



Final Transcript

HUD: NOFA Stakeholder Feedback Session

October 27, 2020/1:00 p.m. CDT

SPEAKERS

Ben Yanetta
Tracy Oaks
Shawna Moraille
Melissa Noes

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the NOFA Stakeholder Feedback Session. At this time, all participants are in a listen-only mode. Thank you.

I would now like to turn the conference over to Mr. Ben Yanetta. Please go ahead, sir.

Ben Great. Thank you very much. Hello, everyone, and thank you for joining today's stakeholder meeting on the NOFA. We're looking forward to

getting as much feedback as we can from you guys. Before we really begin the presentation and the asking questions, I'd like to go over a few logistics on the use of the webinar's interface. If we can go to the next slide.

The audio is being recorded for this conference call. The audio transcript and the recording will be posted on the HUD Exchange page. It usually takes us about seven to ten days to get the posting up. The training digest will be updated as soon as the webinar is posted. If you'd like to have a copy of today's presentation, one was sent to all registered participants before the beginning of this call. You can also download a copy from the handout section of the webinar interface over on the right-hand side.

There's a handouts section; you just open up the arrow and it will be a PDF that you can just click on to download. We can go to the next slide.

There are going to be some questions and comments that we want to have you provide to us. We're going to be using an interface called the Mentimeter for the most part, but you can also type questions into the question queue in the webinar interface. We'll have people monitoring those and responding to you as well. If we do a live telephone session, which, honestly, we may not be able to get to, there will be instructions on how to ask a question over the phone line at that time.

This is the way—on the screen—that you submit a question typed into the webinar’s interface. You just type it in and it will go into a queue that we’ll be monitoring. You can also send a question or a comment to housing.counseling@hud.gov and it’ll get routed to the right people that monitor and do the grant program through the Office of Housing Counseling. If you think of something after the webinar that you want to have added to the comments of the feedback, please use this email address, and we will definitely take it into consideration.

As mentioned, we may do an open discussion period, but we probably won’t with an audience this size. We have about 60 people. We probably do not want to unmute all lines, so that probably will not happen. You can go to the next slide.

If you’ve joined today, if you logged into the webinar using the email that you registered with, you will get an email confirming that you were here and it’ll be your certificate of training. You will get that in about 48 hours. You can print that out and save it for your records. And if you want to get credit through the HUD Exchange webinar archive, you can find the webinar, once it’s posted, and you can get credit for attending that webinar, for selecting it, and clicking “Get credit for this training.”

Speaking of the HUD Exchange website, the Housing Counseling Training Digest on HUD Exchange is a great tool for seeing previous webinars and seeing what's upcoming. I'm sure that most of the people on the line today subscribe to Jerry Mayer's email list, but Jerry Mayer's email only lists the new ones, new announcements, and you can see everything that's been promoted, everything that's been announced all in one place by using the Training Digest.

At this time, I'd like to turn it over to the real host of the call, Tracy Oaks, and she's going to get everything started for you guys.

Tracy

Thank you, Ben. Thank you very much for those logistics, very important information for everyone, and welcome to everyone on the call. Thank you for taking the time to join us. It's a very important stakeholders feedback session and meeting. We've wrapped up our NOFA process. The awards have been announced, and now it's time for us to get some feedback from you all. We'll briefly talk about what we're going to cover today on the presentation.

My name is Tracy Oaks, and I'm with the Office of Policy and Grant Administration. With me is also Melissa Noe. She's also from the Office of Policy and Grant Administration. And we have Shawna Moraille with

ICF. They are a TA provider that works with HUD. She will be assisting us in getting feedback from you all today.

For today's agenda, we're very interested in getting your feedback about the NOFA application process. We also want to get feedback on how your agencies are providing housing counseling services in today's environment. We're also going to solicit your feedback on the period of performance for the comprehensive housing counseling grant. Again, your feedback is very important to us. So, as we go through the polling questions, we really want you to take your time to think through your responses and also have the comfort in knowing that your responses and feedback is completely anonymous.

I just want to briefly provide an overview on why this is important for us. These stakeholder feedback sessions are very valuable. They provide an opportunity for us to communicate with each other and to interact. It's also an opportunity for you to give us very valuable feedback, input on our program, policies, and procedures, so that we can improve our service to you and the clients that you serve.

Another benefit from holding these stakeholder feedback sessions is that we can take something tangible back to our leadership, informing them of the feedback that we received. And again, it's valuable to us because we

do take all your feedback into consideration when we're developing our NOFA. Over the past several years, we've made some, what we feel are pretty terrific improvements to our NOFA, and we want to continue to get better for you all.

Throughout today's meeting we're going to be using Mentimeter questions, but as Ben mentioned, you can also type your questions in the question box. We do have someone monitoring those questions, and typically if we do open the lines to address some questions, we'll check the questions that are in the question box to see if there's any common line of questioning. Next slide, please.

Before we get started, I'm going to outline a little bit of what happened in this past fiscal year 2020 funding process. Of course, things are always contingent upon our Congressional appropriations, but we do do our best in terms of getting the NOFA published and awarding out your grant funds.

For the majority of the housing counseling agencies on this call, the fiscal year '20 NOFA was the second year of the fiscal year '19 two-year NOFA. If you look here on the chart, for those grantees that were awarded funding under the fiscal year '19 NOFA, you did not have to apply for the fiscal year '20 NOFA. Instead, you received an expression

of interest letter, in which you responded in writing, letting us know if your agency was interested in receiving fiscal year 2020 grant funds.

Those letters were sent back out to you in December of last year.

For those agencies that applied under the fiscal year '20 supplemental NOFA, we published the NOFA in May of this year. There was just under a 45-day application window, and those applications were due back in July. In between that time, we also made announcements for those second-year grantees around June of this year.

For those of you that applied under the supplemental NOFA and for those returning grantees, we announced those awards publicly, which you probably saw in our press release just last week. You should have received your grant execution packages last week as well.

One thing I want to mention, if you have not received your fiscal year '20 grant agreement and award package, please reach out to your HUD POC and we'll make sure that we get those packages out to you as quickly as possible. Next slide.

Before we get started with our first Mentimeter question, Shawna with ICF is going to give you all some instructions for using Mentimeter.

Shawna

Thanks, Tracy. I am Shawna LaRue Moraille. As Tracy mentioned, I work at ICF. We are a technical assistance provider to HUD's Office of Housing Counseling. We have been working with HUD over the years on various technical assistance products, including a lot of the resources available on the HUD Exchange.

Today, I'm pleased to work with you on some Mentimeter questions that we have for you. I just want to spend a second and explain Menti in case you haven't used it before. You have a couple of options. You can, on your computer, open up a new browser and type in [menti.com](https://www.menti.com), or you could use your smartphone or smart device and also open up [menti.com](https://www.menti.com). You'll see throughout the presentation the icon that says "Time for Mentimeter," so that you know that a question is coming.

I'm going to be switching between the PowerPoint and Mentimeter throughout the presentation. It's important that we get your feedback, as Tracy mentioned. This is an incredible opportunity for you to provide HUD with feedback, and in my experience, being a technical assistance provider over close to 25 years, this is a unique experience for you to provide feedback to this office. When Tracy and others say that they want your feedback, that is essentially what they mean. We really need you to get onto [menti.com](https://www.menti.com), and as we walk through the questions, read the questions and provide the answers.

I see at least one of you has gotten into menti.com. I can measure your participation with the lower right-hand corner. We chose a heart today. Please make sure that you select the heart once you're into Mentimeter, so that we know that the majority of you are participating and ready to provide HUD's Office of Housing Counseling with your best feedback.

We have about a third of you logged in. We're just going to give you a couple more minutes here so that you log in and let us know if you need anything. I failed to provide you with the Menti code. Sorry, once you're in Mentimeter, it's menti.com, and then it's the code that you see here, 7118088. You're going to want to put that into Menti when you get there. I'm assuming that some of you are going to come along with the first question. I'll let go of some of the hearts here and we'll just get started here with menti.com.

The first question is: What type of organization are you representing? I think you folks know that the feedback that HUD is looking for is going to be helpful for them to see based upon your organization. So, intermediary, state housing finance agency, local housing counseling agency, or you're an affiliate or subgrantee of an affiliate. If we have any HUD staff or if we have any others on the call, please do not provide this type of feedback. We're really looking for organizations here to provide the feedback to HUD so that we get the best information back from the

folks that they are sometimes funding, but definitely those that are participating in HUD's program.

We have about a third of you who have already provided the type of organization. We need to wait just another minute until the rest of you select what type of organization you're representing. Please go ahead and let us know who you represent. We don't have multi-state organization on here, but you could just go ahead and select intermediary. That also works for multi-state organizations.

I'm pleased to see so many intermediaries who have joined the webinar and are going to provide feedback, as well as many local housing counseling agencies. I'm hoping for additional folks in state housing finance agency or that are affiliates or subgrantees. That would also be really helpful to see.

We have about half of you responding, almost half of you. It's really important that you get your feedback in here. Maybe like another 30 seconds. This should be an easy one. We have much harder questions planned in the future in this webinar that we will be asking you about.

Okay. I'll go ahead and move us along. Some of you want to be silent in terms of your organization. We will take that.

We want to know next, before I turn it over to Melissa and talk about a few things, we want to know: Did you receive a comprehensive housing counseling grant? The answers are: Yes, direct FY 2019 NOFA funding; yes, direct FY 2020 supplemental NOFA funding; yes, through a subgrant of FY 2019 or 2020 funding. Let us know, did you receive comprehensive housing counseling grant funding?

This is really going to be helpful to HUD, again, giving the feedback that you have in the next several questions that HUD and I will be asking you. I want to know whether or not you've received funding in any of these NOFA grant rounds. Please let us know the answer here.

I have about half of you reporting in. Give it maybe like another 30 seconds. Hopefully you're not looking for your grant agreement in terms of the grant round. If it doesn't come readily available, just do your best job to let us know which grant that you received. There's an art to this, not exactly a science. Any response that you provide is going to be helpful. It's more important that HUD knows exactly if it's yes, that you received the funding or no, that you haven't received the funding in these grant rounds. Okay, maybe another second. Any stragglers?

Okay, great. I'm going to keep this question open, and then I'm going to go ahead and pass it over to Melissa, who's going to talk to you about housing counseling in the current environment. Melissa?

Melissa

Thank you, Shawna. Hi, everyone. This is Melissa Noe. I'm also from the Office of Policy and Grant Administration with the Office of Housing Counseling. Hope everyone is doing well today, and we thank you very much for your participation in this feedback webinar.

We're going to be asking a few questions in a moment on your current housing counseling situation, since we all know this year has looked very different than what we expected when it first started.

First, I want to give you a look at what your counseling and education activity looks like for fiscal year '20—just a note, this is just quarters one through three, so this goes through July. As you can see, you guys have served and reported serving over 700,000 households since October 1 of 2020. Over a third of the activities have been group education, 37% in purple there. And almost another third of the activity has been pre-purchase one-on-one counseling—that's 31% in the orange color. Eleven percent of the activity makes up mortgage delinquency counseling services to households—that is the green, the dark green.

I just want to note too that, looking at this pie chart and comparing it to a pie chart from quarter three of fiscal year '19, they actually look very similar. Obviously, it shows that these services are still very needed and that agencies were able to respond and continue to provide services to clients, even in the situation that we're currently in. That's [indiscernible].

I'm now going to pass it back to Shawna, who's going to ask a few questions about your housing counseling services in the current environment.

Shawna

Thanks, Melissa. It's always great to see all the work that you folks are doing through a variety of services, so always interesting to see that data.

We have a couple of questions here about what you may have been experiencing since March of 2020. The first question is here: Has your agency experienced interruption to in-person counseling? We have a couple of options here: Yes, a short interruption, like less than three months; yes, a longer interruption greater than three months; or no.

As Melissa said, this year started a little bit differently than where we thought we would be today. We just want to know what it's been like for you and what you would like to share with HUD here in terms of the work that you have been doing and how in-person specifically has been

affected. About half of you reporting in. Another couple of seconds.

Okay. Once I move ahead, I can't go backward and the question's not open, so I'm going to move us ahead just in a little time.

If your agency has had an interruption in in-person services, has your counseling agency resumed services for in-person housing counseling?

Yes, no, or not applicable. Please provide your response. It's really helpful for HUD to see how things have been going for you. Okay, about half of you reporting in. Hoping to get many, many of you. Another 30 seconds. As I mentioned, this feedback's really helpful for HUD. They really want to know what you've been experiencing.

Okay. I'll move us ahead to the next question. Thank you so much for your feedback. For fiscal year 2021, do you expect the number of clients to increase, decrease, or remain unchanged? We give you three options here, pretty simple. Again, we're ramping up for more detailed questions. In this next fiscal year, do you expect the number of clients to increase, decrease, or remain unchanged? Another 30 seconds. Okay, thanks for your feedback.

We want to get a little more specific about the type of increase in client demand that you're going to see in fiscal year 2021. For fiscal year 2021, which service do you expect an increase in client demand? The six types

of housing counseling are listed there: homeless assistance, rental topics, pre-purchaser home-buying, post-purchase non-default, reverse mortgage, or mortgage delinquency. In this question you are able, and hopefully you saw that, to put in more than one type of service. You can select all the types of services if you expect all the services to increase, or just some of them. Okay, we're close to 100%, given all the other responses, so I'm going to go ahead and move us ahead.

In this slide, in this question, now we're looking at decrease. For FY 2021, for which services do you expect a decrease in client demand? The same as the last question, you can select all that apply and it's the same topics, the same types of housing counseling services: homeless assistance, rental topics, pre-purchased home-buying, post-purchase non-default, reverse mortgage, and mortgage delinquency. About half of you have registered your feedback. Just a couple more seconds, maybe 30 seconds.

While increases are important, we also would like to look at what decrease you have in client demand. It would really be helpful for HUD to know that. I know with multiple topics sometimes it takes a little bit to respond, so we can just give you a little bit more time. There's a few of you probably still providing your feedback. Hopefully, this information is also helpful for folks to see, as your colleagues here from other agencies are

providing their feedback. Another ten seconds. Okay, we'll leave this slide up. I'm actually going to pass it back to Tracy to talk about period of performance.

If I could just say, before I do pass [ph] to Tracy, there's a lot of feedback here that we're going to talk about, and Tracy and I are going to tag-team in terms of Mentimeter, but I know you're hanging onto our every word. But this would be the place where, if I were you, I'd pay the most attention in terms of period of performance and the feedback that HUD is looking for. Tracy?

Tracy

Thank you, Shawna. I wanted to just remind everyone, we're seeing a lot of responses coming in through the questions box. If everyone could take the time to just log into Menti, we would rather collect your responses there. It would be greatly appreciated if you could take a moment to log in. If you need the login information or the code, please let us know and we can provide that as well.

I'm going to talk a little bit, as Shawna mentioned, about the period of performance for the grant. As many of you know, in recent years, HUD has awarded the housing counseling grant after the start of the period of performance. In doing so, the period of performance is retroactive, meaning that it typically starts on October 1st of the prior fiscal year. So

when you receive your grant funds and you are preparing to request reimbursement for costs incurred pursuant to an eligible activity, your agency has to decide if you're going to request reimbursement for costs that occurred before you were awarded your grant funds or from the date in which you received your grant fund.

For instance, for returning grantees for fiscal year '20, you received your first round of funding in June of 2020, but the period of performance started prior to that date on October 2019. So, if your agency is requesting reimbursement going back to October, you are using your grant retroactively. If you're requesting reimbursement for costs after you received your grant, then you are more prospective.

The second thing that grantees are faced with, is you may have grant balances for more than one grant, with period of performances that are overlapping. We're going to talk about that a little bit more here on the next slide.

As you can see on the graph, we're showing the periods of performance for our last three NOFAs, and starting with the fiscal year 2017 NOFA, where the period of performance started in October of 2016 and had an 18-month period of performance. But as you can see on the graph, the last six months of the fiscal year '17 NOFA overlaps with the start of in the

first six months of the fiscal year '18 NOFA. When we're taking a look at the fiscal year '19 NOFA, where the period of performance started in October of 2018, and which we've actually extended that period of performance for 12 months for all grantees, as you can see on the slide. The entire period of performance for the fiscal year 2019 NOFA, with that blanket extension, will overlap with a period of performance for the fiscal year 2020 NOFA.

So I want you to keep this graph in mind as we go through a series of questions, again where we want to get your feedback on the period of performance. The questions are going to start with your fiscal year 2019 grants.

Again, please really take the time to really think through your responses to these questions. It's really important for us to get an accurate picture of how you're spending down and planning the use of your grant funds.

Shawna

Okay. Thanks, Tracy. We will go back to Mentimeter and we will start the next question.

As a reminder, folks can use their smart device or a separate browser and go to [menti.com](https://www.menti.com) and use the code at the top of the page, 7118088. So hopefully we can get some more feedback here.

So in this question, I know many of you are already answering, but in the past, so fiscal year 2019 NOFA and prior, when you requested grant funds, was it for housing counseling activities that occurred in one of the following time frames: A, prior to when the grant was awarded; B, after the grant was awarded; or C, both A and B?

So please provide your feedback. The timing in which you're using these grand funds is very helpful feedback to HUD. Okay, another 30 seconds. Even if you didn't provide feedback earlier in menti.com, we're still going to give another 30 seconds here for you to log in and provide your feedback. Again, this section is incredibly important for feedback.

Okay. Another ten seconds. I think, as Tracy mentioned, having your feedback and the questions or chat box really doesn't get aggregated with the rest of your peers here, the rest of your colleagues, so this is why we're using menti.com. It's something that Housing Counseling uses with the majority of their webinars. So it's really important that we get your feedback through this platform, because it's really going to be helpful to HUD to take a look at all of your responses and make some comparisons.

Okay. Alright, we'll move on to the next question. For the current FY 2020 grant, do you anticipate requesting funds for Housing Counseling

activities that occur: A, prior to when the grant was awarded; B, after the grant was awarded; or C, both A and B?

So while the last one was about FY 2019, this one is about the 2020 grant. Okay, and things might look a little differently between grants, which is why we have two different questions here.

We'll give it 30 more seconds. We really want to get your feedback here. Okay, like another ten seconds. We're still waiting on a couple of you to provide your feedback.

Okay. I know there's a couple of you missing. Oh, a couple are coming in. I know sometimes it's hard to exactly remember maybe how you have anticipated your request for funds. But just do your best job trying to remember what you are currently doing for the 2020 grant. Okay, I'm waiting for at least one more on you to respond, please. I'll give you another five seconds.

Okay. We'll assume this is all we're going to get for this question. We want to ask you about this next question, just to kind of figure out a little bit more about expending your FY 2020 grant. Do you anticipate difficulty in fully expending you FY 2020 funding for activities that occurred during the period of performance October of 2019 through

March of 2021? The answers are: yes, we may request an extension; no; or I'm not sure.

Another 30 seconds, a couple more of you need to respond. Another ten seconds. Okay, another five seconds. I think we have everyone. Okay, great.

Okay, at this point, I'm going to go ahead and turn this over to Tracy to talk to you about the image that you see and a following question. Tracy.

Tracy

Thank you, Shawna. The next polling question is going to ask you about the period of performance for the fiscal year 2021 NOFA. But before you answer this next question, I want to show you, just talk through the graph that you're seeing on the screen.

It shows three periods of performance. It shows the period of performance for the 2019 NOFA, the 2020 NOFA and the 2021 NOFA. In this scenario, the start of the period performance for the 2021 NOFA is October 1st, which is consistent with previous NOFAs.

But as you can see on the graph, if we keep the status quo for the fiscal year 2020 NOFA and start back on October 1st, there will be three overlapping periods of performance through April 1, 2021.

So we really want you to think about this and keep this graph in mind when you answer this next polling question.

Shawna Pausing for a second, make sure folks have committed this to memory.

Tracy So again, using your computer or smartphone, please let us know if the fiscal year 2021 NOFA period of performance were to be on October 1st, when do you anticipate using grant funds for activities that occurred from October through March 2021, which is the period that overlaps with the fiscal year 2019 and 2020 grants? Do you anticipate using your funds April 2021 through September 2021; or through October 2021 through March of 2010 [ph]?

We're hiding the results for just a moment because we want to make sure that everyone has an opportunity to independently answer the question.

We'll show them in a moment.

Okay, Shawna. Let's see what the results show. Okay. So it looks like most, well it's about even on when you would anticipate using your grant funds for the fiscal year 2021 NOFA. Again, I just want to remind you that this is for next year's NOFA, for the fiscal year 2021 NOFA—fiscal year 2021 grant.

The next polling question is going to ask you about shifting forward the period of performance. This question was developed based on feedback that we received from the industry during an intermediary call that we held last month.

But again, before you answer this next question, again I want to show you another graph which shows the period of performance again for fiscal year 2019, 2020 and 2021. But as you can see what's being proposed on this graph is a six month shift forward in the period of performance for the fiscal year 2021 NOFA, where it would start on April 1, 2021, which is around the time the period of performance ends for the fiscal year 2020 grant.

Shawna Just pausing here for a second; commit this image to memory.

Tracy So again, we want to get your feedback on whether you would be in favor of shifting the period of performance for the fiscal year 2021 NOFA, which would essentially eliminate the overlap from the fiscal year 2019 and fiscal year 2020 grant.

Shawna, let's see what results we have so far. Okay, I think we have a few more coming in. Okay, so far, based on the responses we have in Mentimeter, just under 60% of you would be—a little over 60% would be

on board with shifting the period of performance. Thank you. Thank you for that feedback. It's very valuable for us.

Okay, so next Melissa is going to provide you some friendly reminders.

Melissa

Thank you, Tracy. Thank you, everyone, for answering those questions. We really appreciate it, and as Tracy said, it's very valuable for us when we are thinking through planning the next NOFA.

I'm just going to go through a few reminders for you guys now, since we have you on the phone. Please remember to submit your HUD 90-902 quarterly. This hasn't changed. The next due date for quarter four of fiscal year 2020 is December 31, 2020, so a little more time.

Also, just a reminder is that the 90-902 is cumulative for the entire fiscal year. If you need any assistance with the HUD 90-902 reporting, please reach out to your HUD point of contact or review the HUD 90-902 tool kit that is on our Housing Counsel page.

Second, many agencies still have fiscal year 2019 grant balances. This is a reminder that that grant needs to be expended at the end of the performance period, which is March 31, 2021. So that is only four months away, and it's coming up pretty quickly.

Third, all fiscal year 2020 grant awards have now been announced. If you were a returning fiscal year 2019 grantee and responded to our expression of interest letter that you would like a fiscal year 2020 grant, your agency should have received the first grant award package in June and then your second grant award package last week from the housing.counseling@HUD.gov email address.

For fiscal year 2020 supplemental grant awardees, this grant was also announced last week on Tuesday. You should have also received your grant package for the full grant award amount last Wednesday from the housing.counseling@HUD.gov email address.

If you have not received your package or if you have any questions about executing your grant award, please reach out to your HUD point of contact. If you're unsure who that person is, it's listed in your HUD award letter that you received. Or you can also email housing.counseling@HUD.gov.

Finally, HUD published the interim final rule to amend the housing counselor certification deadline. The new final compliance date is August 1, 2021. You can read more about this interim final rule and find resources on the Housing Counseling certification rule on the Housing Counseling HUD Exchange.

I'm going to bounce it back to Tracy for the concluding remarks.

Tracy

Thank you, Melissa. We can go to the next slide.

So again, we want to thank you all very much for participating. Again this feedback is very important to us for future planning. We do appreciate you taking the time and having the understanding of the purpose of having this stakeholder feedback session.

But you're also more than welcome to submit other feedback to us through housing.counseling@HUD.gov. And just in the subject line, if you could put Stakeholder Feedback 2020, we would appreciate it, and we'll make sure that we take a look at the feedback that you provide.

So again, I want to thank all the speakers that have participated with us today. But before we do that, I'm going to show you just a few resources that we have available on our website.

Here are some links from our website and information. If you're not already signed up for our ListServ, please do so after the call. Again, that's available on our HUD Exchange under our Housing Counseling program. The links are active on the PDF that should have been sent out

to you. Again, you can also submit questions that you have to the housing.counseling@HUD.gov mailbox.

I'm just going to quickly take a look at some of the questions or feedback that we've received in the box and see if there's some questions broadly, some comments, some questions that we're seeing repeated here.

Shawna

That would be helpful, Tracy. I'm also showing the second to last Mentimeter about additional feedback as well, so you can either type into the questions box or provide it here in Mentimeter. Then we do have a final slide to solicit your feedback on overall how this session went here in a couple of minutes, after we take any final questions or anything that you're finding interesting, Tracy, in the questions box.

Tracy

Absolutely. It looks like most of the responses in the Q&A box were agencies responding to the Mentimeter questions. They may have just had some difficulty getting access to the system.

We also see there are some technical assistance questions. But we'll make sure that we forward those questions for your POC to provide you some technical assistance. We see some questions with respect to direct cost and eligible expenses. So we'll make sure that your POC reaches out to

you directly so they can provide you some technical assistance on those questions.

Shawna That sounds great, Tracy. Is there anything in there that we should talk about, or anything else that you're seeing?

Tracy I'm not. I'm not seeing, probably 90% of the responses in the Q&A box were responses to the Mentimeter questions. So, it looks like we covered it pretty good.

So, I want to thank everyone that participated. Again, my name is Tracy Oaks and Melissa Noe, again with the Office of Housing Counseling Policy and Grant Admission. Then Shawna, thank you again for assisting us. Shawna again is with ICF, our TA provider with HUD. I also want to thank Ben for providing logistics at the beginning of the presentation as well.

So, I think that will conclude. I think Shawna has one final question up on Mentimeter.

Shawna I do, Tracy.

Tracy [Overlapping voices]. Oh, go ahead. Sorry.

Shawna

No, you're fine. Thanks, everyone, for feedback in Mentimeter. We do take, even the feedback on the session, we take that very seriously. We work with HUD to make any refinements to these types of feedback sessions. If you have anything to provide us in terms of this session meeting your expectations, that would be helpful. Let us know if we met your expectations. Yes, it met my expectations, but different than expected but effective.

Then finally, if really this session did not make your day or you didn't feel like it was effective, you can go ahead and provide no, and then we'll take a look at these later.

I'll leave this up maybe for a couple of minutes. But thanks, everyone, for your very helpful feedback. I'm sure that it will give HUD a good sense as to where you folks are and look at potentially what the future may hold in terms of your Housing Counseling grant. Have a good rest of your afternoon. Thank you.