



## Final Transcript

### **HUD: Grant Agreement Package Training for FY 2020**

June 30, 2020/12:00 p.m. CDT

#### **SPEAKERS**

Virginia Holman  
Tracy Badua  
Tracy Oaks-Ross  
Shae Williams  
Melissa Noe

#### **PRESENTATION**

Moderator                      Ladies and gentlemen, thank you for standing by and welcome to the Grant Agreement Package Training for FY 2020 Comprehensive Housing Counseling Grants External. At this time, all participants are in a listen-only mode. Later, there will time for questions and answers. Instructions will be given at that time. [Operator instructions]. As a reminder, this conference is being recorded.

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

Virginia

Good afternoon or good morning everyone and welcome to today's really important training on the grant award package for the 2020 Comprehensive Grant.

Before we get started though I do want to go over some logistics with you. As the operator said, the audio is being recorded. We will be providing an audio replay number along with the PowerPoint and a transcript. Probably within the week they'll be available on HUD Exchange under the Webinars. And the training digest will tell you when that's been updated.

I did send out the PowerPoint this morning to everybody who had registered, but they're also available in the control panel on the right-hand side of your screen. If you click on the document name you can download it.

Next slide. We do want to know what your questions are so we have a couple different ways you can ask them today. One, again on the panel on the right-hand side of your screen there's a box that says questions. If you just type your question in, we have staff that are monitoring those. If it's answerable we'll try to answer it through the question box or get back to

you. You can also, after the session is over, you can go to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov), put the webinar topic in the subject line, and give us your comments and questions. Because of the large number of people we have, we will not be taking questions live. So these are the best ways for you to get to them.

Next? If you log into the webinar, you're going to receive a certificate of training from GoToWebinar, and that usually is within about 48 hours.

You'll need to print it out and save it for your records.

And now I'd like to turn the webinar over to Tracy Badua. Tracy?

Tracy

Thank you. Hi everyone. This is Tracy Badua, and I'm going to give you an overview of our awards and our training today. Next slide please. So for fiscal year 2020, we have \$42.5 million total available in general counseling money. In addition there's a limited amount available for HUD Housing Counselor certification exam fees, which you will see delineated in your grant award.

Our grant awards are distributed in two stages this year. So for you FY19 returning grantees, this was stated in your award letter. For stage 1, the

majority of FY20 funds were distributed to the second year grantees on June 17<sup>th</sup>. So you should have those award packages in PDF in your inboxes. For the second year grantees, this first stage award did include all of your certification money as well. So you should not expect to receive additional certification examination funding.

For stage 2, we'll be distributing the remainder of our second year grantee awards, and this will occur concurrently with the FY 2020 Supplemental Comprehensive Housing Counseling NOFA awards. For second year grantees, unless your first award maxed out at that \$3 million mark mentioned in the NOFA, this means you will be getting a second package with the remainder of your award amount later this year.

For the new grantees under the Supplemental Comprehensive Housing Counseling NOFA, you'll only get one award package. And that award will have 100% of your general counseling services money and 100% of your HUD Housing Counseling certification examination fees.

And a new thing that you'll see this year are the budget line items for the fiscal year 2020 awards. You'll have noticed that your award amount has been split into two budget line items, and this will be reflected in your

award letter as well as your HUD-1044. So there's one for Counseling Services 9500 and Counselor Certification 9520.

So our appropriations language this year placed a limit on HUD Housing Counseling certification examination fee funding. So your awards reflect these two separate uses, like I said, with the counseling services and counselor certification exam fees.

The requirements on this are detailed in your grant agreement and will be discussed in detail later. So just please be aware that Congress is watching the use of the counseling services and counseling certification exam fee funds closely. So it's important that you're spending these funds correctly, and therefore using the budget line items in your vouchers correctly. These budget line items are being used to track these funds. So these funds cannot be transferred between the two budget line items.

And lastly we have an 18-month period of performance, that's October 1, 2019 through March 31, 2021. And you'll note that there is an overlap with the FY19 grant period that was extended in response to COVID-19. So just keep that in mind as you're planning your spending for the coming year.

And as a reminder, as stated in the NOFA, grantees may not draw down on this award until prior year awards have been fully expended. So please spend your '19 money before you get to FY20.

Next slide please. So here's an overview of what we'll be discussing today. Tracy Oaks-Ross [ph] will be going over the grant execution process; and Shae Williams and Melissa Noe will be going over the grant agreements. I do want to give you all a heads up that I know this training may show up on your calendar as lasting for a couple hours. But we don't anticipate this training going longer than an hour.

And as was mentioned, you're always free to email [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) or your Office of Housing point of contact if you have further questions, and we are answering questions that are coming in through the GoToWebinar questions box.

So I will go ahead and turn it over to Tracy Oaks-Ross.

Tracy O.

Thank you, Tracy. Next slide. So by now you should have received your grant award packages. If you have not received those packages, please

contact your HUD POC so they can get the package to you as quickly as possible.

In your award packages we've included a grant application checklist. And the checklist includes all the required documents that you submit to your POC to execute your fiscal year '20 grant award. Your POC must receive, they must review, and they must approve a complete grant execution package before you will have access to the funds under this grant.

So in addition to the checklist your grant execution package includes an award letter. So please refer to both the checklist and the award letter when preparing your grant execution packages. The award letter spells out all the specific documents that you must prepare and sign and return to your POC. If you do need additional time to review your package, please reach out to your POC as soon as possible to request an extension.

Next slide. Also included in your package is the HUD-1044 and your grant agreement. The 1044 is the official government form that includes information specific to your grant, such as the grant amount. It includes your grant number and the contact information for your POC.

As outlined in the award letter, you must sign and return the form HUD-1044 and the signature page of your grant agreement. We do not require you to send back the entire grant agreement. We just need the final signature page signed. So please make sure that you keep a copy of the complete grant agreement and the 1044 for your records.

For indirect cost rate documentation, our three options as outlined on the presentation of this slide. The first option are for agencies with an approved NICRA. If you have an approved NICRA and you intend on billing the HUD grant, you must provide a copy of the NICRA with your grant package.

The second option is the de minimis rate. And you must provide a statement that your agency has never had a NICRA. And you'll be using the de minimis rate of 10% of modified total direct cost. The one exception to the second option are agencies that received more than \$35 million in direct funding. You are not eligible for the de minimis rate.

And the third option is you can provide a written statement with your grant's execution package that your agency will not bill HUD for any direct costs. Next slide.



For your financial management systems you must provide a signed certification which demonstrates that your financial management system satisfies the requirement of 2 CFR 200.302. The system must identify all federal awards received and extended, the source and application of funds, the disclosure of financial results, and must demonstrate its accountability over those funds.

In this PowerPoint deck we've also provided a link to the full regulations. So you can read the text in full for the details of that requirement if you need more information. Next slide.

For audits, if your agency expends more than \$750,000 in federal funds, you will need to provide a program-specific single audit. If you expend less than \$750,000 in federal funds, you will need to provide the most recent financial independent audit dated no earlier than fiscal year 2017. Next slide.

For your code of conduct, this only applies if you do not have a code of conduct approved or if your agency is not listed in HUD's code of conduct database. Or if your code of conduct has changed since you last submitted

it to HUD. So we do provide a web link in the presentation. It's also provided to you in the award letter and on the checklist. So if you aren't sure, you could double check by clicking the link, searching for your agency.

But again, if your agency is listed, and your code of conduct has not changed, you do not need to do anything else with respect to code of conduct. If you do not see your agency on the list, or your code of conduct has changed, you will need to submit a new code of conduct with your grant package. Next slide.

For your projected budgets, your budget must account for and document how every dollar to the grant will be spent. And you must itemize those expenses. So this applies to all grant recipients. Again, that's local housing agencies and parent organizations. And for parent organizations, that includes providing itemized expenses for your sub-grantees as well.

So when we say itemized expenses, that includes your direct and your indirect costs for items such as your salary, your fringe, your travel, your training, your marketing and outreach. And for parents, that also includes the cost of managing your network.

I want to take a moment to highlight the grant award amount in your award letter. When you take a look at your award letter, you're going to see the total amount of your grant award and then a breakdown of two expense categories that Tracy mentioned earlier. You will see a dollar amount labeled as counseling services, and you will see a dollar amount for counselor certification exam fees.

Now the amount stated in your letter for counselor certification exam fees is the amount of money that you can request reimbursement specifically for exam fees. And we want to see that broken out in your budgets. So we want to see a separate itemization specifically for the amount that you could support for reimbursement of exam fees. And that reimbursement cannot exceed what is outlined in your award letter.

Now with respect to your budgets, your POC must approve your budgets before your grant can be executed. So please, when you are preparing your budgets, please make sure you provide those detailed itemizations for counseling services and certification exam fees.

Now during the performance period your budget can be amended, but you must reach out to your POC first to review and approve the budget. And you want to make sure that you have that extension in writing. Next slide.

For a fixed fee [ph] reimbursement you must receive approval from your HUD POC. So if you do intend on using fixed fee methodology, please reach out to your POC directly to ensure you're itemizing those expenses correctly.

We want to highlight a change to opportunity zone preference point that was newly implemented department-wide. We recognize we want to emphasize that this does not apply to the fiscal year '19 returning grantees that are preparing grant execution packages now. But for the fiscal year '20 new grantees, when you are applying for the NOFA and you prepare your grant packages, please note that for opportunities zone preference points you must also submit a form HUD-2996. Now this form is the certification for opportunity zone preference points.

So again, this does not apply for fiscal year '19 returning grantees but this will apply for grantees applying under the fiscal year '20 NOFA.

Now this certification requires that you commit to expending a percentage of your award in opportunity zone census tracts. And you are certifying for this on the certification. So when we review your budgets, we will be verifying that your budgets are consistent with your certification.

So what that means is if you certify to sub-allocating a percentage of your award to sub-grantees in opportunity zones and you receive preference points for doing so, your proposed budgets and sub-allocations must be consistent with the HUD-2996. So again, we want to stress this does not apply to the returning grantees but will apply for agencies applying under the fiscal year '20 NOFA.

Also, if you need any additional guidance on preparing your budgets, it's outlined in your grant agreement in article 4. We recommend that you take a look at your grant agreement if you have additional questions. Of course you can always reach out to your POC as well. Next slide.

So in addition to preparing your grant execution packages, you will also need to log into HCS and provide the projections for your housing counseling grant activities. The projections for your fiscal year '20 grant

will be entered under the HUD-9902 menu, and you're going to select NOFA 2020-1 [ph].

So once you have entered your projections, make sure you save them as a draft and notify your POC that you've completed entering those projections. And if you do need some assistance we do have archive webinars on the HUD Exchange, or of course you can always reach out to your POC directly for assistance as well. Next slide.

And just a reminder, your fiscal year '20 grant has an 18-month period of performance. So that includes the four quarters in fiscal year 2020 and then quarters one and two in fiscal year '21. And on the screen what you're seeing is an example of a projection screen in HCS. And you're going to see two columns. So again, one column for fiscal year '20 and then the second column covers the two quarters in fiscal year '21.

So just a reminder, when you're entering these projections, these are specific to your HUD grant only. And so we want to make sure that your projections are in line with how you will be spending your HUD grant and how you will be requesting reimbursement. Next slide.

For sub-allocating the grant to your sub-grantees and branches, again this will be completed also on the budget allocation screen in HCS where you will list all your sub-grantees, the branches, and their corresponding sub-allocations awards. And we've also provided some resource guides on the website if you do need some assistance accessing HCS or entering in those projections. We do advise that you take a look at the links that are provided in the PowerPoint presentation. Next slide.

And this provides a screenshot of the sub-allocation screen. Again, this is where you would enter a few things. You're going to enter your total budget information here. Your HUD award will automatically populate on this screen. You are also going to enter the cost for managing your network.

And again, these are the funds that are retained by the parent for oversight compliance, quality control training, etc. You will also enter your indirect cost here [ph] on this screen. Down below is where you will enter and list your sub-grantees and branches, the number of counselors, and also your client projection information and sub-awards.

So again, please keep in mind that the fiscal year '20 NOFA is an 18-month performance period. When you log into the system, it will default to the fiscal year '20, but you're also going to see a dropdown where you can toggle between the fiscal years. And so it will allow you to enter your budget information and projections for the entire period of performance. Next slide.

Lastly is client management system. So grantees must certify that they utilize a CMS that is approved to interface with HUD. We've included a link that includes a list of HUD-approved CMSs. And this is really important because we want to make sure that your client data that you're reporting is complete, that it's accurate, and it's available to your POC to review.

And finally, for parent agencies, you must provide a list of all the CMSs that your sub-grantees are using as well.

Next Shae is going to provide us an overview of the grant agreement articles 3, 4, and 9.



Shae

Good afternoon. I'm Shae Williams from the Office of Housing Counseling, and I would be going over with you articles 3, 4, and 9. First of all it's a period of performance. This begins October 1, 2019 and ends March 31, 2021.

If for some reason you require an extension, you must request it from HUD no later than March 2021. And only HUD is authorized to grant an extension so you must contact your HUD point of contact for that extension.

Also the housing counseling services that are listed in your work plan are what's approved as the scope of services under this grant. So during the grant execution the 9902 projections that you'll be submitting will be checked against your current approved work plan. So you must receive approval from your HUD POC before implementing any changes in your projected services.

So if you want to change your projected services or any information in your proposed budget that was in your application [ph], you must contact your HUD POC before implementing that change. Now if there's a

change in your housing counseling staff or management, you must contact your HUD POC and notify us within 15 days of that change.

Now the grant system [ph] is not allowed to sub-grant, transfer, or contract any of the work under their agreement except for if that sub-grant was described in your approved [indiscernible]. And the grant would be funded [audio drops] approved by HUD. This grant can be made for web-based education and for the purchase of supplies and materials.

Now grantees may make sub-grants to affiliates which are not HUD-approved provided that their quality of services meet or exceed the standards of HUD-approved local housing counseling agency. If you want to make changes to your network, you must submit this request to HUD to amend your sub-grantee, or your branch list, and/or the corresponding sub-grant amount.

Funding agreement. Now the grantee should execute a written sub-agreement with each of their sub-grantees before disbursing funds to the sub-grantee. Copies of all the sub-agreements shall be maintained by the parent and made available to HUD upon request. Now grantees—and this is for parents—you are responsible for managing the daily operations of

your program, and you agree to accept responsibility for your sub-grantees and their compliance to our provisions of the sub-agreement, the grant agreement.

Now grantees must monitor the performance of their sub-grantees and also take appropriate action to resolve any problems that occur to ensure compliance of their sub-grantees [ph]. Again, parents must maintain copies of all sub-grant agreements and a written record of how they distributed the funds to their sub-grantees. Grantees must [audio drops] all of their sub-grantees, and their branches, and their corresponding sub-allocation in the HCS system.

Multiple funding sources. We get a lot of question about this. And just remember that you can only bill HUD for the portion of counseling services that are not reimbursed from any other source. HUD does reserve the right to request any data related to non-HUD funding sources. Now for further details on using your grant fund, you can refer to the FY 2020 NOFA section or our housing counseling handbook, the 7610, and the uniform administrative requirement, cost principles, auto [ph] requirements for federal [ph] awards which is the 2 CFR Part 200.

Now I would turn it over to my colleague, Melissa Noe, who will be going over articles 10, 11, and 23.

Melissa

Thank you, Shae. Hi everyone. This is Melissa Noe from the Office of Housing Counseling. And like Shae said, I will be going over 10, 11, and 23. So article 10 is where you're going to find a lot of information that's really relevant to this grant when you're trying to make payment requests.

So we're going to work through now instructions on the general payment procedures to request payment request timing, and the amount of the request, the documentation of the expenses that should be submitted to HUD, the standards for your financial management system, withholding of funds, and funds recapture. Next slide.

As part of your reporting responsibilities with this grant, you will submit a grant activity report detailing your expenses. After your POC has reviewed and approved the report, they will instruct you to submit a voucher for the approved draw amount in eLOCCS. Article 10 walks you through how to submit the eLOCCS form.

Like Tracy Badua mentioned in the beginning of this training, reimbursement request is for counseling services for the fiscal year '20 grant and must be requested and recorded under the 9500 budget line item called the counseling services. And then reimbursement requested for housing counseling certification exam fees must be requested and recorded under the 9520 budget line item, which is called the counselor certification.

These fees cannot be reimbursed under the 9500 budget line item. The counselor exam fees can only be reimbursed under the 9520 budget line item. For more information on eLOCCS, please see the link on the screen. It will help you walk through getting access and then actually being able to submit the eLOCCS form. That's a good link for you to review. Next slide.

You are required to maintain documentation of direct costs, especially as invoices, receipts, cancelled checks, documentation of personnel expenses like personnel activity reports and certified payroll registers, and indirect cost rate agreements for at least three years after the expiration of the grant period or date of the last drawdown. HUD may ask you to see this

documentation and it can also be requested during a performance review.

Next slide.

HUD reserves the right to withhold payment for failure to fulfill the grant agreement and reporting requirements laid out in the grant agreement.

HUD can also recapture any unspent funds. Next slide.

Article 11 lays out the reporting requirements for the grant activity report.

Keep this page marked when you're preparing to submit a grant activity report because it lays out everything that you need to know and walk through everything that's required. Grantees must submit a grant activity report with each drawdown request.

At any point during the performance period, when you exhaust the funds from your grant, a final report is due. Final report information is in part B of the reporting section of Article 11, and we'll get to that in a few minutes. Next slide.

Okay, so now we're going to go over what's required in a grant activity report. So this is an important slide. There will be more information in your grant agreement of course, but I'll walk through each one now.

Okay, so first we're looking for the start and end date of the period for which you're reporting. So obviously it would have to be within the period of performance of the fiscal year '20 grant.

If you are charging any salary to the grant you will need to submit the staff person's hourly rate and number of hours being charged to the grant. If you choose to seek reimbursement per activity rather than itemizing salaries and other direct costs called fixed fee methodology, you will indicate your reimbursement in accordance with that methodology.

For the next bullet about itemized expenses, you'll need to itemize all expenses when submitting the report so that we can understand exactly what you're charging for and the amount that you're charging.

For counseling services, which is the budget line item 9500, like I just mentioned, the accounting must include itemization of the following as applicable to what you are charging: salaries, fringe and other benefits, training, marketing, outreach, cost of managing a network, and indirect costs. And then for the counselor certification exam fees budget line item, which is 9520, the accounting must include an itemization of all housing counselor certification exam fees.

The itemized accounting of actual expenses may be submitted in a format of your choosing. Any deviation between the itemized accounting and the budget submitted during grant execution must be approved by your HUD POC.

As for the required certification—the third to last bullet there on the screen—just a heads-up to everyone. There is new language for the certification for the fiscal year '20 grant regarding the final compliance date for the housing counselor certification rule and for ineligible participants—that policy that's in our regulations.

Please make sure you take that language from the grant agreement going forward when submitting grant activity reports for the fiscal year '20 grant funds. That certification has remained the same over the last few years. Just make sure when you're starting to submit grant activity reports for fiscal year '20 that you take that new certification language from the grant agreement.

For 9902 reporting, grantees and sub-grantees must update the 9902 electronically through HCS so that the appropriate HUD housing



counseling program grantees only column reflects activity funded through the fiscal year '20 grant.

Then, as for the last bullet there, reverse mortgage default activities. If you made a commitment to reverse mortgage default activities in the grant application, you must submit a report indicating the total number of counselors providing default counseling for reverse mortgage borrowers, the number of hours of training in reverse mortgage default counseling for each counselor, and the number of clients for which reverse mortgage default counseling was provided by each counselor.

Okay. Next slide. In addition to everything that I just listed on the previous slide, intermediaries, state housing finance agencies, and multi-state organizations must also submit the following for each grant activity report. Please provide a list of sub-grantees and branches for which oversight was performed and a schedule for completing the remaining reviews. For each review conducted, your agency must provide a copy of the HUD-9910, along with a description of the findings made and the remedies implemented for that agency.

For sub-allocations, please include your sub-grantees and branches and corresponding initial set allocation, current balance, quarterly reimbursement amount, and cumulative drawdowns in each request.

If you are requesting reimbursement for cost of managing a network, such as oversight, compliance, quality control, and training, you must submit a detailed accounting of those costs.

In the federal financial report, the FF-425, all intermediaries, FHSAs [ph], and MSOs [ph] are required to complete and submit this form, which summarizes financial data for each grant activity report. Please also be mindful that you are required to report any changes in composition of your network size. That includes any changes for your sub-grantees and branches, since we use that network size to determine the level of funding to award you. More information about this is in the grant agreement.

Okay. Next slide. On to the final report. For all grantees, a final report is due 90 days after the period of performance end date. Besides what I just discussed that is required for each grant activity report, the final report should provide us information on any problems, delays, or adverse conditions that impaired your ability to meet the objective of the award,

and any favorable developments which enabled your ability to meet the objective of the award sooner or at less cost.

Next slide. Additionally, for the final report, you'll also need to submit a certification which states that all applicable close-out activities required under 2 CFR 200.343 have been completed. Please note that this certification is in addition to the certification statement that's required for each grant activity report.

Next slide. For intermediaries, day housing finance agencies, and MSOs only, you are required to report any sub-awards that you provide of \$25,000 or more. Details can be found on how to report that at [www.fsrs.gov](http://www.fsrs.gov) [ph]. This report is due one month after you have obligated the sub-award.

Next slide. So, now we're going to move on to article 23, where we list some of the miscellaneous items in the grant agreement that are notable. First, if you have committed to reverse mortgage default activities during the fiscal year '19 NOFA, your agency's contact information will appear on the HUD housing counseling exchange. Just wanted to give you a heads-up about that.

Also note that you are required to report to HUD within 15 days if your agency or any other sub-grantees are subject to unresolved findings as a result of an investigation by HUD or another government audit.

Additionally, your agency and your grantees must cooperate with all HUD oversight activities, requests for access to facilities and CMS information, and requests for information including client files and client level data.

Next slide. You should report to your HUD POC at least 60 days prior to implementation, any merger, acquisition, or other changes in form or organizational structure. Your agency succession plan should be available to HUD upon request, and in the third bullet there, please note that a grant award under this NOFA is not intended to cover the total cost of tearing out your agency's counseling program. Your agency should obtain funds from sources other than HUD to cover that portion of the program not funded by HUD.

Next slide. Finally, on this slide we have additional resources listed that would be useful and helpful for you if you have questions about grant execution. That second bullet there, the HUD-99 online toolkit, that will

give you information on how to submit your 9902 and when thinking through your projections for the year, that's a useful place to go.

Next slide. I'm going to open up to my colleagues to see if there are any questions that we're receiving since we're before the hour here that we would like to cover verbally over this training.

So, Tracy Badua, do you have anything that you would like to point out that we've been receiving through the questions box?

Tracy

Yes. Thank you, Melissa, and thank you to all of our presenters. This is Tracy Badua again and I did want to go over a few commonly asked questions that we've seen in our chat and also that have been sent to our [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) box.

Some of you have had some questions about the grant reporting schedule, just because Article 11 of the grant agreement does look different this year. When can you submit your first grant activity report and drawdown request and how often do you have to do it after?

Upon executing your fiscal year '20 grant, grantees can submit their grant activity report for activities that occur during prior quarters in the performance period. Your HUD Point Of Contact will go review and approve that grant activity report and will request that you submit your HUD-580 [ph]. For a subsequent quarter, you may submit your grant activity report upon close of the quarter. Please remember that HUD will process your payment requests only upon receipt of an acceptable grant activity report. This requirement has not changed.

You need a grant activity report supporting your request for reimbursement. For information on what's required in a grant activity report, you can refer to what we have in the training here and then also in Article 11.

We also received another question on the certification exam funding and whether grantees are able to shift the money around between the two budget line items. As was discussed earlier, no, the counselor certification budget line item 9520 amount that's on your award, that money can only be used for certification examination fees and nothing else, due to the restrictions in our appropriations language. These examination fees are not reimbursable with any other HUD money and any unused certification

money will be recaptured by HUD at the end of the performance period, with no future NOFA scoring penalty to the grantee.

Because funding has been set aside specifically for these certification examination fees, this money can't be spent on any other housing counseling activities and therefore will not be available for draw under the counseling services budget line item.

Then, I also saw a question about electronic signatures. Can we use electronic signatures on our grant award documents? The answer is yes, grantees can opt to electronically sign their grant award documents. Those required documents must then be scanned and emailed to your assigned HUD Point Of Contact. So, check out your award letter for details on that.

We have also seen a couple questions in general about extensions on returning these executed documents. Your grant award letter stated that we are expecting to see those executed documents back by July 2<sup>nd</sup>, but we do recognize that there are some challenges with larger grantees or even just the fact that we're all working from different locations. So, if you do need additional time, please contact your HUD Point Of Contacts. They

should be able to give you more information on an extension for returning those documents.

Those are the questions that I have seen come up, and I'll open it up to my colleagues, Tracy, Shae, and Melissa, in case you've seen anything else you want to highlight.

Alright. I think we've covered as many questions as we're getting. As a reminder again, you can send these questions to our questions box in the GoToWebinar questions box and then also [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov). We do check those and we'll try to get you a response as quickly as possible.

Next slide, please. As a reminder, these webinar materials will be posted on HUD Exchange in the webinar archive.

Next slide. Before you go, please give us any feedback in the questions box, including whether this webinar was useful to you. If you'll share this information with your coworkers and any other comments you have.



Next slide, please. Lastly, you can find us at [hudexchange.info/counseling](http://hudexchange.info/counseling). We do have our counselor training and testing website here as well. There's our email address for you to email us your remaining questions and a link to our Bridge [ph] newsletter.

This concludes our training on the grant award package for today. We will be continuing to answer questions in the questions box and we'll be keeping an eye out on that [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) email and inbox as well. Thank you.

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