



## Final Transcript

### **HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: Comprehensive NOFA Feedback Webinar**

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#### **SPEAKERS**

Virginia Holman  
Lorraine Griscavage-Frisbee  
David Valdez  
Stephanie Williams  
Brianna Benner

#### **PRESENTATION**

Moderator                      Ladies and gentlemen, good morning. Thank you for standing by and welcome to the Comprehensive NOFA Feedback Webinar. At this time, all lines are in a listen-only mode. Later, there will be opportunities for your questions. [Operator instructions]. As a reminder, today's conference is being recorded.

I would now like to turn the conference over to our host, Miss Virginia Holman. Please go ahead.

Virginia

Thank you very much, and welcome, everybody, to today's stakeholders meeting where we're soliciting feedback on the 2017 NOFA. But before we actually get into the meat of the webinar, I'd like to go over some logistics.

As Tom said, the audio is being recorded, and we'll be providing a playback number, the PowerPoint and a transcript in the Archives section on our OHC page on the HUD Exchange. And we'll send out a Listserv when those archives have been posted, and that's usually within seven to ten days. Your attending lines are muted. They will be open periodically, as I'll mention in a bit.

I did send out a copy of the PowerPoint earlier today. They're also available in the control panel in the Handout section, and you just click on the name of the document to download it. Next slide.

There are going to be a number of polling questions, so please respond to them. This is critically important for us to get important feedback from you on these, so during those question-and-answer periods, as well as the session opportunities, the operator will be opening all of your lines, and

will give you instructions on how to get in the queue to ask your questions. If your line is unmuted during the question-and-answer period, don't use the speakerphone. Next slide.

But again, we are very interested in your questions and comments, so there are a couple of ways that you can ask them. One is in the control panel on right-hand side of your screen. There's a box labeled questions and in that you can enter your question or your comment on the top that we're talking about, and we have staff who will be reviewing those and responding as appropriate. After the webinar is over, if you continue to have questions or concerns, you can send them to [housing.counseling@HUD.gov](mailto:housing.counseling@HUD.gov) and just put the webinar topic in the subject line so that we get it to the right person.

When the lines are all opened for conversations and discussions, please mute your phone. The background noise can be very interfering to the others.

There will be a brief survey that's going to launch at the end of the session, so again, like on the polling questions, please respond to this so

that we can incorporate your concerns and your ideas into our planning for future events.

You're also going to get a thank you email from GoTo Webinar, and that'll be within 48 hours. The email is going to say, this is your certificate of training. Please be aware that there is no attachment. It is, in fact, just that email, so print it out and save it for your records.

At this point, I'd like to turn the stakeholders meeting over to Lorraine Griscavage-Frisbee, the Deputy Director of the Office of Outreach and Capacity Building. Lorraine?

Lorraine

Alright. Virginia, thank you very much for those logistics, very important information for everybody, and welcome. We have over 150 participants today, and that makes us very excited. Thank you for taking time out of your busy day to join this very important stakeholders meeting. We've wrapped up our NOFA process and sent out our award letters, and now it's time to get feedback from you, so let's talk about what we're going to cover today.

In our agenda, we're going to focus on not only the FY17, but also the FY16 NOFA process, so if you participated in either one of those or both, we're very interested in your feedback about the process. We're also going to talk about our NOFA policies, definitely going to solicit your feedback on both topics, and I want to alert you that you can provide your feedback anonymously.

We would love to have verbal interaction with you. It sometimes gets boring when we're talking just amongst ourselves, so feel free if you have a comment you'd like to make when the operator opens the lines. You do not have to identify yourself, and again, as Virginia discussed, you are also welcomed to submit your comments through the question box.

Virginia Lorrain, may I make just a comment on that?

Lorraine Yes.

Virginia Tom has suggested that we ask them just for their first names. That gives them the ability to be anonymous, but still makes their process easier for identifying their callers.

Lorraine

Okay, thank you very much, Virginia, for that. So, first name only just so that we know who to call on to speak, so thank you. But, again, your feedback is very important and let's go to the next slide, please.

I just want to briefly provide an overview of how we use this information. It is definitely a terrific opportunity for us to communicate with each other and interact. This gives us valuable feedback, your feedback and your input on our program policies and procedures. It's also an opportunity for you to share best practices and challenges with not only us, but your peers, which is also very important.

Of course, the bottom line for all the reasons that we're doing this is to improve our services for the consumers and help them reach our housing goals. We all share in that bottom line goal. Another benefit from this feedback is we can take this back to our leadership and say these are suggestions and feedback, and this is the basis for some proposed changes. So, this is a very critical process.

Our NOFA has been very successful over the last few years. We've made some terrific improvements, but we just don't want to stop there. We need your help in determining what are some future courses for us. Now, I do

want to remind everyone that this is not a training. We actually had a training on August 10<sup>th</sup> concerning the grant agreement for the FY 2017 comprehensive grant award, and that training has been archived. If you are looking for more information, you can go to the HUD Exchange, and I will have the resource information available at the end of this webinar for you.

You can go there to see the archived version of that training. You can also reach out to your HUD point of contact, and you can also ask your HUD POC any questions about grant execution. We're very excited. We're looking forward to your feedback, and I'm going to turn the program over to—sorry, one more slide here, and that is what I was saying. This is not replacing your training.

You can also, if you're not sure who your HUD point of contact is, you can send an email to [housing.counseling@HUD.gov](mailto:housing.counseling@HUD.gov) and also, this is not the place for a debriefing. We strongly encourage all applicants to request the debriefing. Whether you were funded or not, you can ask for that opportunity, and we'll provide you with one-on-one feedback about your specific NOFA application.

We really can't discuss specific applications during this webinar. We're just looking for overall feedback on the process, so again, you are encouraged to request a debriefing. That needs to be done in writing and all you have to do is send an email to [housing.counseling@HUD.gov](mailto:housing.counseling@HUD.gov) and put in the subject line Debriefing Request. That way we'll know who to forward your request to. Thank you very much, again, for attending. We look forward to your feedback.

I'm going to turn it over to David Valdez, who was our Team Leader for the FY17 NOFA. He is a Housing Program Specialist with the Office of Policy and Grant Administration. David?

David

Thank you, Lorraine. As Lorraine says, we truly appreciate your feedback, and we do consider it when we're developing our NOFA. One example of this is the two-year format that we adopted, this largely came about after soliciting feedback in this same kind of format, so we do really appreciate and consider your feedback as we work through the process every year.

Throughout today's meeting, we're going to be using a combination of polling questions and open lines so that we can solicit this feedback, and

also remember that you have the ability to type in your questions at any time during the presentation. That's located on the right-hand side of your screen and inside the question box. We do have someone monitoring those questions, and as we open the lines, that's usually where we'll go first if we see a common line of questioning.

For this first polling question, what we want to know here is we want to get a good sense of our audience. With this polling question, we want you to use your keypad to indicate whether you're representing A) an intermediary; B) a multi-state organization; C) a state housing finance agency; D) an LHCA as a direct grantee; or E) an affiliate or subgrantee of a parent organization. We'll go ahead and let you select those, and we'll take a look at the results soon.

Alright, so with about 67% of the vote in, it looks like 44%, so the majority here are local housing counseling agencies followed by affiliates or subs and then 17% are intermediaries, 5% MSOs and 5% state housing finance agencies. So, it's really interesting that the bulk of our attendees today are direct grantees as LHCAs, so welcome. Thank you.

Moving on to polling question number two, we want to also get a sense of how your organization is accessing our FY 2017 housing counseling funds. And briefly, just as a little bit of background, as most of you know we adopted a two-year format, so for many of you, you applied last year, the majority, in fact, applied last year under the FY16-17 NOFA, and we reached out to you through the expression of interest process. Others, applied and were funded through the supplemental NOFA, so this question really is getting at how was your organization funded for FY17?

A is we applied for and were awarded under the Supplemental NOFA, or through a sub-grant from an agency that got a Supplemental NOFA award; B would be applied for and were awarded under the FY 2016-2017 NOFA. That's that two-year NOFA that I talked about, and similarly through a sub-grant from an agency that applied through the two-year NOFA. And you would know if you applied and were awarded under that two-year NOFA if you received and returned an expression of interest letter. Think back to that and if you did, then that one should be your selection.

Also, another choice is you did not receive FY 2017 Housing Counseling Program funding, and then also, if you're just uncertain of your funding status or does not apply, you can click D.

Okay, so most of folks applied directly or as a subgrantee through the second year, and that's really in line with what the data tells us. Out of the, roughly, 250 awardees this year, 230, roughly, were second year grantees and 25 were supplemental grantees, so for the FY17 supplemental folks, welcome to the program.

Here, I'm just going to outline a little bit of what happened this past year in the 2017 funding process. Things are always contingent, of course, right on congressional appropriations and that's always a little up in the air and makes things a little bit difficult for us in terms of timing. We do try our best given that circumstance.

If you look here, starting in 2017, we actually published our NOFA on January 31<sup>st</sup>. We were the first NOFA published out of HUD, which is something we're very proud of. We had a 45-day application window, and that made applications due on March 17<sup>th</sup>. Now, on July 6<sup>th</sup>, we

announced the awards publicly through a press release, and on July 14<sup>th</sup>, we went ahead and mailed the FY17 grant agreements.

One thing I want to mention, because I saw in the question box and I've already addressed, but I just want to make sure everybody gets this message is if you did not, for some reason, receive your FY17 grant agreement and award package in the mail, reach out to your HUD POC, and we will make sure that you receive a digital award package, and then we'll also place your physical award package in the mail again after we confirm that we have all of the right mailing address information. But we definitely want to get that to you as quickly as possible if you have not received it, so once again, reach out to your HUD POC if that's the case.

As Lorraine mentioned, we have an archived webinar on the grant agreement training, and this was two weeks ago, so it's on our HUD Exchange site. It's archived there for you to listen anytime. And, then, of course, today we're holding our NOFA stakeholder meeting. Next slide, please.

Alright, so let's move on and get your feedback on the application window this year. As I mentioned before, this year's NOFA had an application

window of 45 days. Using your keypad, please give us some feedback on this year's 45-day application window. Forty-five days was also what we used in the FY16-17, so for you second year grantees, this is also applicable to you. Generally, what are your thoughts on this timeframe?

A) We would have liked additional application days, meaning you would want more than 45 days; B) you thought the timeframe was just right; C) the timeframe was too long, so maybe you'd like to see something shorter, along the lines of 30 days, perhaps, or something less than 45; or NA) we did not apply. Please provide your feedback.

Alright, the results are in, and it looks like the majority thought that the timeframe was just right, so that's encouraging to hear. I encourage those who did not feel—that they, in fact, would like more days, I encourage you at the end of the presentation, when we sort of open the lines and ask for general comments, we'd really like to hear about the reasons behind you, perhaps, wanting more application days. And similarly, if you thought the timeframe was too long, we're interested in hearing what you have to say. Next slide, please.

Polling question four, we have another question about your experience this year with [www.grants.gov](http://www.grants.gov), in particular. This is how you submit your

application. On this question, it's very important to note, you can select more than one response, so you're not limited to just one selection. You can choose more than one.

Using your keypad, please let us know whether A) you were able to submit through [www.grants.gov](http://www.grants.gov) without any issues; B) you experienced [www.grants.gov](http://www.grants.gov) issues related to your DUNS or SAMs registration, and just a note, you would have known this because you would have received an application rejection notification and it would have directly referenced DUNS or SAMs; C) you experienced difficulty in getting a successful application status because of a system transmission problem or timeout, so more of a system error; D) you would have liked to know how to see and print the application that was submitted; and E) finally, let us know if you're unable to submit your application, or aware that application materials you tried to submit were not received by the system.

This is encouraging, 61% say they did not have any issues submitting their application. Some folks experienced, just under a fifth experienced DUNS or SAMs registration issues. Just a reminder that we do send out notifications in advance of publication, reminding agencies to update any kind of SAMs registration or any DUNS related issues, just look into them

at that point so you don't encounter those issues because it can take some time to resolve, and we don't want to see you miss out on an opportunity because the resolution has not been completed.

Okay. Let's move on. Now, here I'm going to talk a little bit about our funding methodology. In general, there were no material differences between the funding methodology of the FY16-17 grantees and the FY17 supplemental grantees. Now, we do this to keep the competition fair in the in-between years of a two-year NOFA. We want to maintain the competition as substantially similar as possible, and because we do that, there are really no differences in the funding methodology, so this applies to both groups here.

Rather than having applicants apply for a specific grant amount, HUD uses a funding methodology to distribute housing counseling grant funds to all applicants that achieve a score over a minimum threshold, and for us that threshold is 75 points. Our fiscal year 2017 funding methodology used several factors to determine award amounts.

And just to give you a little insight into what these factors are, these include a base award, and a base award is a standard amount determined

based on the size and the nature of the applicant and its network, if applicable. So for parent agencies, we're also evaluating the size and the nature of your network.

We also include—one of the factors is competitive funding amount, and that's based on the application score that I mentioned, so for every point above 75, essentially, the applicant is awarded—that's built into how we determine award amounts. Also, an amount based on the number of counselor FTEs included in the application is a very important part of our funding methodology. Also, we do take into consideration additional funding for agencies that oversee a network of agencies, and this is because we recognize that there is additional work that's required when we want, and we charge you with quality network oversight.

This year and in this FY16-17 NOFA, a portion of a factor was distributed based on an agency's commitment to perform up to five performance reviews of their subgrantees, and we asked that they would use the 9910 HUD performance review form and to share these results with HUD when asked.

HUD also reserves the right to establish a maximum grant award amount.

This year's application process also included the ability for agencies to tell us what's the maximum amount that they could use. Where applicants provided this information, it was considered as a cap in awarding funds to the agency. So, for example, if they said \$25,000 is all we can use from HUD, even if they had been entitled to \$36,000 under our funding methodology, we did cap them at \$25,000, whatever they asked for, and then redistributed the remainder among the remaining grantees.

And operator, if we could open the lines, we'd like to allow participants the opportunity to provide feedback on how we can do a better job of recognizing and rewarding quality, as well as any other feedback you may have on our funding methodology approach in general.

Also, remember that you can type in your questions and comments in the box, and while we wait for the lines to open and for folks to queue, Stephanie, do we have any questions in the box that we can review in the interim?

Stephanie

David, good morning. Yes, we do. Let me give you a few questions.

There's a question relating to the audits. Someone asks, "Why now is it

mandatory for a non-profit that is under \$500,000? Why do they need an audit? Audits are not inexpensive.” I think there is some language in the grant agreement and other documentation that may address this, but David, or Brianna, or someone may want to respond to this issue about the audits.

David

Sure. And this was actually covered in the August 10<sup>th</sup> training kind of in-depth, so I would suggest to go back and to listen to that, but the general rule is that for agencies receiving over \$750,000 in combined federal funds, those agencies need a full A-133 audit.

Now, for those that don't reach that threshold, we have certain program requirements, and I'd refer you to our handbook, that do require an independent audit, which is significantly less expensive and sort of onerous, and that's about every two years. But again, I would encourage you to listen to the August 10<sup>th</sup> training as well as review our handbook for any guidance on that issue.

Stephanie

Okay, great. And we have two more questions, and they are both generally relating to debriefings. “What is the timeframe for when we will be conducting the debriefings?” Again, I believe that's in the grant

documentation, but if someone wants to schedule a debriefing and they've already sent an email asking for that debriefing, what's the timeframe for when that will occur?

David

So, right now, we're generally just collecting those requests, and so right now, we have about four or five requests that are sitting out there. We've tried to get back and say we're in the process of kind of getting the lay of the land, so how many are we going to have? How many requests? And then, at that point, we can reach out to the agencies again on an individual basis and say does this time work for you?

But, I think, generally, we can start looking forward to debriefings in September. It's late August, that's not too far away. So I encourage you, as was noted earlier in the presentation, if you do want a debriefing, do it the way—because I know that a lot of people have reached out to their HUD POCs, which is fine, but we do suggest to follow protocol that we outlined earlier, which is to send your request to [housing.counseling@HUD.gov](mailto:housing.counseling@HUD.gov) and in the subject line write Debriefing, so that way we can track them all.

We don't want to lose track of any, but to answer your question, we don't have an exact date at this moment. We're just trying to see how many requests that we're receiving and then once we have a good sense of how many we're working with, then we can start to arrange individually with those agencies a good time, both for them and for HUD, to sit down and go through that process. So, it's forthcoming and if you've already reached out, we will be in contact to establish a date that's best for both of us.

Stephanie Okay. That's all of the questions we have.

David Do we have any questions on the line?

Moderator [Operator instructions]. Nobody is queuing up. We just had one. One moment, please. [Operator instructions]. We'll go to Tanya's line.

Tanya I don't have a question regarding the funding methodology, but I was unable to get onto the webinar. You sent me a copy of the PowerPoint, so I have been following through. Is there a way that I can get a certificate? No? Yes?

Virginia                   What will happen if you were not able to log onto the webinar, the webinar is posted on our archives. You'll be able to open it there and you'll be sent a certificate there.

Tanya                      Okay. Thank you.

Moderator                [Operator instructions]. We will go to Nikki's line. Please go ahead.

Nikki                      Hi. This is Nikki Beasley calling from California. My question is—it was mentioned earlier around the grant award and size relative to FTE. Is there an ideal number of employees or FTE that would warrant an award?

David                     This is a little bit of a difficult question to answer just because some of the methodology is sort of internal, like we can outline that FTEs in general are a factor based—that we base your score and your ultimate award on. We can't really get into details of the maximum number that would maximize your grant award, because that's a very sort of individual circumstance, and there are so many factors that are playing into the award amount besides full-time employees.

But the quick answer to your question, I think, would be you could get some really good guidance if you request a debriefing. So, if you applied this last time around, and perhaps, for whatever reason, you thought maybe you should receive more or whatever questions you have, I think it would shine a lot of light for you to request that debriefing and sort of talk through it on an individual level so that someone from HUD could take a look, specifically, at your application, if applicable, and then can provide some sort of guidance. But we are kind of limited on how much we can talk about how one factor would play into a total score.

Nikki

And, I guess, maybe the broader question is, and I apologize, I know that you guys send out a lot of information about how to go through this process, but in getting set up to do the grant, is there communication to, say, the ideal candidate, so if we didn't kind of meet some of the requirements, we don't go through the process of even applying? So, let's say, are there some keys to the size of budget, people you serve is giving some indications so that agencies are aware or know if it's something that they should even apply for?

David

Brianna, are you aware of anything?

Brianna

Yes, I was just going to jump in. In your case, for anyone who has applied, I would say that the best way you're going to get that information is through your debriefing. They'll be able to tell you at what points in the scoring you lost points relative to the maximum you could have had and why. Was it because of your actual expenses, your number of clients, your number of FTEs? They'll be able to go through that information with you.

For somebody who has never applied and they're trying to figure out should I? Is this worth my time? I would say to read the NOFA closely when it's published. Read the eligibility requirements. Make sure that you are eligible, and if you have any questions about the NOFA, you can certainly email us at that time. Every time we publish a NOFA, we do include an email address that questions can be directed to. So, I think those are the two general ways that you can figure out kind of what the strengths your application [audio disruption].

Nikki

Thank you.

David

And, I just want to briefly add, the next slide, I think, might be helpful in what you're asking and what you're kind of getting at, which is I'll go

over the rating factors. That'll really give you a sense, I think, of what we're looking for, and whether or not you'd be a good candidate at an organizational level, so we'll go through that.

Now, before I move on, do we have any other questions on the line?

Moderator We do. We'll go to Joanna's line. Please go ahead. Joanna, is your phone muted? Please unmute your phone, Joanna.

Joanna I'm sorry. How do you unmute?

Moderator We can hear you now.

Joanna I can hear you. I don't think I have it on mute.

Moderator Yes, we can hear you now.

Joanna Okay. I was not being able to see my slides move. I logged onto the webinar, but it's on one screen. Have we started the webinar yet or are we just asking questions?

David Yes, ma'am. We're about 40 minutes into the webinar, and as Virginia referenced earlier, if you're having any issues and you might be worried about not getting a certificate as well, you can log on, once it's archived, and go through it, then you'll be able to get it that way. We also have handouts, so a PDF version of this presentation is available on the right-hand margin.

Joanna So, you said we're already 40 minutes through this already?

David That's right.

Joanna Oh, okay. I'll just disconnect then, and go through the archive.

David Alright. Thank you for your time.

Joanna Thank you.

David Okay. In the interest of time, I think we'll go ahead and move on to the next slide. Thank you, folks.

Alright, this is where I get into the rating factors. We're going to talk about the rating factors used both for the FY16-17 NOFA as well as the supplemental NOFA this year. Again, they were the same that we used last year for all the reasons I outlined before.

Rating factor one, and I'm going to go through these to give you a better sense of what we're looking at and you can always get this, also, by going into the NOFA and reading it, and we strongly encourage you to do so once it's published. Rating factor one is where we're evaluating the applicant's capacity and this is worth 31 points. This is a very large section, second only to rating factor three.

Here, we're looking at staffing, your staff training, counseling standards, modes and formats used to provide training as described in your application. We're also looking at your performance review history for October 2015 through September 2016, and that's based on our own records. We're also looking at your efforts to measure client satisfaction as described in your application, so we ask, "Do you send clients surveys?" That's one way that we evaluate whether and how you measure client satisfaction.

Now, rating factor two, we're looking at the need and NOFA priorities.

This is 14 points. In this factor, we are considering the needs of the service area and the population that you're serving. This includes rural areas, geographically isolated agencies, impediments to fair housing choice and program access to people with disabilities and limited English proficiency, and do you outline this in your application as well?

We're also looking at how your agency responds to our NOFA priorities as it relates to affirmatively furthering fair housing and increasing energy efficiency, and health and safety of homes.

In rating factor three, this is the largest rating factor. This is soundness of approach and the scope of your housing counseling. It's worth 41 points.

In this factor, this is a make or break one in many ways. We are considering past performance and impact, so this includes participants served in FY 2016 based on our records. If you're a new agency, you would have provided that with your application.

We're also looking at your budget, including your cost per clients in 2016, the counseling oversight and quality controls activities that you provide, also examining projected performance for the 2017 performance period.

This includes counseling and education services you propose, as well as the oversight and quality control activities you're going to perform in 2017.

And, again, one example of that is like parents, we award extra points based on the number of proposed performance reviews to be conducted on their network. We also look at the activities you're going to undertake to affirmatively further fair housing and how you're going to measure those accomplishments. That's very important.

Finally, we're going to look at whether you coordinate your efforts with other partnerships and collaboratives as well as whether you provide housing counseling services in connection with other HUD programs.

In rating factor four, this is leveraging and it's worth 6 points. Since recipients of our grant funds are expected to seek other funding sources to supplement the HUD funding, in this factor we're considering the amount of non-federal funding available to support your program during the 2017 performance period. The period of performance for 2017, just to remind folks, actually goes back to October 1, 2016 and runs through March 31, 2018. It's an 18-month period of performance.

Finally, rating factor five, achieving results and program evaluation is worth a total of 8 points. We didn't require the submission of a narrative succession plan in this year's application, but this year we did consider the components used to evaluate your program and your network, if applicable, if you're a parent, and this you would outline in your application.

We also consider your success in how you expended 2015 grant funds.

Did you have any remaining funds? Did they have to be recaptured?

These are elements that we really look at under rating factor five.

With that, these are the rating factors that we use as we examine every application. Generally, what we're looking for here is feedback on what do you think about our point values? Do you think that they are assigned correctly, that there should be more weight given to one rating factor over the other? This is the sort of feedback that would be very helpful for us as we develop the FY 2018-2019 NOFA.

With that, if we could open the lines again, we'd like to allow participants to provide feedback on these rating factors.

Moderator Thank you. [Operator instructions]. One moment, we just had one queue up. [Operator instructions]. We'll go to Connie's line. Please go ahead.

Connie Yes, this is Connie. I'm actually looking at the scoring. I do the applications every year. My thought has always been on leveraging, it only scores 6 points; however, I feel it adds a lot of volume to the application in and of itself, and my thoughts are that it should at least be 15 points, or as much points as you can give to that for the fact that communities are leveraging other programs to supplement the HUD housing counseling grant.

David Great point. Thanks for your feedback. To follow up on that question, do you feel like in the application itself, that rating factor four requires a lot of work on your part, in terms of responding—?

Connie Not necessarily. If we've already been doing it, we have the support letters to show that, so not necessarily. I just think it adds more value, and it should score a little bit higher in the application.

David Do we have any other questions on the line?

Moderator We had one other that was queued up. [Operator instructions]. We'll go to Rudy's line. Please go ahead.

Rudy Yes. I have a question. I was wondering how can an agency [audio skipping] to minimum score so it can be considered to be funded without not being certain—certain fields or certain areas? For example, group education, NSS agency or serving overall communities. How do you advise applicants on this matter? What would your recommendation be?

David Yes, that's a good question. I think that generally, when NOFA is published, as you take a look at these rating factors, it actually breaks it down even further than I just did, so it'll tell you. For instance, energy efficiency is worth 1 point. It'll breakdown the number of points that it's worth, so that'll give you a good sense of—if you're not conducting these types of modes or types of counseling, just how much it's actually worth.

I think there are a lot of agencies who apply and maybe don't do certain modes, like you mentioned group counseling. I don't think that necessarily precludes you from reaching a fundable score of 75, but what I would generally do is take a look at the NOFA, look at the breakdown,

very detailed breakdown of the points, then at that point evaluate whether or not you think that you would be able to meet that threshold. But, I strongly would encourage you to apply and go through the process in general.

Brianna Yes, and I just wanted to add, if you have applied, to certainly request a debriefing, and they'll be able to tell you which areas you scored low on, and which areas you scored well on, and you could get a better sense of where were you losing points. It might not be the areas you think, if you had already applied.

Rudy And about the debriefing, how long does it take to—to debrief or meet with someone, basically?

David Are you talking about the actual debriefing, once we've conducted, or leading up to the planning of it?

Rudy Once you have conducted. Yes.

David Yes, so once you sit down and do the debriefing, it's probably about an hour and a half long process because what we're doing is going through

each of the rating factors and looking at your applications in particular.

This is assuming you applied. So, we're taking a look at your application, in particular. We're comparing it against the rating factors, and then we'll be able to outline for you exactly where you scored low, where you scored really high.

And using that feedback, I think, then, in your next year's application, you should be able to make up for some of those points because you know where you were deficient. For instance, if you're a parent organization and you just skipped over the part of projected performance reviews, I mean that's something that, it's worth a substantial number of points and that could make or break, and so in that instance, you can commit to, in the following year, performing an X number of performance reviews.

So, that kind of feedback that you're going to get that's individualized from the debriefing will help you in the next year's application.

Rudy

Thank you.

Moderator

There are no further questions queued up at this time.

David

Okay. Let's go ahead and move on to the next slide. This is another slide where I'm going to ask to open the lines, and this is with regard to the grant agreement and training. For those who received an FY17 grant, which would be if you were a second-year grantee under the FY16-17 NOFA, or if you were one of the 25 supplemental grantees, this applies to you.

We want to know, generally, was the grant agreement clear? What did you think of it? Was it too long? Did it contain too much legalese?

These are the kind of subjective comments that we're looking for. If you participated in the August 10<sup>th</sup> grant agreement training, did you find it helpful? And more generally, are there any areas that you see for improvement, both with grant agreement, the document, and with the training that we provide in conjunction with that?

In our timeline, we're already well into this grant agreement processing phase, so we want your feedback based on where we're at right now, and also with regard to these questions that I just outlined?

So, let's go ahead and open the lines and also, don't forget that you can type in your questions on the side as well, and we can read them.

Moderator [Operator instructions].

Stephanie David, this is Stephanie looking at some of the questions that are in the queue. There seems to be a combination of questions or comments about the scoring, and also the funding methodology, so I would encourage people to submit to the housing counseling mailbox some of their questions or comments and suggestions about scoring going forward, and in terms of the weighting of certain factors to be sort of informative for the next NOFA.

David Yes, I see one comment that I'd like to address about whether grading is subjective or objective, and again, that's something, I think, that you can get a total lay of the land here and you can see exactly what we're examining, what we are grading you on, essentially, by looking at the NOFA itself as soon as it's published.

And a good example would just be to look at last year's either supplemental or the two-year NOFA. You'll find that this stuff is largely objective, 95% objective, and in fact, based on feedback that we've

received over the years, we've moved away from a more narrative, heavy format, which many would argue is more subjective.

So, here we're looking at a lot more hard data—your 9902 data, your past performance, things like that that are easily identifiable and objective and sort of data-based. So we're definitely moving in that direction and I would say that our NOFA in general is very objective and very transparent. I think, that's evident when one reads the NOFA when it's published. It's broken down, like I mentioned before, based on the rating factors and how many points are assigned to each sub-factor, so it's very transparent and very objective.

There are very few places left where we ask for a narrative, one of which that comes to mind is the affirmatively furthering fair housing section, so that's just one part that's still narrative-based, but we've largely moved away from that.

Brianna

I just wanted to add to what David said, that you can also get a great look at how objective the scoring is by looking at those 9906 charts. When you submit those 9906 charts with your application, the overwhelming majority of data we are using, our scoring, is what you put in those 9906

charts. So, if you look at it, it's a lot of numbers and check boxes, so it is objective because it's actually you telling us that you do provide these modes of counseling, you do provide services in this way, you do have these numbers of expenses, so that's where the majority of the score is coming from.

David

I also see a comment from a former PMF colleague, Carmen Hicks.

Hello, Carmen. You asked, "I'm curious as to why the events and default section was expanded?" This was largely based on internal Office of General Counsel feedback, also, some updates, including the GONE Act and some other statutory requirements and regulatory requirements.

That's really the reason for a little bit of an expansion in that area. And we can talk more offline if you'd like about that.

Do we have any questions on the line?

Moderator

Not at this time.

David

Okay, then, I'll go ahead and thank you, everyone, for your time. I'm going to hand it off to my colleague, Brianna Benner. She is a Housing

Program Specialist in Chicago, Illinois, also in the Office of Policy and Grant Administration. Thank you.

Brianna

Thanks, David. As David mentioned, my name is Brianna Benner, and I'm a Housing Program Specialist in Chicago in the Office of Policy and Grant Administration. I really appreciate all of you for joining today and getting your feedback on this process. It's really important to us that we get it right and we hear you and we listen to what didn't work well and we change it, so that's what this is all about.

David spent a lot of time going over the funding methodology and funding issues, and I'm going to spend a little time working or talking about policies in the NOFA. We want to find out what you think about policy changes we made recently and get your suggestions on new ones that we, maybe, should make.

Let's start by getting your feedback on this polling question. We want to know—this first question is only for the parent agencies, so only answer this one if you are an intermediary or a multi-state organization or a state housing finance agency. We want to know how your network experience has changed.

You have four options here. Let us know if you add and remove sub agencies throughout the entire grant period. The second option is that you're not adding or subtracting agencies throughout the grant period, you're really just concentrating it at that time that you apply for the HUD grant. That's when you're adding and subtracting sub agencies. Your third option is that you rarely add or remove sub agencies from your network, and the fourth option is that your agency was only recently approved, or you haven't experienced any kind of network change yet. So, please enter your choice in the poll, and we'll take a look at those answers.

Now, Virginia, I actually have a question for you at this point. I can't see the poll on my screen. Would you be able to advance it to the results and let me know what the percentages were for each of the responses?

Virginia                      Absolutely.

Brianna                      Thank you.

Virginia

Okay. You should all be able to see the results at this point. Thirty-five percent say that subs are rarely added or removed, 31% are recently improved or haven't experienced changes, 19%, the subs are added or removed throughout the period, and then the remaining 15% are added only during the application process.

Brianna

Alright. That's really helpful, and now that gives us a sense of how much activity is going out there with a network change. It looks like for a lot of you, it's not that much. The plurality of you are rarely adding and removing from your network, or you haven't experienced any change yet, and that's a minority who actually do this only when applying for their grant. So, that gives us a better sense of when this activity takes place. Thank you.

For the next polling question, this is for everybody who's not a parent agency, so only answer this one if your agency is a local housing counseling agency or an affiliate or a subgrantee. We want to know, what are your plans for the next HUD grant cycle? Do you currently apply for funding directly from HUD and you plan to continue doing that? Or do you apply for funding directly from HUD now, but you're considering joining the network of an intermediary or state housing finance agency?

Or are you currently accessing funding through a network and you plan to keep doing that? Another choice is you currently access your funding through a network, but you're considering changing that and applying for funding directly from HUD in the future. The last option is you do not apply for HUD funding, or you do not plan to apply.

So, let us know how you plan to apply for funding.

Virginia

So, it looks like 56% are going to continue applying directly to HUD, and then 31% plan to continue getting their funding through a parent. About 10% are considering a change to apply directly, so that's the highlights of that poll.

Brianna

Okay. So, it looks like most of you are content doing what you're currently doing. Most of you are applying directly for funding and you plan to keep doing it, and then the second group are applying through a network and you plan to keep doing that. So, that's good to see that there's not too—you're pretty happy with how you're doing it now.

Let's move on to the next slide. Now, this is about networks in general.

We just got a sense of how you set up your networks and how you plan to do that in the future. Now, we have two sets of questions we want to ask you.

One is for the parent agencies, so if you're a parent agency, we want to hear from you. What are you looking at when you try to figure out how to sub-grant your funds? How are you choosing the agencies and how much to give them? How important is it to you that you have network flexibility, lots of flexibility to add and remove networks at any point, how you want? How important is that to you? And, do you have any network expansions planned or recently happening? We'd love to hear about anybody out there who would love to expand their network.

And if you're not a parent agency, but rather a local housing company, agency, or an affiliate or sub-grantee, let us know what are your decision factors when you're deciding whether to apply directly to HUD for funding, or to apply through a parent agency and if you're considering making the change from applying directly to HUD or applying through a network for funding. Why are you considering that change? If you have

done that kind of change in the past, what was good or bad about it? Send your thoughts on any of these network issues.

We can open up the lines at this time, and then we'll also take some questions from the chat box.

Moderator [Operator instructions].

Brianna While we're waiting for questions to come in on the line, Stephanie, is there anything that we could discuss from the type-in questions?

Stephanie Sure, there was a question. This is going back to the scoring of the applications. Someone asked if their POC was involved in scoring their application.

Brianna They may or may not have been. We have teams of scorers who review applications. The POC is, in general, not the person in charge of that team. Usually, it's a partnership, and if the POC is assigned to that team, they're usually like the supporting partner. So it may or may not have been that case for you. If you get a debriefing, you will find out, because

the debriefing is going to be held by the team that scored your application, so you can find out that way.

Any other questions that were typed in the box?

Stephanie Let's see. Someone just made a comment that the grant agreement was very useful, which is good. It's also a required document, but the commenter said that they appreciated the grant application and process being made easier.

Brianna Okay, I'm glad to hear that. Thank you. If you have any specifics on how we made it easier, what was helpful, feel free to submit that, and we'll make sure we keep doing those and don't change away from those things that made it easier for you.

Stephanie We also have a comment from someone saying that the State Housing Finance Agency that expanded and added three new sub-grantees to its network in response to an outreach effort, they found that the process was time consuming to reorient three subs to the way that business is done, as opposed to how they work through an intermediary.

So, that seems like some of the growing pains, and that's good feedback to get as well associated with adding on to a network, but hopefully with training and time, that'll become an easier and more seamless process.

Brianna Do we have any questions on the line, Tom?

Moderator Not at this time.

Okay, I think we'll move onto the next slide. Here's another polling question. On this question, you can choose all of the answers that apply to you. You don't have to choose just one, you can choose more than one.

We want to know about your thoughts on the 18-month period of performance. I'll briefly describe what this is. For example, the 2017 NOFA awards just were announced last month, has a period of performance from October 1, 2016 to March 31, 2018. That's 18 months instead of a standard 12-month fiscal year cycle. We want to know what you think.

It wasn't the change this year, but it's a change in recent years to change from 12 months to 18 months. Let us know if you like that increased

flexibility, because you like to have additional months to expend those funds, whether you like not having to request an extension, or rather it's more of a negative thing and you feel like you need to stretch that money out over 18 months. Or if you just in general, find it confusing, and you need some more guidance about it, let us know that. If you just prefer the 12-month period of performance, let us know that as well.

Virginia

The majority like the flexibility of the extra six months, and the next, most popular answer was that they prefer the 12-month period. The six months seems to be a good thing.

Brianna

Okay. A majority prefers to have those additional six months, but then the second most popular choice is that you prefer the 12 months. It seems like most people do prefer the 18 months, but there's still a strong number of folks who prefer the 12.

Let's just get right into discussing this. We want to know how you feel about this 18-month period of performance. If you just answered that you liked that 18-month period of performance, let us know either by calling in, or typing it in the chat box, how it's helpful to you. Why do you like that 18-month period of performance? Do you have any general

comments or questions about the 18-month period of performance? What are the challenges you're experiencing with both overlapping periods of performance?

If one year is 18-months, 6 months of that is going to overlap with the next year's NOFA. Are you experiencing any challenges with that? Do you need more guidance? If you do, let us know what kind of guidance you need. Do you like written FAQs? Do you like webinars? What aspect of the guidance is it that you need more help with?

Let's open up the lines, see if we have any comments and questions here.

Moderator [Operator instructions].

Brianna Stephanie is there anything coming in the chat box that we can address?

Stephanie Yes. On this issue, Brianna, someone replied that they would prefer the 12-month period of performance but didn't provide any supporting explanation for why they had that preference.

Someone else with respect to reporting, the period of performance said that it's very confusing with 18 months, that the quarters don't match up with 9902. The 9902 is being split. The 18-month is not the preferred period of performance.

Brianna Yes. I hear you on those. The 9902 reporting doesn't match up, and it can be generally kind of confusing. If anybody out there has specifics on how they would like further guidance, let us know that as well.

Stephanie Someone also said that just generally, guidance is welcome, and webinars and FAQs would be good mediums for that.

Someone else just comments that it isn't a true 18-month grant with the 6-month overlap. They spend a large amount of time, this agency, explaining to subs which quarter to bill. This person likes the 18 months but would prefer that they don't overlap.

Brianna Oh, interesting, okay.

Stephanie                   Someone else comments that they like the 18 month, because the grant is received late during this period, and that's part of the reason why we extended the period of performance.

Someone else mentions that it's good to have the flexibility with the 18 months, but this particular agency usually expends its funds in 12 months, and they don't need the extra time.

Brianna                    They like to have the option.

Stephanie                 Right.

Brianna                    Okay.

Lorraine                   Brianna, this is Lorraine. Can I ask the group a question? Would they like to see some training specifically relating to completing their grant information in the Housing Counseling System or HCS? That would be helpful to know. We might need to set up a training like that.

Brianna Lorraine, are you talking about the 9902 quarterly reporting, or the information input into HCS about projected numbers of clients at the beginning of the grant year?

Lorraine Either one.

Brianna Okay, let us know if you need some training on Housing Counseling System reporting and input.

Do we have any questions or comments on the line?

Moderator Not at this time.

Brianna Okay. Stephanie, let us know if there was any feedback on that last question about the HCS training.

Stephanie Yes, we do have some feedback, it seems like resounding yesses across the board, training on completing grant information in HCS, yes with a bunch of exclamation points. We're just getting yes, yes, yes, down the line. Some people are saying that they're hiring new people during the grant year, so that would be helpful.

Someone else says that they would love to see 9902 training for the sub-grantees. Training on HCS would be helpful, would love more training, as Lorraine suggested. I think that question is a resounding yes.

Brianna                    Alright, great.

Lorraine                   Thank you very much everyone.

Brianna                   Great, clear feedback on that one you guys.

Let's move on to the next polling question. We're going to talk about you're grant expenditure experiences. We want to figure out from you whether you've had the need to return all or part of your reward because you were not able to expend all of your funding, if you've had to request an extension in order to expend all of the funding. Have you had no problem expending all the funding during the period of performance?

You can select more than one here. Let us know if you've had any of these issues. It's whether you've had any of these issues in expending the money awarded to you during that 18-month period of performance.

Virginia                    Okay, it looks like the overwhelming answer was that they didn't have any problem expending their funding. That was 86%. Eleven percent had asked for extension, and a very small 3% had to return funding.

Brianna                    Well, I'm glad that the majority of you aren't having any problems with this, because it has been somewhat of an issue for a smaller number of agencies as we can see from the answers here. We're just going to ask a couple of questions about it on the next slide.

One of the things we did to try to reduce the number of grant funds that were not expended in the period of performance is that we gave you the option to indicate in your NOFA application what's the maximum amount of funds you want to receive?

That was new in the FY16-17 NOFA, so if you're a grantee who got your money this year under last year's NOFA, that was something we saw last year for the first time. We asked you what's the most money you want to get. If you don't want to receive more than \$50,000, you could have told us, and we would not have given you more than \$50,000. That was an

option, you didn't have to tell us, but we did that just so we could reduce the number of grants that went unexpended.

If you could call in, or type in the chat box. Let us know if you did indicate that maximum funding amount that you wanted, and if you did, how did you come up with that number? In general, what do you think about that change, where we asked you, hey, give us your maximum grant award amount if you want?

If we could open up the lines and just get any feedback on this issue.

Moderator [Operator instructions].

Brianna I just want to add, one other aspect of this is that also, at the same time that we instituted this maximum funding amount option, we also took into account for the first time your grant expenditure history when we scored the NOFA. Last year and this year, it was the first time that we actually gave some number of points, to whether, if you had problems expending your grant in the period of performance, that was taken into account in the grant scoring. It was actually worth 2 points out of the total 100. Let us know what you think of that change as well in your feedback here.

Are there any questions on the line at this time, Tom?

Moderator Not at this time, thank you.

Brianna Okay.

Stephanie Brianna, you are beginning to get a lit bit of feedback in the chat box. Someone has said that they'd like us to continue the cap option and that they are better prepared to answer it for fiscal year '18-'19.

Someone else said that they did not put in the requested amount and left that decision to HUD. As you might expect with just these two responses, there will be a range for whether people request the amount or just leave the decision to HUD.

Brianna Good feedback.

Stephanie Someone else says that they preferred not incorporating a grant expenditure history because each year is different as to needs.

Brianna                    Sounds like that question is sort of suggesting that the agency doesn't know exactly how much money they're going to need, so they might not know how much money they're going to need in the next year, and if they can't spend it all, it shouldn't count against them. I think that's sort of what I'm getting from that comment, but if you meant something different, feel free to write in and clarify.

Stephanie                Someone else asks the question and is making a point in asking the question, is expenditure history total billed out or billing quarterly reimbursement? Because their POC is slow in approving.

Brianna                    The grant expenditure history looks at—so what we did the FY17 NOFA is we looked at your FY15 grant expenditure history. It's been quite some time since that period of performance ended. If you had a recapture of funds for your FY15 NOFA, that did count against you in that scoring. Again, that was only a total of 2 points in your one 100-point score. It did look at the whole year, and it was looking pretty far back in time, so there should be a good cushion of time there for the grants to have been expended.

Okay, any questions on the line before we move on to the next slide?

Moderator Not at this time.

Brianna Okay. Thanks, all of you, for helping us better understand the grant expenditure issue.

We're going to move on now to sort of a grab bag of policy questions.

We have a number of questions. We want to know from you whether we should be incorporating your 9902 reporting performance into the NOFA, and if so, how would you suggest that? What about your 9902 reporting, do you think we should be taking a closer look at in the NOFA?

Also, how can we better recognize and fund your network oversight responsibilities if you're a parent agency? Do you feel like the NOFA is doing a good enough job in recognizing that? Finally, did you have any problems uploading or verifying any of your application documents at grants.gov? If so, what can we do to help with that?

I just want to add on that point that we did add new language in the FY17 supplemental NOFA, to help agencies figure out how to verify that their documents were submitted. There was an entire new section where we

directed you to go to grants.gov and complete these steps to be able to actually see the documents that you submitted, so you can ensure they were all there. Just let us know if you knew about that, if you used it and found it helpful, or if there's other help that you need on that fund.

Let's open up the lines and get any feedback on any of these three questions. I know there all very different, but if you have thoughts on any of them, let us know, and then we'll also look at your questions in the chat box.

Moderator [Operator instructions]. Nobody is queuing up on line.

Brianna Comments coming in on the side?

Moderator Not at this time.

Brianna Thank you.

Stephanie We haven't gotten any responses to that.

Brianna

Okay. Well, if you're still thinking about these questions, do submit your comments on the side, and we can continue talking about them. We'll take those comments, but I'm going to go on to the next slide to just get some more questions, get you thinking about some broader issues with the NOFA.

This is the last slide where we're going to be asking for questions, and it's basically, what's your overall impression about our NOFA application and the grant award process? What kinds of suggestions or comments do you have that could further improve this process? We're definitely trying to make this easier and smooth for all of us, so let us know. Call in or type in the chat box. This is your opportunity now to just share anything with us. What do you like? What do you hate? What could we do better? Just let us know.

Moderator

[Operator instructions].

Lorraine

This is Lorraine. I just want to remind everyone that you know, this is the whole purpose of us having this stakeholders meeting is to give you the opportunity to provide us feedback. This is what we can use. As I said in the very beginning, we use this information and take it back to our

leadership and say this is what folks thought was great and we're going to keep that. These are some suggestions or changes that we should consider, so please help us out and let us know what your overall impression is either verbally, or by typing into the question box.

Moderator We do have one queuing up. One moment please. [Operator instructions].

We'll go to Connie's line. Please go ahead.

Brianna Hi, Connie.

Moderator Connie, is your phone muted?

Connie Yes, I'm sorry. I'm back. I've been doing the NOFA for many years, and I know way back when with the housing counseling NOFA, they were talking about possibly going a two-year span. Kudos to you guys, for going for the 18-month, but just curious, is it possible that in the future, as far as measurements go, can you go further? Can you do a 2-year or was there a reason you stopped at the 18-month?

Brianna I'm not sure if the feedback that you're referring to for the two-year process was about the period of performance itself or rather the two-year NOFA that we have. So, I'll just quickly talk about the two-year NOFA and then you can let me know if I'm off base here, but with the two-year NOFA, we do have the option that agencies only have to apply once every two years.

Connie That's correct.

Brianna Yes. We do have that option. That's separate from the 18-month period of performance. Maybe that's another issue that makes it even more confusing. We have a 1-year, a 2-year, and an 18-month timeframe to think about, but basically if you apply in an even year, like FY16, and you are awarded an FY16, you don't have to submit the NOFA the next year. You'll just be given a letter in the mail, or rather email, to ask you if you want to be considered for funding this year.

The FY17 NOFA, that odd year NOFA, is just for agencies that did not get funding the year before, either because they're a brand new agency or they had problems applying the year before, they did apply, but they didn't

reach a fundable score. We were able to achieve, I believe FY14-15 was the first year we had that two-year NOFA process.

Connie Thank you.

Brianna Yes, no problem.

Connie Yes. I didn't realize it's the 18-month period of performance, and I did know it was a two-year, but I was kind of curious why the period of performance isn't extended further.

Brianna That's a good question, and we'll take that into account to.

Connie Thank you.

Brianna Any other questions on the line?

Moderator Not at this time.

Brianna Okay. Stephanie, are there any questions or comments on the question box?

Stephanie This is sort of a general question or comment. Someone remarked that it's tough not knowing when the NOFA will come online and will be published and wanted to know if there's any way they can kind of know when that's coming down the pike. You can try to answer that, although there's no real clear-cut answer for that question.

Brianna I'll do my best here. We also don't know when the NOFA's going to be published. You can sort of look at past years to get a general idea for maybe when it's going to be published in the next year, but of course, that's not a guarantee. We could publish earlier or later than the prior year. We're always striving to publish earlier than the year before. We're always trying to publish earlier.

This year we publish on January 31<sup>st</sup>. The year before it was published in February. So, that gives you some sense we're trying to move up, but also, we are the first NOFA published out of HUD every year. We really are trying to prioritize getting that NOFA to you as soon as possible. The only way you can know for sure that it has been published, is that you're actually subscribing to the OHC Listserv, because we always put out a notice that the NOFA has been published to everybody that's on that

Listserv, and also, it's published on grants.gov. You can also create an account with grants.gov and ask to receive notifications of this NOFA as well.

If you have access to both of those, you will receive an alert when the NOFA is published, but I understand that it's hard not knowing when it will be.

Stephanie, anything in the chat box?

Stephanie I think we're good for now on the chat questions.

Brianna Okay. Tom, are there any last questions on the line?

Moderator [Operator instructions].

Brianna I really appreciate you sharing your comments, and do feel free to continue to put them into the chat box, and we'll take a look. You can also email your questions to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).

For right now, I'm going to turn it over to, Lorraine Griscavage-Frisbee for our closing remarks. Lorraine?

Lorraine

Alright, well, again, thank you very much, everyone. This feedback is very important to us for future planning, and we do appreciate you taking the time and understanding the purpose of having a stakeholders meeting. If maybe, when you're sitting down at break or lunch you say I have another thought, as Brianna said, you're more than welcome to submit any other feedback to us through [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and just put in the subject line NOFA Feedback. We appreciate that even if it's after this webinar is over, you have plenty of opportunities. We always appreciate your feedback.

I do want to thank very much today all of the speakers and presenters that we have, but before I do that, let me show you the resources, so let's go to the next slide. Reminder again, as Virginia said in the beginning, there will be an evaluation survey sent out after the webinar, immediately after. Please, while this webinar is fresh in your mind, take the opportunity to complete that and give us some feedback. If you think we've asked too many questions, please let us know, and we'll take that into consideration when designing future stakeholder meetings.

Now, in general, our website for information and if you're not already signed up for our Listserv, please do so. That's available on the HUD Exchange, under our housing counseling program, that's the link there. Again, our questions or comments are available. You can submit them through [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).

I want to thank very much Virginia Holman, David Valdez, Brianna Benner and of course, our question box reader, Stephanie Williams. Also, a big kudos to everyone that provided feedback to us. With this, I think Virginia, we are concluding, correct?

Virginia                      That's correct. Thank you, everyone. We will let you know when the archives are published.

Moderator                      Ladies and gentlemen, that does conclude our conference for today. Thank you for your participation and using the AT&T Executive Teleconference. You may now disconnect.