

Multifamily Housing Family Self-Sufficiency Program

Webinar 1

Developing Your FSS Infrastructure

Madeline Colety: – Follow the procedure you took today. And if you have any questions you can get in touch with Jeanne, who's our IT expert and helping us out on this webinar at her email address, which is on the screen, Jeanne_Goodman@ AbtAssoc.com.

During the webinar, we are going to mute everybody. If you have a question we're going to ask you to do one of two things. On the right hand side of your screen, next to the slides or in your participant's panel, you will see that there is a little button that is a raise hand. So it looks like a little hand like this. So if you click on that, then next to your name will be that feature and we'll be monitoring that.

And then what we can do is call on you and unmute you to allow you to speak at that point. There is also a Q&A box further down on the panel. And you're welcome to type any questions at any point during the presentation. You're welcome to type those in. We will also be monitoring that as well. If you do type, we're going to check out the chat box too, just in case some questions land there as well. We are going to stop at different points in the presentation to pause for questions, and we'll just read out questions we've received or call on people if they have their hand raised. That's a bit of housekeeping.

As far as our agenda today, we just wanted to kind of walk through a few reminders about the overall TA that we're offering. And then today's webinar. We really get into an overview of the FSS launch process, how to assemble your FSS team, and establishing those team roles. We'll talk a little bit about escrow administration, data management for FSS. And we're going to introduce you to an FSS self-assessment tool that the TA team created to help you gauge where you are in the process in terms of establishing your own capacity and getting all the pieces in place to launch a program. And then we'll walk through some next steps and some homework assignments to be completed over the next few weeks.

So just reminders. Our technical assistance team includes Carissa Janis from HUD and Carissa is on the phone and will be participating in the webinars. She's with the multifamily office and has been a great resource in organizing this for all of you.

In addition, our technical assistance team includes myself, Madeline Colety, Elizabeth Giardino, and Lesley Frieman. We're all from Abt Associates. And we also have Compass Working Capital as a close partner to us on this with Chelsea Pennucci and Sandra Suarez, both involved in the TA. And you'll get to know our voices, I'm assuming, and our faces potentially as we go about this work.

So what's on the screen now should look pretty familiar. This is a graphic that we created to help illustrate the TA process. So as you can see, there are six webinars noted by each circle – different topics. And after – we're now at the far left of the graphic – Developing Your FSS Infrastructure will be what we're talking about today. And after this, we're going to ask people to go back and do the self – their own self-assessment.

And from there we'll work with you to develop an individual TA plan for each of your organizations to make sure that you're getting the resources that you need from us. And we're designing our relationship – working relationship with you in a way that's really effective for you.

And then there'll be a series of five other webinars leading up to program launch, and a site visit – as you're about to start enrolling people.

I'm going to hand it off to Chelsea now who is going to recap the FSS launch roadmap, and we're going to dive into the content. So thank you. And I hope you enjoy it. I'll be back on at the end of the presentation. Thanks.

Chelsea Pennucci: Thanks, Madeline. Madeline, would you mind making me the presenter? Thank you all for joining. I hope you can also see me if you're joining on the computer. We're so happy to have you all here. And we're just really excited to get started. So this slide is our final reminder slide. This should look pretty familiar from our kickoff call – if you were on the call.

The FSS launch roadmap will be a helpful tool for you all to reference – to understand key activities and deliverables and personnel during each step of the launch process. So we just recommend that you have access to this and sort of reference it if you're kind of wondering where you are in the process or want to orient yourself around what's going on. We found it helpful to think about establishing an FSS program in three phases that you see here.

So the first getting started, the second is launching your program, and the third is actually managing your program. And so importantly, this third phase is more about program operation, not really launch, but it's still pretty critical to establishing a high quality program because actually a lot of really good learning on what you need to tweak and change, and what's going well happens in that phase right after you start enrolling folks. So we're going to spend a little bit of time now just talking about each phase.

So in phase one, getting started, this is the phase where you'll really lay the groundwork for your program with activities such as identifying funding, assembling your FSS team, determining your program model, and then some community partners. You may have actually already made progress in some of these areas, but if you haven't already, we'll work with you to figure these steps out.

In this phase, you'll also work to determine a specific timeframe for your program launch and also convene your entire FSS team for a kickoff meeting. You may also choose to begin drafting your FSS action plan for HUD, although you could wait a little while to do that as well. And just as a reminder, this action plan is required and must be approved by HUD before you begin actually enrolling participants.

And the required contents of the action plan are laid out in HUD notice H-2016-08. And we'll also cover that in a future webinar. So during this first phase of launch, which is what we're in now, of course, we found it incredibly important to have organizational leadership and department leads from your resident services, property management, and accounting teams involved in conversations. This is really the time when you're setting up your system and making decisions about how your program will be structured.

And once your program is launched, the day to day responsibilities of managing FSS will fall largely to the service delivery and property management teams at the actual property. But it's

really important to have those folks in these conversations early, so that you're ensuring that you're laying a solid foundation for your program. And so some of the key milestones in this phase are determining a program launch, timeline, holding a kickoff meeting, and beginning drafting your action plan, as you can see on the slide. So I am now actually going to turn it over to Sandra who's going to talk about phase two and phase three of the program launch.

Sandra Suarez: Hi guys, I'm Sandra, and phase two is launching your program. During this second phase of the planning process, your entire FSS team will be working to make sure you have the day to day policies, materials, and processes in place to begin enrolling participants. You'll also learn the nuts and bolts of the FSS program.

Although not required by HUD, you may consider developing an FSS program manual during this phase, the program manual – my outline, all of the detailed policies and procedures for your program, including those for enrollment, graduation, income disbursement, re-enrollment, program appeals, and more. Compass' online course includes sample forms and other program templates that you could use or adapt for your program. You will also begin marketing. You will conduct FSS orientation and enroll your first participant during this phase of work. This phase is complete once you begin enrolling participants in your FSS program.

Phase three. Once enrollment begins, you'll be responsible for the ongoing management and improvement of your program. This phase really is ongoing since your work to manage and continuously improve your program will never end. We call this out as a separate phase because the weeks and months of work immediately following the launch are an important time to learn what's going well and work out some of the issues and hiccups that may arise. We hope that during this TA period, many of you begin enrolling participants. In this phase, we'll work with you to troubleshoot challenges that may arise and make changes to your program to improve the experience for participants.

Before we move on to review some of the systems you'll put in place during the first phase, we want to walk through the FSS participant journey from start to finish. This is also a reminder of why you're doing all this work to launch a strong FSS program. It's for the families at your properties to have an opportunity to save for their futures and also accomplish their goals.

This is Sileny, whose FSS stories also featured on the HUD exchange website. Sileny's FSS goal was to become a homeowner. She recently graduated from the program and used her FSS savings to move to market rate apartments in New York and continues to work toward her goal of home ownership. Sileny joined the FSS program at Hillside Village – a property owned by preservation of affordable housing in Rhode Island. She wrote in the program just four days after moving in and got right to work with her Compass financial coach.

"I felt comfortable at Hillside, but didn't want to stay forever in subsidized housing.' Sileny shared. 'I appreciate that POAH was there to help us and supported us in our goal to buy a house. Now I know how to do it.'" Let's walk through the FSS experience from Sileny's perspective, from the time she heard about the FSS program to when she graduated.

First is Outreach. Sileny hears about FFS through property manager at move-in time. She also saw an FFS poster at the property. Number two, Attend Orientation, Sileny attends an orientation to learn more about the FSS program. Step three, Enroll and Set Goals. Sileny is excited about FFS and meets with an FSS coordinator to enroll and set her initial program goals. Step four, Meet One-on-One. Sileny meets with her FSS coordinator on a regular basis to help make progress on her goals and connect to resources. Step five, Increase Income and Save. Over time, Sileny increases her income from work, reports it to the property management and begins saving in her FSS escrow account. Number six, Achieve Goals, Sileny achieves her goals, including her goals to save to move to a market rate apartment. Her goals were modified as her priority and circumstances changed throughout the program. Then number seven, Graduate and Celebrate. Sileny graduates early, after three years in the program, most participants complete the full five years of the program and some extend their participation by up to two years if there is "good cause." I'll pass it back to Chelsea.

Chelsea Pennucci: Thanks, Sandra. So we hope that this is helpful – both in giving you kind of an overview of the three main phases of program launch, and then we also wanted to share this case study of a very high level journey through FSS for our participant, Sileny, just for you to see kind of the major milestones and markers in our program.

So obviously a lot of details that happen in between, but we hope that that kind of gives you a sense of kind of how folks hear about the program and then what the process they take to go through it is. So for the rest of this webinar, we want to talk about three topics that Madeline mentioned in the agenda at the beginning that are really core to building a strong foundation for your program.

So these are areas where pretty immediately following this webinar you'll want to thinking about how you'll approach these aspects of your program. And they're what's listed here. So assembling your team and aligning stakeholders, that also includes assigning responsibilities and figuring out who's going to do what. Setting up your escrow administration systems and processes. And then the third is determining how you will track participant data. And so in Compass' experience, these are areas where we've really seen launch prophecies get tripped up or slowed down. And so that's why we're highlighting them early. These also take a little bit of time to figure out which is why we recommend getting started early and want to call them up separately.

The good news is that there's no one right answer on how to approach each of these and you know your organization best. So our job during this webinar is to present you with some options and during TA is to work with you to help you figure out what will work for your program. And so after – we're going to present a little – a few more slides on assembling your team and aligning stakeholders, and then we'll actually pause after each of these three sections to either do an activity or answer some questions or both. So you'll have plenty of opportunities to answer questions – ask questions, and you won't have to wait until the end of the webinar.

So let's talk a little bit about assembling your team. So these responsibilities outlined in the notice may be covered by one or more staff positions, which include the coordination of service providers, coaching or case management, and escrow management. All of this is in the notice and you can choose who and how you want these responsibilities to be divided. In our

experience, FSS program launch and operational responsibilities can be organized into a few main groups.

And depending on your team structure and program size, again, you may bring multiple staff members into carry out these different responsibilities, or you may consolidate them under a couple of different people. So these main groups are what we've listed on the slide leadership, escrow management, and then program management and ongoing coaching and case management.

So let's talk a little bit about this first group – leadership. So you'll need someone at your organization to define the vision for FSS and lead to implementation. Depending on your structure again, the team involved in this early FSS planning, maybe more than one person. So you may decide that the person who sets the vision for the program and kind of helps establish it is different than the person that actually implements it, that might get passed off to somebody else.

Most importantly though, again, we're going to keep reiterating this – when the right stakeholders aren't in the room to make some initial high level decisions about your program infrastructure, it can just be really difficult to establish a high quality program. And then as I mentioned earlier, the good news is that once the program is established, the daily management of the program really shifts to the folks on the ground – so the leadership can kind of step back and come in for periodic updates and to help troubleshoot if anything – any issues arise.

Here are just – we want to just give a couple of examples too, of who at your organization might carry out some of these responsibilities. So these responsibilities listed here authorizing and establishing your programs, serving as a liaison to HUD, helping secure funding and overseeing operations. We've seen these done by chief operating officers, directors of resident services, VPs of property management. These are just examples and you'll determine what makes most sense for your team. But those are just some examples of where we've seen it done in the past.

Now we're going to talk about the second stakeholder group, which is escrow management. And so escrow management of course, is one of the most important responsibilities of FSS. And we know it's something that everyone in this cohort is already thinking a lot about. We had a few questions about it on the kickoff call, and of course we understand why. These responsibilities are often carried out by members of the onsite and corporate property management and accounting teams.

Responsibilities here will include ensuring smooth and accurate administration of the accounts, processing and tracking enrollment, disbursements, graduations, and other types of program exits, and then identifying and troubleshooting other issues as they arise. And so in this category, examples of folks that might take on these responsibilities are your director of accounting, your site accountant, your property manager or your occupancy specialist, if you have one. Again, these are just examples and you'll determine what makes most sense for your team, but those are some folks that we've seen do these responsibilities in other FSS programs.

And then the final category I want to talk about is service delivery. So of course, service delivery is a really important responsibility of your program and staff in these roles will oversee daily program operations and provide one on one support to participants. All the coaching that happens through FSS. And responsibilities here include again, day to day operations, coordinating with community partners to link participants to services, and meeting one on one with folks.

These responsibilities may be handled by an existing resident services staff member or a new team member, if you choose to hire someone specifically dedicated to FSS. Your organization may also choose to contract with a third party organization to deliver these services. So that's what housing providers do with Compass – they contract and deliver their FSS program on their behalf and meet with the families in their program one on one for them. So now that we've covered these three groups, we just want to do a short recap and then we'll take some questions.

So convening your entire team at key program milestones is really important to ensuring FSS stakeholders at every level are aligned at along every step of the process. So a few examples of these milestones where we've seen this work well are at the beginning of program planning. So what we call a launch kickoff, which of course is optional, but something you might consider prior to action plan submission.

And the reason we say that is because the action plan is a pretty big milestone to submit it to HUD. It's a time to make sure that there's consensus around what type of program you're putting forth to HUD that you want to operate. It's also just a time to celebrate and answer questions from staff who may not have been really closely involved in the creation of the action plan, but will be very intimately involved in its execution.

Another example of a milestone is that the startup program enrollment and that's really to make sure that workflows feel right, that everyone knows what they're doing, what they're responsible for, and again, to celebrate. We've seen that when the entire team feels really excited and bought in and committed to FSS, that's really when the program goes well. And I think – at Compass, we think that celebration is an important part of that.

I also just want to encourage you all to think about who from these groups that we've named, so leadership, service delivery, and escrow management are not on this call today. So if they did not join us today, do they at least know that you're launching FSS at your property? Have they had a brief introduction to the program, or have you talked to them about it at all? If you haven't, we would recommend you start socializing it.

And then also importantly, every single person on your FSS team in these categories will not be involved in all the conversations at every point in the launch process, because everyone has pretty specific responsibilities amid already full plates of other responsibilities outside of FSS. But we do really recommend that folks align and get together around core program milestones. And so our first technical assistance call after this webinar might be a good opportunity to bring this entire group together for what we could use as a kickoff call, if that's what you want to do. And that makes sense for your team as a way to kind of start everyone off on the right side.

So we're going to take some questions now, feel free to please put chat questions in the Q&A box or raise your hand and we'll unmute you, and we're happy to answer some questions about aligning your team and stakeholder – FSS stakeholders. Let me see if we have any raised hands.

Madeline Colety: Hi, I'm sorry. This is Madeline. I forgot to take myself off mute. There are some questions that came into the chat box that I'm happy to read out. One of them is whether people will have the slides after the presentation. Yes. You will all have access to the slides. The second question – what kind of community partners would we be interacting with as a landlord?

Chelsea Pennucci: Hmm. That's a good question. So I want to – I'm going to make a couple of assumptions. It looks like Daniel, you asked this question. So as a landlord of the housing provider, you kind of administer and are responsible for the FSS program, but you will have someone on your team who is delivering services to the families in your program, or you may be working with a separate group that is delivering those services. And so we know that one entity can't be everything to all people.

And so you may have a community partnership with an organization that links families to childcare or job training resources or GED prep courses – and sort of depends on what the families in your program want and need. But those are some examples of some community partnerships that you may already have that you might model a link to FSS, or you may want to build if you find that those are needs for the families in your program.

Madeline Colety: Second question, "Can you provide some funding resources?"

Chelsea Pennucci: Yes. I believe that there – there is a little bit of information on the HUD exchange on FSS funding. I think we'll also have a little bit of information on the TA portal that you all should be receiving access to by the end of this week. And if this is of interest to you, and you're still thinking about funding, we're happy to talk about funding in one of your individual Technical Assistance calls as well.

Madeline Colety: And then another question – just a clarification – that people are able to enroll current tenants that already reside at the property.

Chelsea Pennucci: Yes. Yeah. Definitely. Yes. We do find that new resident orientation, so right at move-in can be really, really a great time to enroll folks into the program, but you should definitely be pulling from your current resident pool to enroll families. That's what we do in most of our programs when we launch it a new property and we find that families are really receptive to the program and a new benefit of living where they're living.

Madeline Colety: And what have been some of the success rates for this program where you may have a site where resident employment is extremely low?

Chelsea Pennucci: Yeah. That that's a little bit of a – feels like a little bit of a complicated question. So I think we have seen that – so often when families employment rates are really low at the start of the FSS program, there's actually quite a bit of opportunity for families to save in their escrow account, because if they're earning very little income when they enroll in the

program and then they get a part-time or maybe full-time job later on so much of that money that – that triggers the rent increase, that then goes into their escrow.

And they're just saving that for the five years in the program, which is really wonderful. And so that is one way to measure success, that families actually can save quite a bit of escrow if they're – if they start at no or low employment and then reach full time employment.

At the same time, I think we are aware of and realistic about some of the challenges of job markets in different areas. So that might only be the case if you are in an area where there are job opportunities to be had. And so we recognize some of the programs that we've worked with in the past, there just isn't the job – access to jobs is not – just not quite as good and then some cities where we work or other places.

And so I think that's an example of where community partnerships are important and also – and then also being realistic about sort of what your goals are for the program. But I'll also say about that is that we at Compass have found that often while escrow sort of feels like the center part of FSS, many of our families actually talk about other benefits that they received while in the program and that the escrow even sort of wasn't really the main thing that they remembered about their success in the program.

So maybe it was paying off collection debt or finally getting their GED or doing something else in their life that helped them make progress towards their goals, even if they weren't saving \$20,000 escrow.

Madeline Colety: Okay. We have somebody with their hand up, Bernadine Martin? Or Jeanne, are you able to unmute Bernadine?

Jeanne Goodman: Yes.

Bernadine Martin: Yes. The question was, "Are we expected to have formal or informal agreements with the stakeholders?"

Chelsea Pennucci: You – when you say stakeholders, so do you mean like the folks who are administering escrow who are doing your service delivery?

Bernadine Martin: No. It would be external stakeholders, maybe social services or workforce development.

Chelsea Pennucci: Yeah. I would say that's up to you. So I can tell you just from Compass' experience, and then also I'll actually ask Carissa if you want to chime in, if this – if there is a regulation around this. From Compass' experience, we have very clear formal arrangements with our – the housing providers that we work with.

So also the service delivery organization, and then we have some formal agreements with some of our community partners, depending on the type of service they're providing us. But often in most cases, if they're just referrals to maybe a place that provides professional clothing for folks

who want to go – who need to go on interviews or something like that, that's just – that's a much more informal, non-written agreement.

Madeline Colety: Okay.

Chelsea Pennucci: But Carissa, is there anything that you'd like to add on anything that HUD specifies around that?

Carissa Janis: Hi – oh, hi, can you hear me?

Chelsea Pennucci: Yes.

Carissa Janis: Okay. No. There's no particular stipulation. So as Chelsea said, it's your choice.

Madeline Colety: Great. Okay. A couple of other chat questions, and then we have somebody else with their hand up. Is grant graduation the only indicator of success?

Chelsea Pennucci: Well, that's a good question. So I would say it kind of depends on how you define success. So if you were looking at program exits, the two options really are graduation or termination. And I'll also say within termination is program transfers. So technically someone would get terminated from your program if they may be moved and got a mobile Section 8 voucher and ended up with the local housing authorities FSS program instead.

But so in that sense, I suppose graduation really is the positive way to exit the program. And it's also what would give folks access to their escrow. And so, as I mentioned, escrow is not the only way to measure program success, but at Compass, we try our very hardest all the time to make sure that if families do have escrow and they are thinking about leaving the program for whatever reason that they're able to access that escrow.

At the same time, I will say that there might be circumstances where a family improves their credit score a ton, or they pay off a lot of collection debt, or they get an educational degree that really helps them move forward. That – and for some reason they didn't graduate from the program that we would call that a success. And we would want to tell that story. It just sort of depends on who's defining your success, I guess.

Madeline Colety: Okay. And then we have a handout from somebody from Sage Housing. Jeanne, are you unable to unmute?

Jeanne Goodman: They actually got their question answered.

Madeline Colety: They did. Okay. All right. Right. Great. Another question. What does service delivery look like if there are multiple departments providing on the ground support? For example, property management and a community center?

Chelsea Pennucci: Yeah. So we have – we have worked with many programs and also in our own programs. That's what – that's typically what the process looks like. So there's a group

providing coaching, and then there's the property management team helping enroll folks and managing escrow.

And we actually recommend that from Compass' perspective, although you don't have to choose to do that because we find it helps build trust and draw distinct lines around what types of services you're providing to family that who does what. That is actually be a big part of the Technical Assistance that we provide you if you're interested in it, because it takes a lot of communication and a lot of coordination.

We have a couple of different flow charts and different worksheets that will help you assign responsibility so that you and your team can understand who's doing what when, but it does require good communication. We recommend regular meetings and just figuring out a process that works within the constructs of how your team operates at the property. But it happens often.

Madeline Colety: Okay. And then a question from Paulette – and Paulette, we might need to clarify this – "How do you schedule your individual TA meeting with your group when you see – when do you see in the process the first meeting is usually held? Are you referring to working with tenants on enrollment or are you referring to the FSS cohort TA process?" Oh, Paulette, I don't know if maybe you could – Jeanne, if you could take Paulette off mute?

Paulette: Can you hear me?

Madeline Colety: Yeah. We can hear you now.

Paulette: All right. I just meant the cohort, but the actual technical assistance that you give us, and you had mentioned the individual technical assistance meetings – yeah, that's kind of where my questions were focused on.

Bernadine Martin: Yeah. So the short answer right now is that we'll be sending out instructions around that following this webinar, but you'll be contacted or will be asked to contact somebody at Compass and then can work out the details from there.

Paulette: Thank you.

Madeline Colety: You're welcome. A couple more questions and we probably then need to move on. Some of these might get picked up in some other content, but as far as the escrow accounts are concerned, do they need to be separate bank accounts? Or can we have one account that has a separate ledger for each resident?

Chelsea Pennucci: My understanding is that you need to have one bank account per property, with separate accounting for each resident within that one bank account. But I also want to give Lesley at Abt and Carissa had a chance to chime in if I'm mistaken or missing the detail.

Lesley Frieman: This is Lesley. That's my understanding as well. It's a single bank account – interest bearing account, but you could have one ledger providing information on all the families as long as it identifies them individually.

Madeline Colety: Okay. Thank you. And then the last question we have – sorry, I'm just trying to follow the chat. Does enrollment take place throughout the year, or is there an opportunity to arrange – enroll – arrange a role – enrollment to be quarterly?

Chelsea Pennucci: I'm actually – Sandra, I'm wondering if you want to chime in on this? Sandra's really Compass' expert on outreach and enrollment. And Sandra, maybe you have some thoughts you want to share?

Sandra Suarez: Yeah. Sure. It could be either way. We find that when you first launch a program, if you do monthly orientations that's to keep what we call opportunity at eye level, as people are hearing about this new program that you're launching, we find that if you hold monthly orientation, you'll have more enrollments; right? Because it's more opportunity for people to enroll.

And after your program has been running on the ground, let's say for six months or a year, then it's good to change the timing to be quarterly or however you're thinking about it, but really it's up to you in how you want to do enrollment and how do you want to do outreach at orientation for your organization, but we will recommend monthly at the beginning and then switching over to quarterly.

Madeline Colety: Okay. I think that's it for questions if I missed any, we'll catch them next time we pause.

Chelsea Pennucci: Great. Thanks Madeline. So before I move on to the next – the second topic, we actually just want to go through a short group exercise. So this, we hope, will again provide you an opportunity to participate and share some of your initial thoughts. So as we shared launching a new program can mean new or additional responsibilities for members of your team. And we know everyone has competing priorities and this can often feel difficult or overwhelming, or just really tough to squeeze in. So we wanted to discuss this a little bit.

We're curious – we know some folks actually have already launched up at this programs on this call and other folks have gone a little bit further down the road already. Has anyone in this group, even if you haven't started with your program, experienced any of these challenges yet? Folks being kind of nervous or resistant about launching a program?

And even if you haven't, what do you expect to hear from your staff? We want to brainstorm a little bit about what we can all do to generate buy-in and excitement for FSS. So again, we'll give you just a couple seconds to think about this, but if you have an idea or a thought or something that you've experienced, feel free to put it in the chat or Q&A, or raise your hand and we'll call on you.

I am also going to make a request maybe for the community builders or the common bond team, if either of you are on the call. I know that community builders you've launched an FSS program and common bond team, you've thought a lot about how to align all your stakeholders internally.

So if either of you wanted to share what you've learned so far, that would also be great. Okay. Anybody? We'd really love to have your participation.

We hope that this really feels like a community where you all can talk to each other and learn from each other. And so the more that you can even just ask questions or get ideas from each other, I think the more valuable these conversations will be.

And – raise hand, actually. Anne. Great. So I'm going to unmute Anne Vinick from the community builders and have her share what she has to offer. Hi, Anne.

Anne Vinick: Hi. I actually wrote a note, but I maybe someone didn't get it. I'm not sure, but I was typing as you were talking about the community builders. So one of the things that I think was helpful for us is having a conversation with the site team that the FSS program could actually help.

I think, especially property management, save time because residents are more likely to pay rent on time, especially once they're escrowing and because they're getting that financial coaching and they're also more likely to report income as soon as it increases. And all of those things actually save property management time and meeting with residents, sending notices to residents, and when residents are more stable – stably housed and stable in general, it's frankly easier for property managers.

Madeline Colety: Thanks, Anne. I think that, I mean, we worked with you to launch this program, so I think that's something to be learned through your work as well. Thank you. Could you also, maybe, Anne, since you're unmuted, do you want to talk at all about the alignment and the conversations that you had with your folks at your corporate site, Yardi and kind of accounting and kind of how that worked for the escrow?

Anne Minik: Eek.

Madeline Colety: Yeah. It's hard.

Anne Minik: It is hard because we've had some issues with Yardi. And so our Yardi administrator right now is really doing the brunt of the work for us. So even sort of entering FSS participants in Yardi, she's doing that for us, but we have really good communication now. So every month there's an email that the property sends to our Yardi administrator with the COPs for that – the new COPs, and it lists all of the participants and then all of the new participants and the months that they entered the program – it's in this nice spreadsheet. And then the Yardi administrator emails back later in the month with that same list and the amount of money that each participant escrowed in that particular month. So it's very streamlined and very simple communication that's really helpful as we're communicating with the residents.

Madeline Colety: Yeah. Great. That's a great example of how I think you – it sounds like you were able to find a process that works for you and your team and everyone's roles. And that's something that we hope every organization in this cohort will be able to figure out, but you're right. It's not easy and communication is key for sure.

Anne Minik: Mm-hmm. And I think also once you – if you're a property – if you're a place that's doing it with your first property, it does take a little more time and more work to establish everything. But by investing in that time now, then you'll be able to include other properties much easier.

Chelsea Pennucci: Great, thank you, Anne.

Madeline Colety: Christy from the chat – Vanessa East wrote in and said – and Vanessa, please feel free to raise your hand if you want to add to what I'm saying. She said we've learned it's important to have all of the internal stakeholders bought in prior to launch, we ended up having to slow down our process and engage people and give them a chance to do their own learning about how the program would impact their workflow. It was also helpful to arrange meetings with organizations that have successfully launched FSS programs, so internal stakeholders could learn more about what to expect. Vanessa, I don't know if you have more to add to that, or –

Chelsea Pennucci: Yeah, I think Vanessa, you make a really good point, I think – because we also worked with you, Compass worked with common bond early in your process as well. And I think being able to bring people along and kind of help make a compelling case for why they should be excited about FSS and how it will help their jobs be easier. And sort of understanding what their role in it will be is just – it's really important at every phase in the process and you all have done a lot of good work to get to that point.

Madeline Colety: And then another comment from Eugenia Oleson, I think it – some would feel that based on previous experiences with residents, they may not engage as much with the program because it requires one to be honest about their income. And she finds some residents are not forthcoming about income and credit, etc.

Chelsea Pennucci: That's really, Eugenia, that's a really good point. I think that's a place where, again, you can choose to structure your program however you like. From Compass' perspective, that's one of the reasons why we try to keep the property management function separate from service delivery, because we know that even though property managers do really care about residents and have their best in mind, they're also operating a business and they're trying to collect rent and make sure that folks are reporting honestly about their income.

And then we also know that there are reasons why folks don't report their income. And so we try to keep that line separate so we can build trust and have a quality coaching relationship while also encouraging folks to go to property management and be honest about what they're earning and maintain their status as a tenant so they can stay in the program. Madeline, I think we should probably move on at this point if there are no other questions.

Madeline Colety: Yes. Great. There are a couple of other questions we'll capture at the end. Great.

So I'm actually going to turn it over to Lesley now who's going to talk a bit about our second topic, which is escrow account administration. Thank you.

Lesley Frieman: Hello. Sorry that I don't have the video of this time. Next time I will. So now I'd like to talk about –

Madeline Colety: Lesley – Lesley, sorry, Lesley to interrupt, to – we cannot hear you. It's very, very quiet.

Lesley Frieman: Oh, goodness. How is it now?

Madeline Colety: If you could speak up, that would be good. That's much better.

Lesley Frieman: Is is better now?

Madeline Colety: Thank you.

Lesley Frieman: Excellent. Excellent. Okay. So now we'd like to talk about how to preparing your organization to calculate and track escrow for your FSS participants. First we'd like to review how the escrow mechanism works. As you know, in subsidized housing, when your income goes up, so does your rent. This creates an incentive to increase your income. FSS allows participants to save any increase in rent, triggered by an increase in income, in a savings account, creating a powerful opportunity for families to build savings in assets.

The graphic on the slide illustrates this mechanism. Without FSS when income goes up, rent goes up. With FSS – when income goes up, rent still goes up, but participants get to save the increase in the escrow account. As most of you likely know, the escrow account is maintained by the entity that handles the property's finances.

Before we continue to some best practices on the escrow account administration, we'd like to review a basic escrow example. Importantly, this example has been simplified to conceptually demonstrate the escrow mechanisms. The actual calculation is more complicated and taking into consideration the other factors such as median income for your area and utility allowance. This is, however, a good introduction to begin to understand how escrow works.

So when Janet enrolled in FSS in March, her monthly income from work total \$600. As a result, her monthly total tenant payment or TTP is \$180 a month, six months later after enrolling in FSS, after taking on extra hours at her job and securing a raise, Janet's monthly income from work is now a thousand dollars a month. The money deposited in her family's FSS account each month will roughly equal the increase in her total tenant payments.

And again, there are a couple of things that go into that in this case, in this example, we're looking at \$300 increase in earnings and \$300 minus 180 for \$120 per month. So her monthly total tenant payment will go up \$120 to 300, but she'll get to keep that \$120 in her escrow account and build that up every month. When the – and, oh, here it is in a table for you. Sorry about that.

Madeline Colety: Lesley, you're fading again.

Lesley Frieman: Sorry. Oh, goodness. I'm sorry. Thank you for letting me know. Let me – please let me know if that happens again. So in section 6E of the notice describes the property management responsibilities related to escrow accounts. The slide includes an overview of the tasks review – required to manage enrollment and escrow.

These responsibilities are typically carried out by a combination of the property management and accounting team. And some of these are going to be things where you look at them and say, well, how does this – what does it have to do with escrow? And they – these – while they may be having to do with enrollment, the escrows involved in each of these steps. So we'll talk a little bit about that.

So first there's enrolling participants where you identify eligible residents, verify eligibility, and prepare contractor participation and record enrollment. At that point you're also recording things like total tenant payment and earnings and all of these factors that go into whether their escrow goes up, To manage their escrow, you're calculating the escrow. And we'll talk more about that in a second. Billing HUD or escrow through OARQ adjustments, processing interim and final disbursement, and auditing escrow accounts. And finally, there's the quarterly reporting to HUD to complete the escrow of that quarterly reporting tool, which is provided by HUD. And we can link to that.

For calculating the escrow, there is an updated spreadsheet. I believe it's not up on Confluence yet, but that will – I believe that'll be up by the end of the week. We also want to acknowledge a question you may be asking, which is what does enrollment have to do with escrow?

We included these initial responsibilities here because ensuring the resident's FSS contracts are prepared correctly and accurate rent and income information from the most recent recertification and then making sure the enrollment is tracked in a central place that you can easily access is necessary in order to successfully calculate escrow later when their income increases and they start building escrow. So these are the main responsibilities related to escrow. And you'll want to begin I think out as you design your processes and assign responsibilities. Again, we'll work with you through individual TA to determine what's best for your organization.

Because FSS is a relatively new program for multifamily owners, most property manager software does not currently include an FSS module and Anne was speaking a little bit about her experiences with Yardi, we'll get into that in a second. To some degree, the exception is Yardi, and Yardi will be in theory, coming out with a full module for FSS, although that's been in the works for a while.

In general, we strongly recommend that if your organization uses Yardi as its property management software, you ask them to request the FSS module. If you do not use Yardi, we still recommend reaching out to your property management software company whether it's Real Page, Emphasis Elite, or someone else, just to ask them if they have plans to develop an FSS module for the system and whether they can make a smaller customization in the meantime.

Without Yardi, you'll need to develop a way to track escrow information manually, and to some degrees with Yardi at the moment. Either way you'll need to use a spreadsheet provided by HUD, which is what I referred to before. It'll be up on Confluence, probably by the end of this week to calculate monthly escrow credits.

The new and improved worksheets for making a calculation is what will be up. Although there are others out there. The property management software, as we were looking at it – as I said is Yardi, which has this custom module which Anne described some of the challenges they had with it, but it does allow you to track who's in FSS among other things and perhaps OARQ adjustment payments. And as I said, the full module is in the work.

No system includes that calculation. That's true now and it may be true when whenever a full module does come out. So there's always going to be some piece of FSS that escrow calculation, which you'll have to make on your own as you see that each household is – has escrow to calculate.

For tracking and staff, several different processes are involved in escrow. Regardless of what system you use, as you saw on the last slide, there are several different processes that are part of the calculation, the tracking, the billing, and you're likely to have at least some of them performed by more than one person.

It is important that you prepare to put procedures in place for staff who would work on each component to check whether each participant is in FSS and communicate regularly about changes in total tenant payment, earnings, billing to HUD and escrow deposit. So in some sense, it's that regular communication – there are a lot of different ways to do it. Anne referred to this monthly email, which works for them, but there may be different methods that work for you.

When there's a change in one place, it's also important to make sure that you make any necessary changes in other places in the system too. All staff who deal with billing, payments, recertification, or FSS escrow, and administration should be aware of how their jobs relate to FSS records and payments to prevent incorrect calculations or billing. So that's really the key pieces that everyone understands how their job relates and when they need to inform someone if there's a change. In initial staff training and occasional refreshers can help with this.

Some additional guidance is that we – it may be helpful to designate a single staff member with ultimate responsibility for tracking and reconciling FSS escrow as this is something where, because there are many different people involved, having that one person at the backstop is very helpful. And as I said, new resources on this are coming soon. They're not up on the site yet, but they will be. Okay. And we will also be discussing FSS escrow administration in detail – in webinar four, so that's coming soon. I knew that was a lot, any questions?

Madeline Colety: So some questions that have come in to the chat. One was you might have said this kind of peripherally, whether or not the escrow bank account needs to be interest bearing, or could it be interest bearing?

Lesley Frieman: The regulations say that it has to be interest bearing.

Madeline Colety: Okay. So it must be interest bearing.

Lesley Frieman: But yeah. The regulation say it must be interest bearing.

Madeline Colety: Okay. And you faded out a little bit there. So – but I think we got the gist of the question. The second question that I have is does the money they escrow – that tenant's escrow count as savings for other programs they may encounter that checks bank accounts? So for example, if a tenant applies for assistance through another program, they may check to see what they may have in terms of saving.

Lesley Frieman: So I'll have to – we'll have to double check on that. My understanding is that it does not – Carissa, are you able to give any confirmation of that or should we wait and provide confirmation later?

Madeline Colety: I think Carissa needs to be un-muted so –

Carissa Janis: And I'm sorry, Lesley, can you repeat the question please?

Lesley Frieman: Yes. So the question is FSS escrow savings – when they're checking assets and assets for other programs for qualifications and calculations, does FSS count as FSS escrow? And my understanding was that it was – did not, but I'm not a hundred percent positive...

Carissa Janis: I'm sorry; I can't hear you very well. So I still am –

Lesley Frieman: I'm sorry about that. Does FSS escrow savings count towards asset limits for other programs?

Carissa Janis: I do not know. I – I don't know. It wouldn't count for HUD rent, outside of HUD, though, I don't know it now.

Lesley Frieman: Okay. We'll get confirmation on that, but in the meantime we know it doesn't count for HUD purposes for asset limits.

Chelsea Pennucci: Let me chime in here. I would still encourage Abt and HUD to get a clear answer for everyone on the record. But I think from our experience, just as a past practitioners, we have found that it has not inhibited folks from accessing programs with asset limits. Sandra, if you want to add anything, because you've worked with families directly, please feel free. Okay. Perhaps Sandra doesn't have anything to add, but we can get back to folks.

Madeline Colety: Okay. A couple of other questions, if there are account fees, does the owner need to take those feeds on and pay them, or would it be passed on to the resident?

Lesley Frieman: That is another place where we'll have to check on the answers to that. My understanding is usually in this type of account, there wouldn't be those sorts of fees, but

obviously if there are, that's something to consider. We will get back to you with an answer for that as I'm sure there is one.

Chelsea Pennucci: Okay. So from just practical experience, we've seen that happen. We've never seen an owner take money out of FSS – of escrow to cover fees. The only place where we've seen owners take money out of escrow is at graduation. If the resident owes money to the property because of some sort of damage or back rent, that's in the regulation and you are allowed to take money out of escrow for that, but we've never seen it done for any other reason.

Madeline Colety: Okay. Yeah. There was one more question. So just to clarify again, it does – the account must generate interest. So the escrow accounts for all tenants must be held in interest bearing accounts.

Lesley Frieman: Yes. That's accurate.

Madeline Colety: Yeah. We just got several questions about that. Okay. We had one question come in that was not related to escrow, and that was whether or not there's a template for an action plan. We do. And our next webinar, we'll talk more about best practices as well as kind of how to set up your action plan. There is a template in the Compass materials as well. Okay. So why don't we – sorry, some –

Lesley Frieman: I see there are a couple more questions. If we don't have time for them – on escrow – if we don't have time for them, we can put them off until the end, but I could address them now if you want.

Madeline Colety: Let's – I just saw those come in too, so one question is when can residents access money early? Okay. And the second question is – let me just piggyback this one. "Do residents get monthly statements about their escrow accounts?" So if we could – if Lesley and Chelsea, if you could answer those two and then we'll move on.

Lesley Frieman: Okay. And I'll let – Chelsea, I'm sure will have plenty to say about this as well because I know this is a piece that Compass is involved in. So residents can access money earlier through interim withdrawals. So that's before graduation, if they have a particular goal they're trying to meet where money will help with that.

So that could be an emergency use to get a car fixed, to get to their job, or for some sort of certification fees or something like that. So it has to be related to a goal. I believe that you're not required to allow interim withdraws, but they're recommended as a way to help participants to meet their goals. On that, Chelsea, do you have anything to add on that?

Chelsea Pennucci: Both of those questions, I would – Sandra, if your audio is working, I would give Sandra an opportunity for this because she speaks about both of these questions actually really beautifully from her experience. So Sandra, if you want to offer anything?

Sandra Suarez: Sure. And I'm sorry, I was on mute earlier. So yes, interim withdrawals, we do recommend those and at Compass we have specific policies around different types of interim

disbursements that participants can take. And in our work with this TA group, we will get deep into interim withdrawals and we will share policies. And we will recommend for you guys also to have your own policies in place. And we do recommend that people get – what was the next question? If people get –

Lesley Frieman: Monthly – do they –

Sandra Suarez: Yeah. Monthly statements – we do recommend that and that's so people could see how much money they have in savings. HUD only requires us to share that information once a year, but as an organization, we recommend at every appointment. And if you could do monthly, that that would be great.

I don't know how hard or how much work that would be, but at least at every appointment. So it gives people an opportunity to see how much they're saving and also keep working hard towards reaching their goals once they see that they are earning this escrow and it makes it real to them.

Madeline Colety: Great. Thank you. We did receive a few more questions. They're excellent. We're going to move on. And if we have time at the end, we'll circle back to them. If not, we'll make sure you get your answers – your questions answered. Chelsea, back to you.

Chelsea Pennucci: Madeline we need to pass it back to Chelsea. You transfer the presenter tool. I'll just start introducing this last section. So we just have a couple more slides we want to share with you. And we want to talk about this last category that we visited that we discussed in the beginning of the webinar, which is participant data management. This is just a couple of slides, so we'll hopefully have time for these last questions.

So as this is the last area that you'll really want to think about as soon as possible. When we use this term, participant data management, we are actually referring to the data that you'll collect and track in addition to escrow. So for example, the information you collect during an appointments, information on the contract, information you need to report to HUD on the quarterly reporting tool and other optional metrics you may want to track in order to assess program success.

And so you'll need some way to track these and it may be a system you already have in place or a new one that you choose to build, or it may just be Word documents and Excel spreadsheets. We've seen all of them work well, but what we really don't want to have happen is for you to get to your first HUD quarterly report and say, actually, we don't have this information tracked anywhere, or get to a place where you want to assess the impact of your program and say, oh, we wish we were collecting these things from the beginning.

So we'll work with you on this during Technical Assistance, but we also want you to just start thinking about what you might do on your own based on what you have in place already. And so of course, depending on your current programming, you may be able to use something that you already have. You may want to create something new, but at minimum you should be tracking what you need for HUD reporting.

So let's just look a little bit deeper at what's on the HUD quarterly report. The quarterly report is actually attachment D in the HUD notice that authorizes multifamily owners to operate FSS. And so you can access that tool there, it's an Excel document. It's really actually not that long.

And it's not that difficult to process, especially when you're first starting out, because you're usually just enrolling a few participants at a time. So for the first several months of your program, you may only have a few participants that you need to report on each quarter. There are – let's just look at these bullets that we have on this slide though.

So the HUD quarterly report includes basic tenant information and other details from the Contract of Participation. So this might include name, contract start date, unit number, employment status at enrollment. It also includes current benefits and assistance received by the family. So this includes whether or not they're receiving TANF, food stamps, Medicaid, Earned Income Tax credit, and other benefits like it. The next area is services you've provided to families during FSS.

So this would include referrals or services such as education, job training, transportation, homeownership counseling, childcare support, and other services like it, whether you're doing that directly or you're referring out to a community partner. The quarterly report also includes and asks you to share outcomes at graduation. So did the family graduate? Did they increase their education level during the program? Did they move to homeownership? If they didn't graduate, were they terminated and why?

And then the final area, which is pretty logical is they also want to hear about escrow total and credits by month. So what is the total escrow amount and the breakdown that you built HUD on the properties monthly voucher each month? And so again, we would really encourage you to look at this spreadsheet yourself to make sure that you have a place where you can track this information, but these are the types of questions that HUD is going to ask you to report on for each FSS participant once per quarter.

So the last area of this section that we just want to offer – many programs will use a standalone case management software to track this information. And we just listed a few examples here. We – this page is for informational purposes, so we don't endorse any of these products, HUD doesn't endorse any of these products, but these are a few examples. FSS Pro by HAPPY Software, Elite Family Self-Sufficiency module by Emphasys Software.

And so on that you could maybe choose to look into, or you may already have – that you can use to track individual participants' level data. So we can also take questions on this area. Anyone has any of them they want to share them in the chat or raise their hand?

Madeline Colety: We have some questions about escrow, but I want to give an opportunity to – for people to ask questions about data management before we jump into those. Oh, we have somebody with their hand up – Paulette Paulson. Jeanne, would you be able to unmute Paul? Thank you.

Paulette Paulson: Hello. In this whole process of – with our larger parent's company, we do look at the continuum of care and so we work with all areas of a tenant's life. So we do do case management, we do mental health.

So I'm just wondering how much information is required to be shared to HUD because with HIPAA and a lot of other different things, when we talk about case management, I think probably some of our programs kind of hyperventilate about sharing things like that. So just wondering where that line is and how much information is actually having to be shared about per se case management?

Chelsea Pennucci: Yeah. Paulette, that is a good question. So the services section of the HUD quarterly report is very basic and you'll see when you look at it too, I hope that it will bring down your potential hyperventilation. It's really just a dropdown yes or no.

So there might be, for example, a section – I can't quite remember if mental health counseling or something like it is an area, it would just say yes or no. Same for all the other services. So you don't have to provide notes or a narrative or anything that's very detailed about what you did or what's going on. It's very – like most of the report is like a fill in quantitative or pretty binary answer, if that helps.

Paulette Paulson: Yes. It does. Thank you.

Madeline Colety: Okay. Another question that just came in, is anyone using Salesforce to track this data that we could speak with about how they do that? Do you know of anybody using Salesforce?

Chelsea Pennucci: That's a great question. So Compass actually uses Salesforce. We have a proprietary custom platform that we built specifically to track our data for FSS and all of our programs.

We also work with an organization called Community Services League in Missouri. They have an FSS program with preservation of affordable housing and they also use Salesforce through their partnership with LISC actually. They're a financial opportunity center. And so in our individual TA, we're happy to share a little bit about our Salesforce system, although it is a custom platform. So I think we would probably ultimately recommend you talk to your Salesforce administrator and see if there's something you can build or plug in to make that work for you, but yes, it's possible.

Madeline Colety: And two other questions that I'm going to just throw out there. Do you know if there's a separate module in the efforts to outcomes database for FSS? And then the second question is how often do we report to HUD?

Chelsea Pennucci: Unfortunately, I don't know the answer at the top of...Although, actually, Anne at the community builder, I think that you all use ETO to track your FSS. So whoever asked that question, it might be – I don't think we have time right now, but I maybe suggest you connecting with Anne to see if she has any advice. And HUD reporting is quarterly. So it

happens – the quarters are the calendar year. So January to March, April and so on April, May, June and so on. And you report in the month following the quarter close. So for the first quarter, January to March, you report in April and so on.

Madeline Colety: Okay. We do have a few straggling questions. I think we'll circle back with those folks to try to get them answers since we need to move on to the next section, which is where do we go from here?

Chelsea Pennucci: Great, thanks Madeline. So thank you all for your engagement and your wonderful questions. We were excited for many, many more of them. And to talk to you even more about all of your individual circumstances on our individual TA calls, we want to just share a couple more pieces of information before we wrap up on the self-assessment tool and the next steps for each of you.

So for the TA cohort, as Madeline mentioned, we've created a self-assessment tool that will help you determine your readiness to launch your program in different areas at different points. So it'll help you assess and track your progress in developing basically your program design and structure, the higher level foundation for the program.

And there are seven main areas in the tool that we'll ask you to fill out but actually by the end of January, which we'll cover on the next slide. Some of these you actually may have already thought about or secured or sort of figure out what you're going to do; funding, property selection might be two of them. We also talked about program model & staffing, escrow management assistance today. We also talked about data management & reporting at the participant level, and then the other two categories are action plan development & submission, and then final launch readiness.

So your responses in this tool will also help us identify ways on the technical assistance team to support you. And so you'll provide – for each of these areas, there'll be a few questions. You'll provide a short description of your current status, where you are in the process, and then you'll give yourself a score from one to five.

So one meaning you haven't started this area and five meaning you feel good – you don't need to talk to us at all, and you've completed the task. We actually don't recommend beginning marketing at your property if you score below four on any of these items. So if you're really still trying to figure stuff out in any of these areas, it is not a great idea to start doing outreach to get folks into your program.

So the last – and the last slide we want to share are next steps and homework. So as Madeline mentioned at the beginning of this webinar, and Lesley also reference the Confluence site in the middle of the webinar, you can keep an eye out for an email welcoming you to the FSS TA portal in the next couple of days.

And this email will come to the primary point of contact for the – your organization for FSS in this cohort. There'll be one login for each organization. So keep an eye out for that email. This TA portal will have webinar slides, all of the resources; it'll be the place where you upload

templates and tools that you're working on for us to review. We'll do a lot of communication and announcements through this site. We also ask as a next step that you complete the self-assessment tool for your program by January 31st and upload it to your organization's page on the FSS TA portal.

The third piece, if you haven't already, and it's to complete the training and review the homework from modules one and two in Compass' online course. So I saw a lot of signups over the last few days into our course – that's wonderful. We're thrilled about it. The course is really a compliment to these webinars. So some of the material we cover there is also covered here.

Some of it is supplemental and then the course pack that's linked in that training – the online training that we have is – has all of the resources and materials that you are going to want to look at as reference or to use directly in your program. So for whoever asked the question about the action plan template, you can find that in the course pack in our online course.

And then the final step that you can take so we can continue to move forward together is to sign up for your first individual TA session with Compass. And we will actually – in the email that we send out with all of these next steps, we'll share a link with you to an online booking tool where you can select the time where we're available and get slotted into our calendars to chat.

And in the next few weeks, we'll connect with each of you for about an hour if you want to use that time and review your self-assessment tool. Talk about some of the questions you have and really continue the process so that you can move forward in the launch process for FSS. I think that that's it.

So I think we're on time, Madeline. I'll turn it back to you to decide if we can wrap up or field any more questions.

Madeline Colety: Yeah. We have one question that maybe we can squeeze in. "Who should be at the first TA session with Compass?"

Chelsea Pennucci: That's a great question. So we'll include a little more information about that in the email actually. The short – the quick answer I think now is this is actually a great opportunity to have a kickoff call if you want to call it that, and that's what you want to do. So we would suggest including like the key stakeholders from all of those three groups that we shared with you at the beginning of this webinar.

So folks from leadership and the key areas, folks that you think are going to work on escrow management. So that might be staff at your corporate level all the way down to your property manager. And then also the – especially the folks who you think are going to be delivering services to families.

Alternatively, if for internal communications or politics or whatever reason that doesn't make sense, you could choose to have just a few folks who are the team leads for your program on this call. So we can kind of get a sense for what's going on, talk to you about how you might want to

approach it, and then we can loop everybody in later. So it's up to you and we're happy to go back and forth about that via email, if you have specific questions for your site.

Madeline Colety: Okay. Great. Well, we are at time. So two quick things to note. One is there will be a follow-up email coming your way with more information and details about how to get access to the modules to the TA portal that also referred to as a Confluence site, we will try to get our terminology consistent, but there's an FSS TA portal as well as kind of next steps and a recap of what's expected.

The other thing we're working on is a master schedule for the remainder webinars, and we should also have that out to you by the end of the week. So thank you all for your participation. Hopefully next time around, we'll have a little more time for questions at the end, but I hope this was helpful and we look forward to meeting again soon. Thank you.

Chelsea Pennucci: Thanks everyone.

(END)