at the last webinar. So at this point, my understanding is several of your organizations have been working closely with Compass on developing program manuals which means developing your policies and procedures, getting really close to that launch point. And we hope that this webinar will kind of give you that last bit of information that you need just in general to get ready to launch.

We are, just as a reminder, even though this is our last webinar, individual TA is available through September. So our assignment with HUD ends at the end of September but feel free to reach out to Compass, that'll be Chelsea or Sandra, to set up appointments for individual TA in the next couple of months until we reach that point.

So at this point, I will hand it over to Chelsea and Sandra to dive into the information. I'm handing you the ball. Here you go.

Chelsea Pennucci: Thanks, Madeline.

Madeline Colety: Sure.

Chelsea Pennucci: Hi everyone, this is Chelsea. It's good to be back with you all. It's hard to believe this is our final webinar but it's been great to be working with you all in our individual TA sessions as well.

So as Madeline mentioned, Sandra and I really are going to talk through some of the nuts and bolts of enrollment and appointments today. We're going to start here with just an overview of the COP and ITSP. A lot of this information should actually look pretty familiar from an earlier

webinar, but we wanted to revisit it now because these are the two really important documents that you need to actually enroll participants in FSS.

So just as a reminder as I mentioned, HUD requires residents to complete these two documents to enroll in the FSS program, both the Contract of Participation and an Individual Training and Services Plan.

Currently, program regulations state that these documents must be completed by the head of household. This rule will actually be changing when the FSS legislation passed in 2018 is implemented, which we actually think is a pretty good thing because if the head of household for some reason is unable to or not interested in participating in the program, it actually gives other family members an opportunity to join as kind of the lead participant on the contract. But for now, the person signing the contract should be the head of household for lease purposes at your property.

So these two documents are attachments A and B of HUD Notice H-2016-08. They're also available on Compass' course pack and our online course, so there are a variety of places that you can find these. And then the Contract of Participation must be signed by both the owner/agent, so often that's someone on your property management team and the head of the FSS family. So there are two spots for signatures there and we'll talk a little bit about that later.

So just a little bit more on the Contract of Participation. This is a form issued by HUD. It sets forth the terms and conditions governing a resident's participation in FSS. It outlines a handful of important kind of pieces of information. So the rights and responsibilities of the FSS family and then the rights and responsibilities of the owner/agent, the services to be provided to FSS participants, the activities to be completed by the head of the FSS family and any other adult member of that household who elects to participate in FSS.

So this is some important information in the contract that's -- this is a standard contract that all FSS participants have to use in multi-family programs, so it's not something that you can change or also that you need to develop. It's something you just kind of -- you use what HUD has made available. The contract also lists annual adjusted incomes, annual earned income and then monthly tenant payment, or TTP based on the family's most recently conducted recertification of income as of the effective date of the COP.

So as you'll remember, so during the term of the contract, increases in earned income and TTP are actually compared to these initial amounts listed on the contract and then that's what's used to calculate monthly escrow credits. So these numbers on the contract is important to make sure they're correct and it's also important -- you'll be referencing back to those when you're calculating escrow for participants throughout the program.

A couple of other important pieces on the contract, the start date is always the first of the month following the contract's signing, and we'll walk through an example of this. And then the end date is always the last day of the month a full five years later.

Just to run through a quick example on start and end dates, if the contract, for example, is signed by both the owner/agent and the FSS participant on May 5th, 2020, it would go into effect on June 1st, 2020 and then its end date would be May 31st, 2025. So at the full five years later. Contracts can also be extended for up to two years for good cause.

So if the five-year term of the COP is nearing its expiration date and the FSS family may require a contract extension, the family can submit a written request that includes the description of whatever the need is for the extension. So the owner will then typically provide a written extension to the term of the contract and that's for a period not to exceed two years assuming that the owner finds good cause exists to grant an extension.

Good cause really will range and will kind of be determined for you all on a case by case basis, depending on the circumstances of the participant, but it might be something like a sudden job loss that a participant couldn't control, unexpected health issues, a death in the family, perhaps a pandemic. HUD actually just put out some guidance on granting extensions for families currently in the program because of COVID-19, so obviously that's something that was unforeseen and would be reason for an extension.

So now I want to talk a little bit about just an overview of the Individual Training and Services Plan. So the ITSP is the second document that participants complete at enrollment with their coach or coordinator. And the ITSP actually kind of becomes part of the contract, so they're two documents that stick together. As described in the HUD notice, every participating adult member of the FSS family must work with the owner or the FSS program coordinator to create an ITSP. After the ITSPs are created, as I mentioned, they're attached to the COP, become part of the COP.

So the ITSP is a written goals plan. It should be revisited and changed as necessary throughout the program to reflect new goals and circumstances. In our experience at Compass, we really like to keep the ITSP flexible and broad. You know you're establishing really pretty specific interim and final goals, but these can be changed throughout the program. That's an allowance that HUD gives you and we really recommend that you review it regularly in appointments and take time to update it and set more progressive goals if participants have completed their goals or change goals if their priorities have changed.

So now I'm actually going to turn it over to Sandra to talk a little bit about the process for actually completely the COP and ITSP with the program participants.

Sandra Suarez: So as Chelsea said, we'll now talk about how to complete the COP and ITSP with new participants. [Technical difficulty] by filling out the start and end date, relevant income and rent information, and signing the final page before the FSS coordinator meets with the resident. This assumes these two staff members are different people but in some cases it might be the same person.

We still recommend having the contract ready to go before the first appointment. And typically the resident will sign the COP in their first appointment with the FSS coordinator but it is also important to walk through each section of the COP, so a new FSS participant understands what they're signing.

So now we're going to take a few minutes to model for you what it looks like for an FSS coordinator to walk through the COP with the new FSS participant. I'll play the role of the FSS coordinator and we'll have Chelsea play the role of a new participant. Can you put up the COP, Contract of Participation. Can you share your screen with that?

Madeline Colety: That should be showing now, do you see it?

Sandra Suarez: I do not.

Chelsea Pennucci: Yeah, I still see the slides also.

Madeline Colety: Oh. Oh, sorry, one moment.

Sandra Suarez: Sure. And while they get that up, when you walk through a COP with a new participant, everybody will be different. So people will have different questions. Some people don't want you to go through it word by word or section by section, but just highlight that important section, but it's important to walk through at least important sections and the sections that we'll talk about now. And also once the client signs the COP, it's important for you to give them a copy of that.

So we'll begin to role play. This is what a COP look likes, or a Contract of Participation. And I'm meeting Chelsea for the first time. Hi, Chelsea, how are you? How you feeling?

Chelsea Pennucci: Hi, Sandra. I'm great. I'm really excited to learn more about FSS and its role today.

Sandra Suarez: That's awesome. So this is your contract and this contract is between our organization and you, and I'm just going to walk you through the important parts of this contract before you sign it. And I want to make sure that you understand everything and that if you have any questions, you can feel free to ask. How does that sound?

Chelsea Pennucci: Sounds great.

Sandra Suarez: Okay. So right here, you can see the name of our property, and this is your name, so it says that the contract is between the both of us. Do you agree with that?

Chelsea Pennucci: Yes. Yeah, that's my property name.

Sandra Okay. And now I want to look at the term of the contract. As you can see, this has already been filled out for us but I want to make sure we review everything they put into here to make sure that everything is correct. So for the term of the contract, the effective date is the first day of the month following the day the contract is signed. So we're signing this today, that's why the contract effective date says August 1st, 2020. Do you agree and understand why the contract start date says that?

Chelsea Pennucci: Yep. Yeah, that makes sense.

Sandra Suarez: All right. And this is a five-year program. So this contract will expire five years from the date of the contract. So since the day of the contract is August 1st, 2020, this will expire July 31st, 2025. So far so good?

Chelsea Pennucci: Yep. Yeah.

Sandra Suarez: Okay. So we'll just go down here. Or actually, can you guys see while I scroll up and down or no? Can you scroll up to the first page, please? Okay. Now, on the right side these are really important numbers that I want you to review and make sure you feel good with. So as you can see there is your annual income, earned income and total tenant payment. So your annual income is what we have on record with how much your household produces annually and then the earned income is the amount we have on record for how much your household earned, so that's earned income from work. Do those two numbers look correct to you?

Chelsea Pennucci: Yeah, those look about right.

Sandra Suarez: So the third part is the total tenant payment, or TTP and this is the amount of money you pay out of pocket. Now, this number might look a little different but it should be close to what you actually pay. And the reason it might be or look a little bit different is because you might have utility or other types of allowances. Does that match what you pay out of pocket or is it close?

Chelsea Pennucci: Yeah, that was the one I had questions on. It looked kind of close to what I pay in rent every month but it's not exactly the same. But what you've explained makes sense because I have a utilities allowance, so I think that that's right. That must be right then.

Sandra Suarez: Awesome. Okay, so far any other questions?

Chelsea Pennucci: No, I think I understand everything so far.

Sandra Suarez: Okay. So on page one, we'll go to the bottom of the page. Can you scroll to the bottom of the page?

Madeline Colety: Each participant can scroll on their own.

Sandra Suarez: Okay. So on the left side, it's resources and supportive services. So this is what the contract says we will do which is provide you with resources and supportive services during the time of the contract. And on the right side it says withdraw funds from FSS escrow account and this is talking about it. We do permit what we call income withdrawals or withdrawals that you'll be able to take during the time that you're enrolled in the program before graduation.

And we have specific income withdrawal polices that I could share with you, but once you start building up some savings or some escrow, you'll be able to tap into that if you need to take a withdrawal for anything that's going to get you closer to your goal. Any questions about that?

Chelsea Pennucci: No. That all sounds great. I didn't realize that I could take money out of my account while I was in the program.

Sandra Suarez: You can, and our organization allows it. We do have specific withdrawal policies, but I could share those with you also.

Okay. So let's go to page 2 of the contract. So there's some other things I'd like to highlight on page 2. The first thing I'd like to highlight is family responsibility. So this tells you what your responsibilities will be during the term of the contract and there are four things.

The first is, in order to graduate and be eligible to take whatever escrow you build during the time you're enrolled, is that you seek and maintain suitable employment. Is that something you could do? Can you work and are you planning to work?

Chelsea Pennucci: Yep. Yeah, I already work part time.

Sandra Suarez: All right, that's awesome. And during the program you'll work with me and I'll work with you in helping to build your experience or if you want to look for a better paying job, we have resources that I could connect you to.

The second thing I want to highlight is that you must meet your goals that you set up for yourself in the ITSP in order to graduate. So this is the second part of the contract. This is your goals part of the contract. And we'll work on those goals together as goals that you'll set up for yourself. And keep in mind that that's great that you'll have goals now, but we are here to make sure that we help you be successful in this program.

So let's say you set some goals out and in five years those goals change, we'll be able to change those on your ITSP or your Individual Training and Services Plan, which is your goals plan, to make sure that you're successful and to make sure that you're working towards the goals you want to work towards at whatever time you are at your life.

Then the next thing is, that all family members must be -- or actually you must comply with the terms of your lease and you have that information, when you moved in we gave you what the terms of the lease are.

And the very last thing, or the fourth thing, is that you and everybody in your household is off of cash welfare assistance for 12 consecutive months immediately preceding the contract expiration date. So before your expiration date, everybody must be off cash welfare assistance for the 12 months prior to that. Do you have any questions about that?

Chelsea Pennucci: No, I think that all makes sense. Yeah, I'm already working and no one on my family is on TANF or anything so I think that makes sense.

Sandra Suarez: Yeah. And just know that we'll be meeting throughout the five years and I'll make sure that when you come close to your expiration date for your contract that we're looking

at that, I'm asking you questions to see if anybody in your household is receiving cash welfare assistance.

Also, there is an extension period that we can give you and it's up to two years and that's in case, again, we're here to help you be successful but let's say at four years you've been working for four years and at the four-year mark you lose your job, so now you get on cash welfare assistance. So then at the expiration date, at the five year, you wouldn't be eligible to graduate. So that extension we can use to make sure that we give you an extension so you can get back on your feet and to make sure that you're successful in the program.

So again, we do everything we can to make sure you're successful and that you graduate and that you're able to take your escrow with you.

Chelsea Pennucci: Great.

Sandra Suarez: So talking about escrow, here's a little part on or why you would lose your escrow. So this is very important for you to know and keep in mind. And that's if this contract is terminated, if this contract is declared null or void, or if your family hasn't met the responsibility within the timeframe specified in the contract, so within the five years if you haven't reached your goals, again, we're here to make it possible. So we'll work with you to make sure none of these happen and to make sure that if your goals change, we change it on your contract so that you are eligible for graduation.

Okay. Here on the right side, owner responsibilities. So this is what we're responsible for. So an outline is that we will provide resources and services to you. We'll establish your escrow account to make sure that any time that your income increases due to earned income, we'll deposit or we'll make a deposit into the FSS account for you and you can start to see how you're building your savings.

And also, our responsibility is to determine if you have completed your COP or this contract. So what that means is, we will review and make sure that the goals that you set out for yourself in the ITSP would have been completed by the time your contract ends. And again nothing to be worried about as long as you come to your coaching appointments, we work with you to make sure that you're successful and if we have to use an extension, we will do that for you also. Any questions so far, Chelsea?

Chelsea Pennucci: No, this all seems pretty straightforward.

Sandra Suarez: Okay. So let's go to the third page. And in this third page, I want to highlight the left side here where it says termination of the Contract of Participation. It is really important for you to know these because we wouldn't want for your contract to have to be terminated. So just have these top of mind.

You have to make sure that you're compliant with the lease, which you've always been that's why now you're involved in this great program. And this also talks about what would happen if you were to move out of the property. And, again, keep it in mind in knowing that we will do

everything possible to make sure that you have a successful exit. So that we won't terminate your contract, but that if you move out or if you want to graduate early, that we make sure that we're helping you get to whatever goal it is that you want to get to.

So here on the bottom, as you can see, this has already been signed by us. This is our name and our signature, and if you agree with everything on the contract, if you would be nice enough to sign here, that would actually complete this contract for us.

Chelsea Pennucci: I just have one last question. What if I don't want to be in the program for the full five years?

Sandra Suarez: Yeah, so, you don't have to be in the program for the full five years. You have up to five years and again there is that up to two-year extension. So we have many, many clients who graduate early. So if you reach your goals or let's say your goal is to buy a home and you are ready to buy in two years, you could actually graduate as early as you're ready to graduate as long as the four things are true, which are: that you are working when you graduate; that you have met the goals that you set for yourself in this program; that you are in compliance with the lease; and that everybody in your household has been free of cash welfare assistance for 12 consecutive months before graduating. So once those four things are true, you can graduate before the five years.

Chelsea Pennucci: Okay, great, I'm ready to sign.

Sandra Suarez: Okay, sign here and I'll make sure that I give you a copy. Also know that every time that you come in to meet with me for one of your appointments, I will have a statement for you and it'll show you exactly how much you have built in your FSS savings account.

Chelsea Pennucci: Great. That sounds good.

Sandra Suarez: Thank you.

Chelsea Pennucci: Thanks, Sandra.

Madeline Colety: Sandra, this is Madeline. It looks like we have a few questions in the chat. I'm wondering if we could just pause and answer those?

Sandra Suarez: Sure.

Madeline Colety: So there are a couple of questions about whether or not this form could be completed online with the resident. And is it something that could be like a fillable form that someone could fill out online?

Sandra Suarez: Yes, absolutely. You can make it fillable. Again, there are pieces to the contract that property management will have to have filled out before a family sees it. So a family wouldn't know what their annual income is, earned income or what their TTP is, it has to come

from your software, from your records. So those are all pieces that have to be ready before presenting it to the client.

But even at Compass what we're doing now is, we make sure that the property management or whoever is the person filling out the COP with the correct information, once we have that information on there, we share the COP with clients remotely; we walk through the COP with clients remotely and then we use DocuSign to have the family sign the actual document.

So because of COVID-19 we're not meeting with families in person, but we have found a way to make sure that we're still enrolling people. It's important that we walk through the COP with families and facilitating in any way we can to make sure that the families can sign the COP.

Madeline Colety: Okay. Thanks. Another question: "If a household has several adults but only want adults to participate, is that an option?"

Sandra Suarez: So this program or the person who can sign the COP is the head of household only, right. So the head of household has to participate in order for the escrow to be paid out. The graduation requirements are going to go towards the head of household. So it's the head household who has to be employed. It doesn't have to be other adults in the house. But if there's other adults in the house that want to participate and fill out their own ITSP, that's Individual Training and Services Plan, so they want to fill out their own goals and work with a FSS coordinator, we can absolutely do that.

But for the terms of the contract they have to be the head of household who participates in the FSS program; they have to meet the graduation requirements; the escrow check goes to the head of household which should be the FSS participant. So I hope that helped. But the good thing about this program is that it is, or it will include earned income and annual income from all household members.

So what this means is, let's say I'm head of household, I have an adult child, I started the program, my adult child starts working, guess what, I have to report that to the property, right, and my rent is going to increase. If I'm enrolled in FSS, if the rent increases because another adult in your household or anybody in your household, if income for the whole household was increased, the head of household or the person enrolled in FSS, that's going to trigger those savings. That's going to trigger that escrow.

So the head of household will be able to start saving that money. So it is a whole family program where others can participate but for the terms of the contract it has to be the head of household who signs the contract, who meets the obligations to be able to go to graduate, who can make withdrawals from the FSS escrow accounts and so forth.

Madeline Colety: Another question and I'm going to interpret a little bit here. "For graduation requirements does everyone in the household need to be off TANF? For example, if a non-minor child has it but not the head of household."

Sandra Suarez: Yes. So the contract does say that and that's the only piece in the contract or that's the only graduation requirement that encompasses all household members. So the other three graduation requirements which are suitable employment, meet goals set up for yourself on your ITSP and be in compliance with your lease, those are all head of household or it can be head of household only. But that fourth thing, which is everybody in the household must be off of cash welfare assistance 12 months prior to graduating in order to graduate.

Now, the thing I will say about that is that if for some reason the family has to have cash welfare assistance, you can extend the contract. The other thing is that I have never, in the nine years that I managed an FSS program, I never saw that as an issue. Most of the time that's a transitional program and if a family or somebody or the head of household is working, right, they wouldn't be eligible for cash welfare assistance.

And third of all, the family can be on any other type of assistance, so they can have any other type of assistance, SNAP, day care voucher, whatever it is, it's just the cash welfare assistance, but we've never actually seen that as a problem.

Madeline Colety: Okay. Couple more questions. "Are escrow funds put into an interest-bearing account?"

Sandra Suarez: Yes. And the contract does state that, it is put into an interest-bearing account. And during appointment when we facilitate statements, or facilitate account balances, that should be on that statement. It should be how much interest that account is gaining.

Madeline Colety: Okay. Two more questions and then we'll move on. "What happens if there are two heads of household?"

Sandra Suarez: So there aren't. There's a head of household and then a co-head of household for the purposes of FSS. It says that only the head of household is the person who can sign the contract and participate, but what we've seen is, let's say there is a head and a co-head and it's let's say husband and wife and let's say the wife wants to participate and the other one doesn't, what we have seen is, property switch who the head of household is and who the co-head of household is to facilitate FSS for a particular family. So you are allowed to do that.

Madeline Colety: Okay. And then the last question is, "If the household income changes due to someone moving out, does the income change back to the income of the head of household as the baseline?"

Sandra Suarez: So the baseline will always be the baseline and the baseline is set in the COP when you first sign your contract. So even if you have a contract extension, even if you move out of that property and you transfer your FSS program to a new property that runs FSS, that will never change. So the baseline is whatever baseline is set when you first sign the contract, when you first enroll in the program.

So unfortunately, if, let's say you enroll in the program and the household income is high when you enrolled and during your participation somebody moves out or you have a big loss of income,

during that time you wouldn't be escrowing. So you'll begin to escrow and continue to escrow any time that the earned income is above whatever the earned income was or during the baseline when you actually sign the contract. So that can never change. The baseline is the baseline at contract signing.

Madeline Colety: Okay. Thank you. That's the end of our questions for now.

Sandra Suarez: All right. Those were a lot of great, great questions.

Madeline Colety: Yeah.

Sandra Suarez: All right. So now we'll watch this short one-minute video from a HUD staff member on the purpose of the ITSP. And typically the ITSP is created on the first or second appointment with the new participant and the ITSP is the Individual Training Services Plan which we call the gold plan for the clients.

Anice Schervish Chenault: The ITSP is the Individual Training and Services Plan and when the participant signs the Contract of Participation, he or she will set up those goals and then the ITSP goes kind of goal by goal and identifies what are the pieces that need to be in place to allow the participant to be successful at meeting those goals. So it can be very, very small steps or it can be kind of larger steps depending on what the family needs and how the family needs to look at those goals in order to be successful. But it's kind of a plan of attack to get to where the family wants to go.

Sandra Suarez: All right. So as HUD states in its FSS guidebook, the ITSP is not set in stone and may be modified at any time. It is important to take a flexible and open approach to changing goals over time. The participant and coordinator should communicate regularly about whether their goals should be changed. Additionally, participants are the experts in their own lives and there are no right answers to goals.

And in our experience has been valuable to keep the ITSP goals broad so that they don't become a barrier to graduation. It is a best practice to be careful about how the goals in the ITSP are structured to ensure they're achievable by the family.

So on this slide we've listed two examples of how to keep goals broad. So the first one is you could put on the ITSP build savings versus save \$2,000 in an account with a 1.5 percent interest rate. So the save the \$2,000 in an account with a 1.5 percent interest rate that is very particular, so we want to make sure to keep it broad, build savings.

And then the second example is, if somebody wants to become a homeowner, instead of on the ITSP you putting down purchase a home by time of graduation, you could put work towards home ownership and make sure again that it's not a barrier at graduation. Let's go to the next slide.

So it's outlined in HUD's online FSS training, there are two required goals that should be included on all ITSP since these are two of the graduation requirements for FSS and we've talked

about these already. First, is that the head of household must seek and maintain suitable employment since this is the first graduation requirement for FSS.

And second, the owner must establish an interim goal that the family become independent from welfare assistance and remain independent at least one year prior to graduation in order to receive their escrow funds. And if you run into any type of issues because of this, remember you can do an extension for up to two years. So again, the ITSP should be reviewed regularly with the family and change that's necessary to reflect new interests and circumstances.

So let's brainstorm some strategies for effectively setting goals with FSS participants. So what successes and lessons can you apply from other experiences with setting goals with residents at your property? So what challenges do you foresee? So if you want to take yourself off mute, or if you want to write in the chat box, think about successes and lessons that you can apply from other experiences setting goals with residents at your property or any challenges that anybody foresees.

And I can start to share, I used to run an FSS account in my community and I ran it for eight to nine years. And my lessons from setting goals with clients was that the best experiences that I had were the ones that were clients lead the most. So there were times where maybe somebody or a client was stuck or they didn't really know what kinds of goals they wanted to set, and I would throw out ideas and that was helpful but then there were other great experiences where clients knew exactly what they wanted, they talked it out. Other great experiences I've had is asking open ended questions such as how do you feel at the job you have now. Did you ever think of exploring other job markets or going back to school and things like that.

So anybody else want to share? Ann from TCB have you had any experiences you want to share from Plumatie Village? Okay. And here I see that some people -- so Kristin wrote, from a housing counseling perspective, I found it helpful to have folks think about what their life looks like in 5 years, 10 years. Think about it, draw it, vision board it and then start to talk through them how to get there. Wow, that is awesome, I never of thought a vision board, writing it out on paper. That's terrific.

So a challenge here, not knowing how broad or specific to get. And just remember this is goals that clients are setting for themselves. So our job is, when we put them on paper on the ITSP to keep them broad to make sure that they don't become a barrier at graduation. And also knowing that we do have that space and that room to change goals on the ITSP but just for a good great start or head start, making sure you keep them broad.

Here also challenges, domestic violence, drug alcohol abuse, childcare. Yes, we see all these challenges a lot and what we try to do is partner with other organizations in the community so that we have resources for families when they're dealing with things like this that it's not our expertise and we just don't know how to help a client. I think the important part there is making sure that you're there to listen and relay that you are listening and that you're empathic and that you'll do anything possible to get them resources and help them navigate those resources so that they could get the services they need.

Let's see, anybody else? Okay. So I think those are great. So let's move on.

So we also want to share with you two HUD resources where you can learn more about goal setting and ITSPs and we highly recommend your FSS services team review these in detail and those are linked here, which is the HUD's online FSS training course and HUD's guidebook, *Administering an Effective FSS Program*.

I know we've taken questions throughout the presentation but are there any other questions about COPs or ITSPs? You can take yourself off mute or feel free to put it on the chat. And I see one question come through.

Some residents already met the two HUD requirements and want to focus on how to graduate early. So let's say that somebody wants to do that, and let me just talk about a little bit from experience. What I've seen from experience for clients who are enrolled in FSS and are building escrow, is that they don't usually want to graduate early unless they have to because they're getting a monthly deposit.

So let's say somebody's enrolled in FSS and they've been enrolled for two years and for the first two years they've had \$100 deposit. So they have \$2400 in savings and they know that if they graduate early, they could graduate with those \$2400 but if they stay in the program and stay in the program for three more years, that \$2400 becomes much more money. So unless clients are ready to graduate and what I mean when I say ready is that maybe a client their goal was to buy a home and now they're ready to buy their house, then they will graduate early.

And also remember that interim disbursements are a great opportunity while clients are still enrolled in the program, if they need to access money or some of their escrow so that they could get closer to one of their ITSP goals, you could use that also instead of having to graduate a client. So I'll give you another example.

Let's say a client has a goal of going back to school and they're two years down the road or two years into the program, they've built some escrow and they want to take the money they have in escrow to pay for classes or books. Instead of graduating them and stopping their escrow, you could allow them to take an interim disbursement where they could do both things of reaching their goal of paying to further their education but also they could keep enrolled in the program and keep escrowing and even work towards other goals.

Okay. What happens if the tenant becomes over income for the units, their rents have passed the gross rent for the unit? Uh, Chelsea do you want to answer that question, what happens if the tenant becomes over income?

Chelsea Pennucci: Yeah, so I just want to make sure that we're clear on the question. If it's a matter of, for example, someone losing their subsidy and not receiving a subsidy anymore, that would mean that they would hopefully graduate from the program. If they still have a subsidy but their income is just increasing quite a bit, it might just mean that their escrow isn't as much as it used to be or they stop escrowing, but they can still be in the program, so it kind of depends on what's going on.

Sandra Suarez: Thank you, Chelsea. And I don't see any other questions coming through so I'm going to pass it over to Chelsea to talk about appointment best practices.

Chelsea Pennucci: Great. Thanks Sandra. And thanks to everyone for all of your engagement and just the great questions you had about COPs and ITSPs. We're looking forward to answering more of them on your individual TA calls.

So I'm just going to take a few minutes now to talk a little bit about appointment best practices from what we've learned at Compass. So the participant meetings serves several important purposes. They provide an opportunity for participants to identify barriers they may be experiencing and discuss ways with their coach to overcome those challenges. When needed, they provide the opportunity for the FSS coordinator to link participants to supportive services or programs or other opportunities that they may need to make progress on their goals.

They also provide just an important space for the FSS coordinator or coach to just provide encouragement and champion the FSS participant and really kind of celebrate them for the progress they are making. And then finally, it's also an opportunity to review ITSP goals and modify them as needed.

Some participants we found also find that check-ins and regular meetings give them a deadline that can be helpful for them in just sort of encouraging them to complete key interim steps and stay on track. We also find that some participants don't really need those check-ins, that they are on a fast track and they know where they're going and they just kind of will have a quick phone call with us and they're all set, so it really depends on the participant and we encourage you to be flexible based on what your different FSS program participants want.

So just a little bit about appointment frequency. So while HUD doesn't require programs to meet with participants at any specific frequency, we found that regular communication is really important to developing strong and trusting relationships with participants. In our experience, it's important to meet with participants regularly but based on their needs and interests.

Compass meets with participants every six months throughout the program, but four times in the first year. We found that the first year is just a moment for a lot of movement often for folks especially if we're coaching them on credit or they're enrolling in school or trying to doing a lot of work to get a lot of their new goals started, it can be helpful to connect a couple more times. And then we're also available for interim appointments by phone and email, all of the sort of different modes of communications you would suspect at any time.

Other programs might choose to meet with participants three or four times per year every year or even a different frequency throughout the program. So this is really up to you to decide. And we can kind of talk through what you think might work best for your program.

I also just want to talk a little bit about the approach that we take to appointments at Compass. Chapter three of HUD's online FSS training outlines some best practices for taking a participant centered approach during FSS appointments. We've also outlined some of those best practices

here on this slide and these are really all about putting the FSS participant in the driver's seat in their appointment.

It's also really important to not pass judgement on their decisions or if you're working with them on a budget or just kind of how they're setting their goals. I mean the program is really designed for residents and they should be the one kind of driving how they participate in it.

In our experience we find that it's helpful for the FSS coordinator to come to the appointment with a general agenda of what they might cover with the participants, but then really believe it's important to let participants take the lead. So starting the appointment with a simple question, what would you like to discuss today, can actually be very powerful and it may take the appointment in a completely different direction than what you planned but that's okay and sometimes that's where the kind of the best stuff gets uncovered and where you have the best appointments.

So we encourage you to take a look at the training online, the HUD training online and just kind of think about how you might also incorporate this approach into your own appointments.

So I also just want to talk a little bit about regular appointment activity. So there are several activities that you can expect to complete with participants at each appointment. As we mentioned, you'll be connecting folks to resources and other supportive services to make progress on their goals. These will often be community partnerships that your organization already has. You might be discussing and adjusting ITSP goals.

You might be discussing and processing interim disbursements if your program allows them and that's something a participant has requested. And, of course, as Sandra mentioned earlier, you're sharing FSS savings balances hopefully every appointment. This is something that we found is really helpful for participants to see their progress every appointment and just a way to kind of stay excited about the work that they're doing and feel like they're building something, building this asset.

So now in the next section I'm actually going to pass it back to Sandra. What I just gave you was sort of a general overview of appointment best practices and Sandra's now going to talk a little bit more specifically about the initial FSS appointment which Compass calls an intake.

Sandra Suarez: Yeah. So we spent some time talking about the COP and ITSP and what they are and how to complete them with your participants. We also talked about general appointment best practices, but now in our final section of the webinar, we'll talk to you a little bit about the very first FSS appointment. So what will you do with the participants when you meet them for the first time and what should you discuss?

So the initial FSS appointment is an important opportunity to get to knowing new FSS participants. You could choose to incorporate a participant's assessment or other process for exploring the participant's aspirations and obstacles to achieving their goals and this is a great way to get the conversation started. So for example at Compass, we do what we call our financial

well-being survey and it asks questions about the participant's feelings around money. It also asks questions such as do you use things like pawn shops or check cashing places.

And this is a great opportunity for our coaches to look at the answers that the participant provided and great conversation starter. So we're talking about how do you feel about or why do you use check cashing services rather than a traditional bank services. It's just a nice way to get the conversation going and to learn a little bit about your participant before you even meet with them. It's also a nice way to gather resources before even meeting with the participant.

And what we found in talking with properties is, that many of you already use a participant or some kind of assessment for other programs or just for resident services. And this is something that you can incorporate and continue to use or even change it a little for FSS participants.

And then on this second bullet, we have seen some programs bundle the enrollment paperwork which includes the COP and ITSP into the first get to know your appointment. So we have also seen programs separated from the first appointment. At Compass we made this change recently, actually this year. So we used to bundle everything into that first appointment, COP, ITSP, so we're talking about goals and getting their goals on paper and the financial well-being survey which is the assessment.

And what we do now is that when a new client comes into the appointment, their coach already has a completed COP and ITSP for that client. And the client completes that with the program manager. So during that first appointment, our coach can focus completely on getting to know the clients and so that the client can get to know their coach and so that they could start building that relationship. So it's up to you how you structure your program.

And participant assessments are an important first step to help an FSS program coordinator understand a participant's needs and goals. They can help the coordinator and FSS participant formulate a plan for how they want to work together. And this may also be the first real interaction that you haven with a new FSS family. So it is a great opportunity to begin establishing trust and build a relationship for your long-term partnership.

Okay. So HUD's FSS guidebook states that at a minimum it is recommended that the assessment cover the following elements about the individual and their households. And the elements are stated on this slide which are basic family information which may include living situation, number of children, food security, education history and goals. So does the client have any educational licenses, certifications? What is their educational level? Employment history. What is the client's current employment? What are their skills, career history and interests? Finances and asset building, so information about household income, budget, credit and debt. And resource needs. So what is it that this family is in need of? Is it transportation? Is it childcare? Clothing?

So our online course includes a few different resources that will help you get to know your new FSS participant. And additionally HUD's guidebook called Administering an Effective FSS Program and HUD's online FSS training also includes examples of participant's assessments.

And these are both resources we've shared links to earlier in this presentation when we talked about goal setting.

And you may choose to make this participant assessment your entire first appointment with your new participant. It is up to you how you structure your appointment and again we'll work with you on how you want to structure this and what best practices look like.

Okay. Also at Compass, we have our own approach for the intake appointment which covers areas like the ones outlined in HUD's guidebooks. The course pack materials of Module 7 in our online course also includes a couple of tools that will be helpful in this area. We have a sample intake appointment checklist and a guide called Getting to Know Program Participants and that guide outlines questions you have to begin building our relationship with the new FSS participant.

So our online course includes two appointment tools that we use in our very own programs that you can reference. They're on there on the slide. So one is sample intake appointment checklist and that includes welcome and paperwork, getting to know the client, client goals, budget, credit report and resource needs. And we have another resource which is called Getting to Know Program Participants and that includes household composition and employment history, educational background and financial situation.

So we've mentioned many times throughout this webinar that we really see this first appointment as an important relationship building opportunity. Remember you can also take a participant centered approach during this first appointment as well. Some residents are probably coming in excited about doing the FSS program, so let them share that with you and you can discuss what they would like to discuss during the first meeting together.

I guess ultimately the way you design your appointments with FSS participants is up to you and your team. And remember we will work with you on a one-on-one TA to help you outline this process for your program.

All right. So any questions about the FSS appointments? And again feel free to put it in the chat, unmute yourself or raise your hands.

Chelsea Pennucci: Sandra I just saw a question come in about how long to access the Compass materials and can we talk about the FSS conference. I'm happy to take that one.

Sandra Suarez: Yeah, please.

Chelsea Pennucci: Yeah. So Shawna, thanks for asking this question about Compass materials. So you will have access to Compass' online course of course through the technical assistance cohort. And then, as you may know, you may already be a member. Actually Compass has another online platform called FSS Link where we have FSS practitioners from all over the country who can come to kind of talk to each other and access resources. This is separate from HUD, not HUD endorsed of course but just want to let you know that this resource exists.

And it's a place where all of the resources that we also share in our online course are available to view and download. And, so, we can follow up with everyone just a little bit more information on how to become a member of this site. It's free and you'll have access to all of these resources forever really through that membership.

And then just this question about the FSS conference. I'm guessing that you're asking this question because you know that Compass also runs a national FSS conference. I can share a little bit about that now as well actually.

So as you can imagine, we have run this conference in person for the last four years and in our fifth year, of course, this year with the pandemic, we'll be running it virtually to make sure that our communities and all of our attendees can stay safe. That is actually in October and we haven't yet opened registration, but we can also follow-up with folks about how to attend that event. It's a really great event for again practitioners interested in connecting with each other, even virtually and attending sessions about FSS program management, financial coaching and especially as you all are getting your programs up and running it's -- I think it would be a really good resource.

So those are two opportunities, of course, separate from HUD but something that we're happy to share more information on as well.

Sandra Suarez: Any other questions, comments? Okay. I see a question come through. How hands-on is the FSS coordinator with helping participants with their goals? I'm finding to complete steps needed to connect with service providers may have desired and/or needed help filling out or getting to a provider initially and what are their concerns about information going back to property management? How have you addressed concerns with management managing escrow? Okay. I think these are a few questions in one.

How hands-on is the FSS coordinator with helping participants with their goals? FSS and FSS program is really putting the clients at the center. So I would say that it could be as hands-on and/or as hands-off as the client wants. And also speaking from experience, I've seen this be the case where there are some clients that need a little bit more of hand holding and assistance, and there are other clients who ask you for some information, for some resources and you meet them again and they've ran off with that and they really need a little bit of guidance.

So it could be as hands-on or as hands-off as the participant would want it to be. We're help to help guide. We're here to partner with the clients but really this is their show, their program. There are those two goals that we have to include in the ITSP which are requirements to graduate, which are household members are off cash welfare assistance 12 months prior to graduation, and that the head of household is working at time of graduation. Other than that, you can talk about the goals that you've set or you helped set with other clients when you meet clients and participants, or you could just ask them open-ended questions or just talk to them and ask them what are you goal, what do you want to do.

I love the suggestion, I think it was Ann, or I'm not sure who put it in the chat that they do vision boards, where do you see yourself 5 years, 10 years. It was Kristin Lucas; thank you, Kristin for

that. What does that feel like, right? So there's no wrong or right way. And also remember that on the one-on-one TA calls we can discuss an approach in a structure for your specific program.

And then it says I'm finding to complete steps needed to connect with service providers may have desired and/or needed help filling out or getting to a provider initially. I'm going to say two things about this. I'm not sure what -- or I don't think that's a question. I think that's just a statement. I'm finding to complete that's needed to connect with service providers may have desired or needed help filling out or getting to providers initially.

I'm thinking that you're saying that you've had trouble connecting participants, maybe to other providers. At Compass what we've tried to do is to try to partner with other organizations throughout our community on different topics. So we partner with organizations that provide different services than those that we don't provide. And we try to do soft referrals as much as possible.

So trying to connect your clients or participants to organizations that you know and trust is the number one goal. And you can do that by building relationships within your own community. But also making sure we're there for the clients and if they need help filling out an application. Or we've also set aside time, our coaches, outside of an FSS appointment to navigate a certain resource with a client or to navigate a certain situation with a client. So we are here for that and if you have time we recommend and suggest that you're open to that and that if somebody or client needs a little bit more hand holding or if in your community you're not very resource rich or whatever, that you're there to try to help them out and try to navigate things with and for them.

And then I think this is a separate piece. What if there are concerns about information going back to property management and how have you addressed this concern with management managing escrow? So it is tough for your property because as an FSS coordinator you still work for your organization, your property, which is the organization that is managing the escrow information.

At Compass it's a little easier because we run FSS programs for properties or for housing authorities so we are not the actual property or the housing authority, but what we always encourage people to do or FSS practitioners is to be discreet.

One of the big things in FSS is that people want to open up and the way to make them open up and build those relationships is to build trust. And a way to do that is right off the bat say this is conversation that we're having outside of anything else that's happening here in the property. What we talk about is between you and I, and I won't be sharing any of that information with property management or anything else and try to navigate it that way.

We do tell clients that we do share information but it's congregate or not specific information about any one particular client, that is confidential. So we might share information around a group. Let's say we might say that my clients are escrowing an average of \$2,000 per year or my client 50 percent of them are working or I don't know, 15 percent of them have increased their credit score by 26 points.

So an aggregate is okay to share information but not somebody's personal information, that should be kept confidential and that should be part of the conversation when you're building trust with your clients that you're telling them that that conversation is confidential.

But what we also suggest is to clients themselves and also to practitioners is, that if you have an appointment and there are things that, let's say a client has forgotten or hasn't reported additional income or a job that they've had, is that we're there to support them and say, hey, this is what you should do or we recommend you do this. But again it's not our place to get information back and forth between property management and the client. Anything you speak to the client about should be kept confidential. I hope that helps.

And I don't know Chelsea if you wanted to add anything around that.

Chelsea Pennucci: No, I think you captured it perfectly. Like it can be a challenge but just like you said, build the trust and confidentiality is the most important.

Sandra Suarez: Any other questions? There's been many, many great questions. Okay. So let's review next steps and homework. Number one is to ensure your team has completed Modules 1 through 7 in Compass' online course. Number two is to review the COP and ITSP in detail. Number three is to schedule your next TA session with us and during those TA sessions we could discuss your approach to appointments and answer questions about program enrollment and when you meet clients or anything else that might come to mind.

That it is for our webinar. We want to thank you for joining us. And if there's anything else. If there's nothing else, we'll gladly give you 12 minutes back of your time.

Madeline Colety: Thanks Sandra. I just wanted to mention a couple things before we break. One is that we are working on an evaluation and kind of coordinating with HUD on the process of getting that out to you, but if folks could just kind of keep an eye out for an evaluation.

We're still determining whether -- it's most likely will be something that comes to you online because we're just looking for some feedback on the TA experience and things that we can improve, things that are working well. So please when you do see that, please fill it out and please just kind of let us know how we can improve things and some of the things that you've been able to gather from the webinar series and the individual TA.

Also, just as a reminder, again, Compass is available to provide individual TA for the next couple of months. We'd love to hear from you how things are going and when you do launch the program, so even if you're launching after that, please stay in touch and let us know.

And then down the road, probably a few months it will take us, you'll see kind of more materials and public materials online. So some of the materials we've developed for the training and TA we will be making available to the public. So just a plug for that and just so that you know there will be these materials that you've been able to access as well as others coming online for the general public over the HUD exchange probably in the next three to four months or so.

Carissa, is there anything you'd like to say before we close out?

Carissa Janis: Can you hear me?

Madeline Colety: Yes.

Carissa Janis: Okay. Well, I want to say in closing, I want to thank everybody for participating and please continue to use this opportunity through the end of September. And early on in the webinar there was a question, I'm sorry I can't remember if it was answered or not, the question was basically whether the process of going through the COP and ITSP can be done over the phone, be done remotely. And was that answered?

Madeline Colety: There was a question about the forms, the Contract of Participation whether that could be made available online and whether in a fillable format. And Sandra, I don't know if you want to you ... and your response and your ...

Sandra Suarez: Sorry. Yes. So we did say that we at Compass have been reviewing these remotely because we can't meet in person and that includes video calls and over the phone. And then what we've been doing to get a signature is sending it via DocuSign so that clients are able to sign it remotely also and we can get them enrolled as soon as possible. So that is possible.

Carissa Janis: Okay, great. Thank you. I just wanted to make sure that was answered. So yeah, thank you and thank you everybody for participating. Obviously, this is in a strange time and our first effort in this regard. Hopefully, there'll be more TA offered in the future. But thank you for participating and I hope that you've had a good experience.

Madeline Colety: Okay. Well, thank you all. And please stay in touch especially with Compass, with Chelsea and Sandra, take advantage of that individual TA. Good luck.

(END)