Final Transcript

HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: Counseling in the Digital Age and Moving Away from Paper Files

September 17, 2019/2:00 p.m. EDT

SPEAKERS

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PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by, and welcome to Counseling in the Digital Age and Moving Away from Paper Files. At this time, all participants are in a listen-only mode. Later we will conduct a question and answer session. Instructions will be given at that time. [Operator instructions].

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

Virginia Good afternoon, everybody, and welcome to this really important webinar on moving into the future and away from paper files. Before we get into the meat of the webinar, I do want to go over some logistics.

The audio is being recorded. There's going to be a playback number that we will post along with the PowerPoint and a transcript, and they will be posted on HUD Exchange in the Archives, the Training Webinars. That usually takes about seven to ten days for that actually to happen. The Training Digest that's on HUD Exchange that you all get notified about will be updated as soon as the webinar is posted.

I did send you the handouts this morning, but they're also available on the control panel on the right hand side of your screen, so if you just click on the document name, you can download it.

We're not using polling questions. We're using something called Mentimeter which Shawna will explain to you as we get to her part. We will be having a question and answer period over the phone at the end of the session, and at that point, the operator will give you instructions on how to ask your questions or make other comments.

There are other ways to ask questions. Again, on the panel on the right hand side of your screen, there's a box labeled Questions. If you type in your question there, we will be monitoring those and answering them as we have time.

At the end of the webinar and at any time in the future, if you have additional questions or comments, you can send it to housing.counseling@hud.gov, and just put the webinar topic in the subject line so that we can get it to the right people.

I don't think we're going to have an open discussion period, but should we announce one, please make sure that you mute your phones during that period.

At this point, I would like to turn it over to Lorraine Griscavage-Frisbee who is the deputy director of the Office of Outreach and Capacity Building. Lorraine.

Lorraine Alright. Well, thank you very much, Virginia, and good morning, and good afternoon, everyone. Thank you for taking time out of your busy day to join us today. Jerry was unable to attend due to a prior travel commitment, so I'm very happy to welcome you, and we're really excited about this digital presentation about going paperless.

We had quite a bit of interest on the topic, and you know, many of you are very curious about what it takes to reduce your workload and use of paper. In my experience, it's been a growing trend. The last four performance reviews I participated in, all four of those agencies had gone paperless.

So, the purpose of today's presentation is to give you some ideas for how you could possibly implement a paperless program. So, with that in mind, the slide mind, I just want to alert everyone that this is more or less a best practices webinar to help you. We do not require that you go paperless. Our handbook requirements do state that you can either use a combination of paper or electronic, whatever works for you.

We also recommend that you take a look at your grant agreement because there might be additional instructions in your grant agreement for full compliance. We also want to point out that because this is a best practices, any digital platform discussed today, we are not endorsing them. HUD does not endorse any particular digital platform, format, or scope.

So, the views that are expressed and the products covered are provided by our technical assistance provider, ICF, and do not represent HUD's opinions, but definitely we encourage everyone to look at your options and to shop around and determine what's going to be the best approach for you.

This webinar should be a starting point for you. You should also reach out to your peers, and talk to them, and see what kind of systems they use, and learn about their feedback as well.

So, anyway, welcome to today's webinar, and I'm going to turn it over now to Shawna LaRue Moraille who is with ICF, our technical assistance provider. Shawna.

Shawna Thanks, Lorraine. Good afternoon or good morning, everyone. Thanks for being with us today. Yes, we're under contract to HUD's Office of Housing Counseling to provide many of the resources that you have seen on the HUD Exchange. We help with intermediary conferences, etc., so we do a number of different tasks for HUD's Office of Housing Counseling, and it's always wonderful to be with you folks again.

Toda, I'm with two of our key subcontractors, Jason Zavala with MitiGate, and also Joseph Saint with the Center for New York City Neighborhoods. They're going to be doing the majority of the presentation, and you'll get to hear about their expertise in a little bit.

I also want to make sure that you folks know that there are a number of others from HUD's Office of Housing Counseling who are going to be, in this case, womaning the written box if you want to ask any questions there. Shae Williams, Virginia Holman who started us off, and Jane Charida, and a couple others are available to answer questions. We'll take written questions throughout. So, welcome, everyone.

We have a real quick agenda here. I'm going to talk a little bit about what it means to go paperless. Jason is going to talk about the benefits and challenges for going paperless, and then Joseph is going to talk about two examples, two peer-to-peer type examples about how two organizations have gone paperless to give you some rich examples of things that they thought of as they decided to go digital.

So, we're going to start off with Mentimeter. Virginia mentioned in the beginning, we like to use Mentimeter if we can, so if you can either use your smart phone or open up a new browser, just type in www.menti.com, and you will see a screen that says please enter the code, so if you could do that right now, we can go to our first Mentimeter question.

Okay, so menti.com, and then the numbers are 730067, and I'll join with you folks as well. If you could just let me know, once you put in the code, there's a heart there that tells us how many people have joined electronically. Oh, it looks like many of you. Okay, excellent.

We like to use Mentimeter because it's a real-time polling software where we can grab quick feedback, and it also helps steer the conversation, so it's really helpful for you to sign in. So, I chose this image to do a little bit more. I think just by joining this webinar, it sounds like a lot of people are interested in how to go digital, and what are some platforms and options that folks are using out there. I know we're always trying to do our best, but I thought this was apt for this afternoon that we all want to do a little bit more I know in our positions.

You can still continue to log in, but I'm going to go to the first question. What's the one thing that you want to get out of today's webinar? This is really helpful. It could just be a couple words. You only get 25 characters here, so decide what you want to say here. So, it could be one word, it could be a couple words, so just keep adding in, those of you, we'll keep an eye on the lower right hand corner.

As the more popular answers get added in, they will become bigger and bigger. So, for example, we're see best practices. It's pretty large, so a bunch of you put in best practices. Efficiency, I think Lorraine mentioned that to begin with. You're looking at ways to be efficient. Benefits, a couple people have mentioned benefits. Looking at pros and cons. Okay, great.

Well, thanks for your feedback, and you can continue to put in your responses, and we will continue to tally those as we move through the material.

I'm going to go back to my PowerPoint though, and we're going to talk just briefly about an introduction to what it means to go digital or paperless. We really do want to contain our breadbox here. When we're saying paperless, or what does it mean to go digital here, it's that we're really looking for a way to reduce your paper.

So, it might be related to how you're electronically managing your files. It might be how you're monitoring as well in terms of your program design and things like that. You have secure databases, so we'll talk about how to make sure that you have secure databases. You have a lot of paper that you come into contact with your clients every day, so scanning and uploading those, what are some best practices and tips.

Looking at how to improve your overall efficiency. How can you do your work a little bit more quickly because you're going to a digital platform or partially digital platform? We definitely want to look at how we can make sure that we improve services. Service delivery can be better if we have a digital platform. So, all these things are what we need to keep in mind throughout the day.

We also thought it'd be helpful to cover some typical paperless documents just so we kind of, again, contain the breadbox here. So, what are we talking about in terms of internal documentation? A lot of you have activity logs. It's what you're going to use to follow up with your clients. Some people have it within their client management system, some don't, but just how to automate that activity log for individual clients so that you have a good tickler system.

It could be external paper such as referral forms and how to automate that process, and then there could be documents that are both internal and external, so your intake forms such as your application. Some of you are doing income eligibility, not all of you, but some are. Your client budget, financial analysis, affordability analysis, client action plans, disclosures that you give to your clients, and also authorizations to proceed, and all types of other, like I said, applications, verifications as applicable. Not all are required in the housing counseling programs. Some of you are doing them, like I gave an example of income.

So, that's what we're talking about in terms of typical documents that are paperless. There could be many more beyond this, but this is generally the ones that we think about.

So, I'm going to turn it over to Jason Zavala at MitiGate. He's going to say a little bit about his amazing background and get us started here. Jason.

Jason Thank you, Shawna. Good day, everyone. I'm Jason Zavala. I'm the president of MitiGate. I provide primarily grant monitoring within housing counseling for intermediaries and also focus on technical assistance within efficiency and scaling of programs and also provide a lot of national trainings.

A long time ago, I was a practitioner and had been around since overheads and fax machines were still around, and PowerPoint was new, so I'm really glad that everybody's considering this. So, let's look at what constitutes the benefits and challenges of a paperless system.

So, we really want to make sure that we're starting with the easy and welcome thoughts. I'll start with the benefits and look at it internally at your agency level. So, this is really about considering are your supplies and your client files in one centralized and accessible location. Consider the combined areas that you currently utilize for paper. In many cases, this is easily representing over 60%-plus of usable office storage space.

With the paperless integration, things like your desks, filing cabinets, and filing rooms may represent unused volume in your office that could be designated for more desirable cost allocations like making room for staff. There are the benefits of less items stored high and low, particularly for those of you that have to physically manage these paper supplies and not have to deal as much with the gross weight of these issues.

Additionally, I'd want you to consider if you've ever had to respond to periodic reports or provide any grant narratives with your data regarding your services that was incomplete due to extensive or incomplete sourcing. Do you have surveys that have no stories? With enhancing your digital collection, ideally you can cull your research more efficiently and certainly more accurately.

As for your operating costs, we want to consider that the reallocations that don't need to be consumed with reams of paper, things such as ink, storage, security, those things that are ancillary to your paper costs, or thinking about the staff time for excess copying, scanning, printing, and/or doing anything that might be deemed dual-entry functions.

Other benefits may also mean providing electronic copy or excess versus your paper originals and how those can be activated as well as tracked. Ideally, this will also mean your management oversight of your files and your activities will equally become more efficient.

However, although there are benefits, there are also challenges, so when we think about your agency level challenges, there's nuances and obstacles we want to consider, and here's a few more examples. What and how you share, collect, and store will still require management functions. Digital compliance with capturing, signing, accessing, and storing will also require new protocols to be established.

PII, or personally identifying information, which includes information that can be used to trace an individual's identity such as their name and social security number, you'll need a system for securely handling PII including potentially encrypted secure file transfer and storage.

With these paperless systems, you need to be diligent and have adequate IT support and staff training to mitigate against unauthorized access or intrusion into your systems that store private information. Likewise, the complexity of digital transfers may make the sharing cumbersome or incompatible.

So, complex, new, or limited use services may be difficult to align with your external access or even cohesion of internal programs like accounting, and while text, as you see it here would seem the obvious visual, you may encounter context that continues to be or is transformed into more illegible visuals.

Your business may also transform paperless activities into new data management with multiple touch points requiring or benefiting from new staff or duties. So, consider your agency's staff knowledge, their capacity, and adherence to improved methodologies.

Then, finally, think about how will HUD monitoring your agency work with paperwork if it's defined electronically. This should be discussed with your HUD POC prior to a performance review.

So, that was the agency level direction. We also want you to consider what this looks like in relation to your clients. So, externally, there are also pros and cons to this system.

It may create conveniences to your client to not have to schedule appointments and travel to complete forms. That's the easy side. The process may be further expedited if you have to transfer multiple parties or alter or edit content. If you have a designated client portal, you'll have an entry point often established through an agency website where your client can log in, access, view, alter, and provide or receive communications and documentation.

Conversely, just because it's there may not make it useful for your customers. Some clients do not have computer access. Some clients' internet browsers, servers, and other system configurations may block access, or they may lack or assume comprehension to use your platform, particularly if it's not easily accessible or the flow is complicated, and some clients will not want to input personal information into your system for safety or risk concerns.

That's it. Shawna.

Lorraine Shawna, you might be on mute. We can't hear you.

Shawna I'm sorry. Thank you, Lorraine. Yes, we are going on to Mentimeter. So, if you can log back into menti.com, and then the code is 730067. Go to the next question. We want to know, do you have a paperless system? Some of you may answer yes, some of you may answer no, and some of you have a combination, so it might be a mix. Some things are electronic; some things are still hard copy. So, we want to get your feedback.

Great. It looks like most of you are in the right place. Most of you said you have a combination or no. Only 16 of you have said so far that you actually have a paperless system. Okay, thanks very much.

We want to know, those of you who said yes, or a combination, we really want to know what you use. So, the options here are cloud-based system, so something that's internet based. You might have a client management system that you're using. Others of you may have a local network drive. Some of you simply may not know, and that's okay, too.

Then, we also have some others here. So, it's possible that we didn't think of an other category, and those of you that are answering other, you'll be able to give us a little bit in a couple minutes, and tell us about your other.

So, cloud-based, client management system, local network drive, don't know, or other. No surprise, at least so far, that many of you have a client management system that offers you automated or electronic or paperless ways in which to manage your programs, but there are some of you who are using cloud-based systems. We want to hear from you certainly, and others are using your local network. I'm sure there's many of you who have a combination of one or more of these.

Okay, so numbers are—oh, a couple more are coming in—are dropping off. I think we have some good feedback here. So, those of you who answered other, just chat in the box for us. Just let us know what you're doing. We would love to hear from you. You can use the chat function. There's Q&A and chat box. Maybe just the chat box, and let us know what your others are.

Okay, great. So, I'm going to turn it over to Joseph Saint, and he's going to talk to you about two different paperless platforms after he introduces himself.

Joseph — Okay, great. Thank you, Shawna. It's great to be with you all this afternoon or morning, depending on where you are. I'm Joseph with the Center for New York City Neighborhoods, and we're an organization that promotes and protects affordable home ownership in New York, and a big part of our work is providing support and technical assistance and cooperating on programs with housing counseling agencies in New York

City as well as New York State. So, what I'm going to talk about with you all today are the steps involved in launching a paperless platform.

The way I want to introduce these steps is to, as Shawna said, look at two examples of programs that include paperless platforms. So, I'm going to briefly introduce those two examples so you can get a sense of the final products that we want to discuss.

Here's the first example. It's from Frontier Housing of Kentucky. This housing counseling agency created a paperless process for their counseling program which includes an intake portal where clients submit their basic information, and that portal feeds into Frontiers case management platform, which is Salesforce.

So, Frontier's client process now includes all documents that can be signed by clients digitally, and they get stored in Frontier's servers. The, the system also includes features that help counselors be more efficient including workflow reminders and client follow-up reminders. So, pretty cool.

After implementing this new system, Frontier actually saw its client intake volume double compared to the prior year. Also pretty cool.

I really love what Frontier has done. I think it's a great example of how a smaller housing counseling organization moved to a paperless platform with relatively modest resources and budget.

The second example is FloodHelpNY, and this platform was developed by the Center for New York City Neighborhoods. It's a digital platform for homeowners in New York City's flood plane to learn about flood risk, flood insurance, and how to build physical and financial resiliency.

FloodHelpNY serves as a client portal that can be used to access resiliency housing counseling services. The portal connects to a Salesforce platform that stores client data as well as verification documents. Clients and housing counselors alike can then use that portal to retrieve case documents and case information.

We're going to come back to both of these examples as we unpack the steps involved in designing, developing, and launching them.

So, stepping back a bit, here are in the abstract, the major phases involved in achieving a paperless platform. So, key decisions, design, developing and testing the platform, and finally going live.

Some of these phases can be more intensive in some projects than others depending on the scope of the project and depending on whether you're building something from scratch or you're adapting an existing system, but each of these phases should all show up in some form in your paperless project. So, let's talk first about some of the key decisions to think through at the outset of your paperless project.

Here are some of the key decisions that you'll want to make sure you thought about before you dive into designing and developing. So, what are your most important objectives? It's important to rank your objectives, so think about are you trying to improve client experience, or are you trying to give better tools to counselors so they can do their jobs more efficiently, or is the objective gathering better data for fundraising?

If you know what's most important to you up front, that's going to help you make decisions and smart tradeoffs about which features you implement and which you pass on so that you avoid getting in over your head.

Next is what is the scope of your project? So, this is critical to think about. Are you going to digitize and go paperless across all of your operations, or will you start with certain functions or programs first? So, this is a chance for you to pause, consider your available resources, your budget, how big of an organization you are, and try to avoid biting off more than you can chew.

So, for instance, Frontier had homebuyer counseling, home rehab, and lending programs, but when deciding to build a digital client portal, they chose to start with their homebuyer counseling program first because it was less complex and easier to digitize.

So, we're going to show you an example here of the key decisions that were made in FloodHelpNY platform. So, the objectives for the design team with FloodHelpNY was a seamless client experience and also data integrity. Integrity of data was really important because it was a pilot program designed to gather information about homeowners living in a flood pane and what their needs were.

The scope was limited to just the resiliency counseling program, not going beyond that, so the platform focuses on resiliency counseling while at the same time providing some general flood insurance education. The intended users of that platform were homeowners, counselors, as well as program management and researchers. Again, it was a pilot program designed to gather information and develop further program solutions for homeowners.

What additional resources were needed to succeed? In the case of FloodHelpNY, that team utilized technical assistance and grants from New York State, so there was a little bit of a larger budget which allowed for a web designer and Salesforce developer to be hired.

So, let's move onto the next phase of the process, which is design. So, the first thing you want to do when you're entering into the design phase is start with a thorough mapping of your existing process. Many people find that a visualization like a white board or a flowchart is really the best tool, and just having your entire process mapped out in front you can be a very powerful way to identify ways to improve.

Next is getting design input. So, before you dive into designing a new system, you want to make sure you've gathered input from the people who will actually use the system. What a novel concept. So, this can range from having a few design conversations with some of your key staff, or if you have the time and capability doing a focus group with clients or sending surveys to prior clients.

One idea is to consider surveying how your clients prefer to be served, and you might be surprised. In the case of Frontier Housing, they conducted a survey of their homeowner clients before they designed their digital intake platform, and they were somewhat surprised to find that most of their clients expressed quite a strong preference to be communicated with over text. That really influenced their design of their platform. As result, they included a texting app that integrated into their platform as part of their design.

One thing that I did want to mention here is how important it is to plan for your legacy records. What do I mean by that? Going forward, hopefully at the end of this process, you have a shiny, new paperless platform, but what about the mountains of paperwork that you've accrued in the past? Are you going to load all those records and all the data points they contain into your new digital systems in the same manner as new information? You have some bulk archiving options that might be easier and less resource-intensive. Whatever you decide, it's important to think about this up front so you can design for it rather than building a new system only to realize you don't have a way to incorporate your old records in an easy way.

I mentioned visualizing your process and getting a snapshot of your process. Here's an example. This is an example of FloodHelpNY's program process, and this is an exercise that the design team from FloodHelpNY undertook when it was revamping the platform.

As you can see, the process moves from an online intake where clients submit intake information on the site. That intake data then transfers to a Salesforce system, so the client data is stored there in that CMS, and the platform would actually automatically send an email to the homeowner saying thanks for signing up. We'll be in touch.

The next thing that happened in that program was scheduling an engineer visit followed by the engineer visiting the home, the engineer submitting a report based on their visual inspection of the home, and how it could become more resilient, and along the way, all of this data is being stored in Salesforce so that various teams including housing counselors can refer to it.

Then, finally, to cap it off, the homeowner meets with a counselor, and the great thing about FloodHelpNY is that the housing counselor has access to all of the data that's been input including data from the engineer, and they can review with that homeowner how their home could become more flood resilient, and then develop an action plan on flood insurance cost and coverage, and all of this is being both captured from Salesforce and then stored in it.

Finally, the case is closed, but one of the elements of this platform I wanted to highlight, the homeowner can go back, the client can go back to FloodHelpNY, and they'll have a profile page, and that profile page will contain notes from the session, key advice that the housing counselor gave them, and any key documents that are important for that counselor to provide to the client.

Okay, so here's a specific thing to think about when you're going through a design which is how are you going to comply with new requirements that apply to some digital platforms. So, make sure you think about this when you're doing the design. Think about privacy requirements.

So, for a digital platform where clients can submit their information and/or documents digitally, federal privacy law might require you to publicize the privacy policy that describes how you collect, share, and protect user information. So, you should anticipate you'll need to publish a privacy statement that clients agree to before they use your service, and it's also standard to publish the terms and conditions describing the rules and guidelines around the use of your platform.

What you're looking at here is an example from FloodHelpNY where clients need to have an opportunity to look at these terms and conditions and privacy policies and agree to them before they move on. I did want to mention data privacy is a fast-evolving area of compliance, and you might need to bring in and look for some outside resources to help you with this including legal assistance.

I just wanted to mention a couple of suggestions there for how to obtain that type of assistance. You might want to look into your local bar association to see if they have pro bono resources. There's also a resource that I wanted to provide as an example which is the Pro Bono Privacy Initiative. That is an initiative that's run by privacy professionals, people whose expertise is in privacy and privacy law compliance, and they match nonprofit organizations to pro bono lawyers with that expertise. So, a couple of ideas to look into there.

Okay, so now we're getting to the develop and test phase, and during this phase, you or perhaps a third party who's responsible for this part of the work, is configuring and coding your platform to the specifications that you identified earlier in the design phase. This might mean you're setting up your CMS and any linkage to website portals if you're planning to change up your clients' user journey including a web portal.

It might include purchasing new software to fill gaps including e-signing, and it's really important during this phase to really have rigorous testing before you go live. You should include a range of users who can cover all the different ways in which your platform can break and totally fail and operate in unexpected ways, and that's a really critical and enlightening part of the testing process.

This should happen, best practice is to have that happen on a mirror image of any system you're upgrading, not your live production system. You don't want to jeopardize any of your existing data or documentation during the development and testing process.

Okay, so here's a case example from Frontier Housing, and in their case, they went paperless while participating in NeighborWorks Business Sustainability Initiative, and through that initiative, they receive Salesforce customization support. So, after Frontier had mapped out its processes, it provided them to NeighborWorks which assisted them with customizing their CMS.

Frontier staff though were in charge of implementing electronic document signing solutions, and so to solve that issue the staff decided to go with fillable PDFs. They procured software called DocuSign which is a tool that allows their clients to sign documents digitally if they're completing documents remotely.

Another really cool thing that they did which I really liked, is for clients who were visiting in person in their office, they obtained digital signing pads, so that way clients could sign documents right there in the office on a signing pad, and that's a way to avoid creating paper altogether.

They also had the help of some outside compliance subject matter experts through NeighborWorks who helped them with the privacy law and compliance concerns that I mentioned, but again, I did recommend that folks look into either your local bar association for pro bono assistance. Also, it might be worth checking out the Pro Bono Privacy Initiative.

So, you're getting to the end. You're getting to the exciting part where you're getting ready to go live, so the development is concluding. Your platform is ready to go live. Here's when your mind should focus on diving into training your staff and not just training but retraining, especially when staff have been using paper processes for a long time, plan to have to train and retrain.

To help their launch go smoothly, Frontier Housing decided to set up something called a weekly staff mash up where all staff got together, raised questions about the platform, shared tips with each other, and that was a really great way to build capacity with each other as they were launching their new platform.

Marketing and outreach. So, if increasing client volume and access to your program is a goal, and you're launching a digital platform, consider a digital marketing campaign alongside normal in-person outreach. A digital marketing campaign can be as simple as figuring out some digital ads on social media. It sounds complex, but we're really talking about setting up ways to reach people on social media platforms that they're using.

For FloodHelpNY, the staff ran digital ads on social media. They also did search engine optimization, or SEO, and that helps you show up in more Google searches or other search engine results. They tracked the marketing results using tools like Google Analytics.

So, my final word of caution here is development doesn't really end when you go live, so I mentioned here maintaining and tweaking over time. You really want to expect to budget time and effort and resources to fixing bugs, customizing the platform, filling in gaps in features that you identify only after your platform goes live. So, think about that ahead of time, and plan for that effort.

With that, I think we're going to move on to questions.

Shawna Okay, great.

Virginia We've gotten a couple of them online so let me—

Shawna We can do this first, Ginger, if that's helpful.

Virginia However you want to do it.

Shawna Go ahead.

Virginia Okay. Hold on. There were two questions sort of about the software, and do they need special computer accessories. Are there any software programs that you would recommend?

Shawna Okay, let's do the accessories first. Jason or Joseph, who wants to take that one?

Jason It might be a broader response than what I think we could legitimately provide just because it may depend on the age of their current system and the assortment peripheral devices that they need to align to them, so what their web capacities are or what their desktop typologies are, what they're trying to achieve. I don't think I could give a fast and short on a device response.

Shawna Joseph, do you want to add anything to what Jason just said?

Joseph I tend to agree. I think one thing to keep in mind is try to make sure you're having available enough devices or accessories to test. Let's say you're developing a platform that has a web intake portal. You want to have enough, whether it's a desktop computer or a smart phone or a tablet.

Hopefully, you can find a way to access enough different devices where you can test your platform to make sure it does work because your clients are going to be coming from a range of platforms and devices themselves, so one thing to keep in mind there. I don't have specifics. Shopping around is important, but variety. Make sure you have variety, and you're testing across a broad range of platforms.

Virginia Okay. Then, there were a couple of questions about electronic signatures. One, does HUD allow it? That seems to be the basic thing. Do we allow electronic signatures?

Jason Shawna, can I just offer one comment here?

Shawna Sure.

Jason So, there is nothing that precludes the use of electronic signatures, and I'm pretty certain on the HUD Exchange website either now or in the future there should be some e-signing or E-Sign Act oriented guidance in regard to how to implement signatures that are not necessarily wet or what is the old-fashioned inkable signatures.

Shawna Thanks, Jason, and HUD may want to add to that that on this technology page is where we do have a section that we will be posting in the future about electronic signature guidance and all of that, but does HUD want to say a couple words about it being allowable just to make sure that question gets answered?

Virginia Lorraine, do you want to answer it? She must be on mute. I think your point that we will be getting guidance out, and we recognize that everybody's going to electronic signatures. I know that FHA has gone to them, so you'll probably see more guidance from us on that.

Shawna Okay, thanks. Other written questions?

Virginia Most of them, again, seem to be about the electronic signatures, software, systems components. Oh, there are a couple questions about what is Salesforce. Is it a CMS that they can use?

Shawna Oh, like what is it? Okay, Joseph, do you want to take this one?

Joseph Sure. Salesforce is a cloud-based client management system. Frontier Housing, for example, linked their Salesforce to their web portal, so it's where their client data is stored. It's another CMS.

Shawna Yes, and if I could just add that a couple of people that might have asked that question to Ginger might be thinking about a lot of the newer CMSs are going to a Salesforce-based platform, so they're going to hear about that type of platform in the future, but a variety of CMSs use it. It can be used separately, and it can be used as part of a CMS.

Virginia — Okay. To those of you who wrote in questions, if we did not get them completely, we will have a written record of them, and we will make every effort to respond to you on them.

Shawna — Okay, great, and you can still type in, if you would like. Maybe, Don, if you could just instruct people as to how to ask questions, and see if folks want to ask them verbally.

Moderator — Sure. [Operator instructions].

Shawna — Okay, and while folks are queuing up, we'll just make sure that we show the last Mentimeter question. So, let me just make sure that I do that, and we want to know from you whether or not the webinar met your expectations. We are not showing you the results, but we do want your feedback. So, the answers are yes, no, or different than expected but still met my expectations.

So, please make sure you provide your feedback. HUD does take this very seriously as does the ICF team to make sure that we continue to improve. I'll leave this open so you can continue to vote, provide your feedback, etc.

Don, is there anybody in the queue right now?

Moderator Yes. Going to the line of Ms. Diaz. Please go ahead.

Ms. Diaz Hi. I just wanted to thank everyone on the call for the very informative webinar. I did have a question. One of the presenters mentioned that there is availability of funds in the form of TA grants to maybe help with some of the system design or redesign or completing the transition to go paperless.

Our organization does have an online application where information is then uploaded into the client's portal, but we don't yet have a client-facing portal, and we've been struggling to determine how to implement electronic signatures for the disclosures that HUD requires, but a lot of it does require—we don't have the staff capacity in-house for a lot of this technical knowledge, and it would be great to know if there are resources available that can assist with lifting some of that cost burden.

Shawna Okay, thanks for your question. Joseph, do you want to take this? What are some ideas in terms of getting those costs covered?

Joseph Sure. I mean, I hear that, and it's always a challenge to obtain additional funding or grant resources. The examples that we shared today, in the case of Frontier Housing, they were participating in the NeighborWorks program called the Business Sustainability Initiative, and there was help available through that initiative for what you're talking about.

In the case of FloodHelpNY, it was actually a partnership with a state agency called the Governor's Office of Storm Recovery, and some resources were made available through disaster recovery Community Development Block Grant funds, CDBG-DR, but I think it's a challenge, and you definitely need to canvas around to try to see what the resources are because these are just a couple of examples.

In the case of FloodHelpNY, the fact that it was a public/private partnership did help get some more resources to the table. I realize that's not going to be available in every context, but there's just a couple of ideas looking at foundation and looking at government partnerships.

Shawna Okay, great. Thank you for your call.

Moderator Next, we're going to the line of Vina Moore. Please go ahead.

Vina Yes, my question was in using the Salesforce platform, we just started using that with the application Launchpad, and I was wondering when you were mentioning the example of Frontier how being able to have an online interface into Salesforce. Was that something that came with their package, or did they have to hire someone to program that additional step?

Joseph I can take that one, Shawna, if you want.

Shawna Sure, go ahead, Joseph.

Joseph Thanks for your question. In Frontier's example, I believe that they received the help with actually customizing Salesforce through the NeighborWorks initiative that I mentioned, the Business Sustainability Initiative, and I'm also hearing in your question that a common challenge which is the expertise needed to customize something like Salesforce or other CMSs is significant.

In the case of FloodHelpNY, they did hire an outside developer to help them with that. There are some firms that specialize in providing that help. That can be a challenge to procure and make sure you're getting the right help, but there's different approaches.

In the case of Frontier, I think it was an interesting—the combination of staff—really what I heard from them was really needing to have staff bring all of their expertise including things that weren't necessarily in their job descriptions, so to speak, but being creative and using what staff could bring to the table to piece all of the components together was important for them.

Vina Okay, thank you so much.

Shawna Thank you. Don, is there anyone else in the queue?

Moderator There are no more calls in queue.

Shawna Okay, great. Ginger, is there anyone else who has a written-in question?

Virginia We do have a couple questions about cost.

Shawna Okay. Do you want to provide some specifics?

Virginia How much does your software cost? Is it a monthly charge? Just a ballpark estimate to set one of these systems up.

Shawna Oh, okay. Joseph, did you happen to check with Frontier in terms of their cost?

Joseph I do not have their figures.

Shawna I don't either. I apologize. Do you have some other ballpark ideas for us potentially? I feel like some of this is a little bit of apples and oranges in terms of like what some folks have—how they set up their system and kind of going back to what you said about equipment.

Joseph It's really hard to give budget estimates, but I think going back to what we were saying about making scoping decisions, I think it really depends how broad of a project you're looking to implement. If you're talking about moving away from paper and creating fillable PDFs, that's one thing and a much smaller budget, but if you're looking at something where you're creating an end-to-end website portal that connects to your CMS that is also accessible by clients, that's on the more expensive end.

So, I guess my advice would be to figure out what you're trying to scope, and then try to show that to folks in order to get some cost estimates around the specific scope that you're trying to work with.

Shawna — I think that makes sense, and if I can just add—then, I'll see what Jason wants to add as well. Also, just go back to your CMS vendor and see what they're able to also offer you. What are some components that are easy to add as part of your already existing systems? I would look at this as something that you could grow over time.

Yes, Jason.

Jason — I would say that you're going to have your static costs. You're going to have your $2,000 acquisitions. You're going to have your $100 a month components, but ideally, some of these things are going to transition you away to what I think both you and Joseph have identified that even if I had to put out $10,000 or $20,000 worth of expense in doing this, I may also find that I am receiving $20,000 or $30,000 worth of value over a particular period of time.

I think the intention of a lot of this is that it's not trying to devise easier and yet more costly, but something that's going to replace some of these more antiquated systems and ultimately be an annualized savings.

Shawna Thank you. Other questions in the queue? Other written questions in the queue, Ginger, or, Don, on the call?

Moderator There are no questions in queue.

Shawna Any written in?

Virginia No.

Shawna Okay, great. Then, at this time, I want to remind folks to continue to make sure that they provide the feedback in Mentimeter, and I am going to skip over to the end of the presentation and hand it over to Ginger.

Virginia Hello, again. If you logged into the webinar, you're going to get a certificate of training from GoToWebinar. It's going to be within 24 to 48 hours. It's not going to be any earlier than exactly 24 hours from the end of this webinar, so don't panic if you haven't gotten it by tomorrow morning, but you need to print it out and save it for your records. We will not be keeping records of who attended and who got their certificate, so it's really up to you to do that.

As I said earlier, we're going to provide the materials which are the presentation and audio replay number and the transcript in the archives on HUD Exchange. You can search by date or by topic there.

You can also get credit for reviewing a previous webinar on the screen. The webinar page will have that little block that says get credit for this training. You just click on that button, and it will tell you what to do, and you will add the course to your transcript. This, of course, means you've gotten an account to your HUD Exchange, but that is one way to keep your own records and your own transcript.

As always, we have resources for you. The hudexchange.info/counseling, there's technology on there, all sorts of information, some days more than you want, but if you need it, it's there. Our email is housing.counseling@hud.gov. Any questions that you have, comments on any topic, you can just send it in there, or if you need help on something.

We also have a bimonthly newsletter, *The Bridge*, and if you have not signed up for it, you can do that at HUD Exchange.

Again, as we've all said, thank you for attending. Hopefully, you got a good start on doing it electronically, moving into the future, but I think as everybody has mentioned, it's a slow process that you need to take it step-by-step, but you will be successful. You have lots of people that can help you. Your fellow agencies are good resources, so be sure to reach out to them as well.

Again, thank you for attending, and look for the information on HUD Exchange.

Moderator: Ladies and gentlemen, that does include your conference for today. Thank you for your participation and for using AT&T TeleConference Service. You may now disconnect.