



Final Transcript

HUD: Remote Counseling - Gexternal

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SPEAKERS

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Jerry Mayer
Rachel Laurilliard
Micayla LeLugas
Araceli Rivera
Corey Carpin-Gendron
Veronica Depotty
Baylee Childress
Janie Vela

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Remote Counseling conference call. At this time, all participants are in a listen-only mode. Later, we will conduct a question-and-answer session and instructions will be given at that time. [Operator instructions]. As a reminder, today's call is being recorded.

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

Virginia

Thank you. Welcome to today's webinar on remote counseling, a topic that we've all been grappling with since March when the pandemic really started so I think you'll get a lot of really good information from our panelists.

As the operator said, the audio is being recorded. The playback number, along with the PowerPoint and a transcript of today's webinar will be available at HUD Exchange in the webinar archives. That usually takes about a week to get in there. We'll let you know on the Training Digest when that update has been posted.

You were sent this morning the PowerPoint for today to follow along. And unfortunately, they're not in the control panel right now.

We do want you to ask questions. There's the question panel on the right-hand side of your screen that has the box that's labeled Questions. So, if you just type your question in there some of us will be watching.

If you have questions and concerns afterwards, you can send an email to housing.counseling@HUD.gov, with the topic in the subject line so we get it to the right person. If at the end of the session, the presenters decide to open the lines up for questions, the operator will give you instructions at that point. It's unlikely with the number of people that we have that there will be an open discussion period but should that happen, please put your phone on mute.

If you've logged into the webinar, you will receive a certificate of training from GoToWebinar in about 48 hours. So, you need to print it out and save it for your records, and realize this is different than the Get Credit through HUD Exchange. That credit happens when you view a webinar that's posted in the archives. So, you'll have two opportunities. One you'll get the certificate for today's training and then later on you'll be able to go into the archives and get credit for this or any other webinar that's listed there.

The Training Digest that I mentioned is something you should bookmark and visit on a daily basis.

And let me turn the webinar over to Jerry Mayer who is the Director of Outreach and Capacity Building, which is a division of the Office of Housing Counseling. Jerry?

Jerry

Thank you, Ginger, and thank you and welcome to everyone to HUD's Remote Counseling webinar. Now today's presenters are from HUD-approved housing counseling agencies and they will share their remote counseling experiences and their best practices as they adapt to delivering housing counseling services in response to the COVID-19 national emergency.

Next slide. We have a disclaimer that I have to read, unfortunately, so bear with me. The virtual platforms presented by speakers in this webinar are not endorsed by HUD. HUD does not endorse any virtual vendor. HUD encourages housing counseling agencies to shop around and make an informed decision to select the best option for their agency. For more information, you can visit the HUD Exchange and there's a link in the slide here. You can click on it in the PDF version.

On our panel today we have Rachel Laurilliard of ICF, and they are a TA provider that works with HUD. We also have Micayla LeLugas of the

Housing Partnership Network and she's joined by Corey Carpin-Gendron and Araceli Rivera from Way Finders, Veronica Depotty from the Michigan State Housing Development Authority or MSHDA as we all know and love them, and Baylee Childress of Neighborworks, and she's joined by Janie Vela of Affordable Homes of South Texas.

Now, without any further delay, I will turn the mic over to Rachel.

Rachel

Thanks so much, Jerry. We're really excited to cover these topics today. Jerry mentioned who our presenters are and they have a lot of great tips to share with us. But before we get started, we do want to talk about polling and just ask a quick polling question of you all.

You all may be familiar but we have been using Menti.com for our polling. It's very easy. You can enter Menti.com in your smartphone or you can open up another web browser, however you'd like to get there will work for us. And, when you see this Time for Mentimeter logo on your screen that means you should go to Menti.com and enter the code.

As we get started I'll pull that up and I can read the code out to you but it's also at the top of your screen here. The code is 9701293, and our first

question is if you're currently offering remote housing counseling. So, I see most of you are saying yes right now, maybe about a fifth of you have responded no. We assume lots of folks have had to pivot to this over the past six months or so during the COVID-19 national emergency. But, we know a lot of folks already offered this service prior to the past six months so no surprise that most of you are responding yes. But, for those that are responding no I hope that today's webinar will give you some food for thought about how you might provide that service and for those who are saying yes, maybe it'll give you a few more tips and tricks for delivering services remotely.

I see results are still coming in here. I'm going to go ahead and advance to the next question, which will give you all a chance to provide a bit more information. So, if you are currently providing remote housing counseling, we would like to know what type of platform you're using. So, are you offering telephonic counseling, cellphone number masking, applications, screen sharing platform, maybe your CMS has a bunch of these functionalities built in that you've been using, perhaps you're using e-signatures to share documents with your clients and get their signatures remotely? Let us know what you're providing.

So, I see most people are saying telephonic; that's great. It makes sense. Most folks have cell phones and that's definitely an easily-accessible way to contact your clients. And it seems like the next biggest response is screen sharing platforms; that's also great. We think those can be super helpful if you're walking through a document with your client or trying to get them on the same page with you and what you're looking at.

And then a bunch of folks are also using e-signatures and cell phone number masking applications. We will definitely hear more about those later in the presentation. And, 5% of you are using your CMS platform so that's great, too. We've heard certain CMS platforms have some of our functionality so that's great to hear that you are utilizing it.

Well, you can keep recording your answers in the Menti.com. Again, the code is 9701293. But, I'm going to pivot back to our slide deck here and we're just going to cover a bit of remote housing counseling information before we hand it on to our wonderful plethora of panelists today.

What is remote housing counseling? Remote housing counseling is not only an important way to reach more clients but it has become a critical aspect of operations during the COVID-19 national emergency when our

ability to counsel clients in person is either not an option or has limitations. So, HUD's definition of remote housing counseling you can find it in the HUD handbook. Counseling services may take place in the office of the housing counseling agency, at an alternate location for example a client's home, or certain alternative formats as long as the alternative format or location is mutually acceptable to the housing counselor and client. So that last piece bolded and italicized here is really crucial. The client must always be comfortable with the modality of remote housing counseling being conducted.

And, effective through April 21, 2021, HUD enacted a partial waiver of in-person housing counseling requirements due to the COVID-19 national emergency. It's just important to keep that date in mind.

So options for offering remote counseling. Alternative formats of counseling can include many different modalities and so all agencies are encouraged to figure out the modality that works best for them and the clients they serve. So, formats could include telephonic counseling or remote counseling systems designed using Skype technology, virtual video cameras and the internet.

Some agencies prefer to counsel remotely primarily using the phone. This could be a great option for agencies who feel their clients are the most comfortable using a phone instead of a video call or another web-based screen sharing platform. And agencies who choose this option may want to utilize phone masking apps to make their personal phone numbers appear as though the calls are coming from the agency's phone number when they make outgoing calls to their clients just for increased privacy and for the client experience. Just like our Mentimeter results just showed, we know a lot of you are using the telephonic option to connect with your clients so that's great.

Other web-based platforms are also available so that counselors may video chat with their clients, if the clients are comfortable with that, or share with their screen with their clients so they can walk through documents together. Like I mentioned earlier, some CMS platforms have these technologies built in. And, other technologies may assist in remote counseling as well, such as e-signatures.

Just a few important questions to ask yourself before you get started with remote counseling. The primary thing is you need to ensure the client is

comfortable with using a computer and has access to a computer. If not, ask if they have a smartphone or a tablet to use for the appointment.

The next question is if the client is familiar and comfortable with the platform being used and have they ever used it before. Do they have the software or the app downloaded so they can participate? If signatures are required on follow-up documents, does the client know how to provide their signature and if they're using a portal, are they comfortable accessing the portal? Your agency may want to consider if they would like to offer a workshop or one-on-one assistance sessions regarding how to use the computer and smart devices for clients that may not be as comfortable or may have questions.

The housing counselor should also make sure they follow up after the call to ensure the client was comfortable with the process and get feedback from the client on how the online or individual group process worked for them, for example a survey, especially if you're conducting group education sessions online.

And finally, if the client does not understand how to use the technology involved, is there an option for the client to come into the office in person

for assistance? We know in-person counseling may vary with comfort level and different parts of the nation right now the case with COVID-19 is constantly changing, but if the agency is only providing remote counseling you should check if there's an affiliate agency that you could refer the client to that is providing the assistance in person.

Finally, some more tips for successful remote counseling. So to ensure your remote counseling with your client runs smoothly, you should always keep in mind the following tips that we have on the screen here. So make sure that you create and distribute a meeting agenda before your remote session so your clients feel comfortable and they know it will be covered. You should make sure you allow the time during the meeting to catch up with your clients to build stronger connections by asking a client how they're doing and listening to their concerns. It builds trust and really goes a long way in making those connections when you're not in person with someone.

Always arrive on-time or even early so your clients are not waiting for you to join them on the phone or just staring at the screen until you hop on. All of those polite touches really go a long way even if you're conducting counseling virtually.

And definitely avoid distractions like answering emails during your meeting. You should be fully engaged with your clients, just as you would be if they were sitting in front of you. I know it's tempting to open those notifications, check your email, see what texts are coming in but you should definitely try to avoid that if possible.

Another key element is to not pressure your clients to join a video call if they're not comfortable or to use a certain platform that they're not comfortable with. Even if you're using a platform that allows for video calling, there's always an option to turn off your video and conduct the call using voice only. So just reassure your clients that they have options when it comes to your communication.

Following the meeting, always be sure to send a summary to your clients to make sure they're clear on the outcomes, next steps and any other action items that you discussed together. Just remember to document those virtual conversations and any forms provided in your CMS.

So, now we're going to go start hearing from some of our presenters. First up we have Micayla LeLugas, Housing Partnership Network, otherwise

known as HPN, and she'll be joined later on in her presentation by Corey Carpin-Gendron and Araceli Rivera, HPN's affiliate, Way Finders.

Micayla?

Micayla

Thank you, Rachel. Good afternoon, everyone. I'm Micayla LeLugas. I'm the associate of Consumer Empowerment and Homeownership Pathways at Housing Partnership Network. And HPN is a membership organization of about 100 affordable housing non-profits across the US as well as some international partners. HPN has been participating in HUD's housing counseling program since 1996. We currently oversee 18 sub-grantees as part of our intermediary network but there are also 33 counseling agencies as part of HPN's broader network that we connect with as a larger peer learning network.

During the turbulent transitions due to COVID, we've heard many lessons learned from our network. Some repeated themes that we have heard, which Rachel has also mentioned, is that clients feel uncomfortable with video conferencing and are more comfortable with phone conferencing or phone counseling and other tools that they have more familiarity with. We have also heard success with meeting with clients over video conferencing tools if it's emphasized that it's to share documents and it's

not necessary to enable video. As Rachel mentioned, really meeting clients where they are and at their comfort level, and explaining tools and what they enable you to do such as video conferencing tools to see documents and information as counselors are sharing it and emphasizing that piece and just checking in about comfort level in general before meeting.

One of our members, Way Finders, will be sharing what they have learned during this time. Way Finders has been part of our network since its inception and Corey and Araceli from Way Finders will be sharing their lessons and takeaways, everything that they've learned since March. So, Corey and Araceli, take it away.

Araceli

Hello, everyone. My name is Araceli Rivera. I am the first-time homebuyer and financial education manager. Way Finders is a non-profit housing counseling agency and we focus on homeless prevention, rental support and homeownership in Western Mass.

During COVID-19, we have transitioned to the virtual platform for group education but prior to COVID-19, we were already providing virtual coaching. We use [background noise] technology so clients are able to

create their account and make sure that it's [background noise] in the cloud [audio drops] ensuring that we still secure their data. We also upload information into their accounts so they receive and understand the privacy practices and the policies. We've had a strong, strong connection with our IT department who's involved in all our creation of secure systems as well.

Corey, do you want to take it?

Corey

Sure. Through this new way of approaching our work, it has been challenging for staff to learn how to use all of the different technology and we're approaching staff in a really compassionate way and making sure that we are creating training materials that are comprehensive for all learning styles. So, as we're on boarding new technology, we are creating training videos and workflow processes through video and also documenting them through Word as well with screen shots so the staff members can access those materials in the way that feels most comfortable for them. We also have live trainings that we conduct as staff is on boarded and for those staff who have been working with the company for a long time as well.

My position was created as a result of these changes so I am the vice-president of program integration at Way Finders. So, it is my job to make sure that staff have the technology they need in order to communicate with the clients most effectively.

So, Araceli noted a few programs that we use. We connect with clients virtually through whatever mechanism really feels comfortable with them, so whether it be Zoom or Microsoft Teams, some of our rental assistance departments use FaceTime. So we try to meet the client where they're at. The homeownership department currently uses Salesforce as our customer-facing portal to interact with clients, so clients can go in, enter a username and password and exchange documents securely with their counselor.

We are in the process of trying to on board other technology solutions with our emergency assistance and our rental assistance departments as well. We are creating just simple forms on the website where clients can upload their documents and submit applications to us for funding. You can find these applications really anywhere just by Googling customer-facing portal or online web forms. So, there's different things such as Salesforce, Zendesk, Cognito; it's really easy to find a solution that works

for you in the short-term. I know that pricing can be an option [ph], so TechSoup.org, you can sign up for an account there and it links you to large companies that can connect you with discounts for non-profit organizations.

We also like to emphasize in particular security. Security is very important. You can't email documents to clients that have any of their personally identifiable information, such as Social Security numbers, dates of birth, address. The reason it's insecure is because anyone can hack an email address, access that email, access things that are in an inbox so you want to make sure that whatever mechanism you're sending documents is always secure. One benefit from this is that clients who are disabled now have a mechanism to interact with staff without having to find transportation or find help coming to the office to access those services.

Next slide, please.

Araceli

So, during [indiscernible], we maintain engagements with individuals from the industry so we can assure that we have the latest information to be able to share with clients, creating presentations for virtual format using based on the needs of the class. Currently we're doing the homebuyer

education virtually using webinar and for financial capabilities we're using the Meetings platform. We just want to keep in mind that we want to give the individuals attending these either group educations or one-on-ones the highest level of information during the conference session.

Corey One thing that's unique to Massachusetts, if you're an organization that's connected to an intermediary named CHAPA, we do have to have post-counseling appointments for every single client who graduates from the framework or eHome, the online learning platforms. So we do conduct a tremendous amount of post-counseling sessions and financial capability sessions to those particular clients. Like Araceli said earlier, we're very used to conducting workshops remotely and you'll be surprised at how fast staff and clients adopt and adapt to this new person, this new way of approaching their work.

Araceli And clients do become engaged. You have to find what works for them and works for your agencies to get that engagement during that virtual remote course.

So, my HUD grant partner, Tara Gilman, and I have been supporting our agency network more than ever during the COVID-19 crisis. We have been holding regular calls with our agency network, arranging mentoring opportunities amongst our housing counseling agencies with each other and experienced counselors have been offering presentations and trainings during these calls. We are carefully tracking the service delivery data.

Now, on March 15th, our governor enacted the stay-at-home order, requiring our entire network of agencies to immediately switch to remote service delivery model. We really owe many thanks to HUD for financially supporting through our past grants the Disaster Relief Counseling Training Parts I and II, which was delivered in Michigan to our entire counseling network. We truly believe that it's because of this training that we were able to successfully deploy our entire network of counselors to offer remote service delivery within 72 hours of that stay-at-home order being enacted, which caused little to no interruption on services and we're very proud of that.

Also since March 15th, we have seen that our counselors have provided well beyond 10,000 housing counseling services, nearly 8,000 of them

were individual counseling sessions, which definitely surpasses our normal totals that we typically see. Our housing counseling agencies utilized the following remote service delivery methods that you'll see here, including Zoom, Webex, Google and as well as Microsoft programs.

Now the challenge in Michigan is that we have many agencies that service the rural areas and with that brings very unique challenges due to the lack of cell service or broadband internet access that they have. Therefore, we've had agencies get really creative in service delivery. We've had rural agencies loan out tablets in hot spots to their clients. They have worked hard to coordinate with their local non-profit organizations to have Wi-Fi internet broadcasted into their parking lots, allowing for drive-in counseling services. And these are just a couple of great examples of the creative ways that services are being delivered to the rural areas in Michigan.

Next slide, please. Thank you.

Now we have found that there, I always say it's my mantra, is no cookie cutter approach to ensuring that our Michigan residents have equal access to housing counseling services. Because we have both urban and rural

communities, we find it is important to consider potential barriers to ensuring equity across program access. So for our agencies, they are truly encouraged to consider these potential barriers when writing their grant applications to us for funding.

Our agencies have done a phenomenal job in understanding that successful programming definitely involves ensuring potential stakeholders help spread the word about available services. Our MSHDA homeownership team has met with our Michigan Department of Health and Human Service Office who receives federal funding to support our state's network of community action agencies, many of whom are also housing counseling agencies. And so, these types of meetings ensures awareness and increased collaboration, not only among the social service providers but more importantly our state departments as well.

Our housing counselors are also busy teaming up with their local treasurers' office as well as churches and other non-profits and also attending or even, more importantly, holding elected positions on their local Continuum of Care bodies. The COC is a regional and local planning body that coordinates housing and services funding for homeless families and individuals, which is often coordinated through the HARA,

the Housing Assessment and Resource Agency. The HARA oversees the centralized intake and conducts a housing assessment to ensure that homeless individuals and families are quickly housed and safely housed.

We truly believe that it's through these important partnerships that our agencies have really stepped forward independently to take on that allows for a true wraparound service approach.

Finally, our agencies have found great success in utilizing text appointment reminder apps, like we often get with our doctors, and as well as utilizing their websites and of course social media outlets to not only advertise their programming but as well to host live classes, as well as posting recorded videos.

So that is just some information about MSHDA. In the end, our agencies have risen to the challenge of delivering unique and creative services to Michigan residents during this very challenging time and truly we at MSHDA could not be more proud of all of our agencies but most importantly, we are really grateful to our continued partnership with HUD, which allows our continued mission here in Michigan. We appreciate being part of this important training today. Thank you so much, everyone.

agencies are using and some of the successes and failures that groups have seen while transitioning to this virtual environment amongst the pandemic.

So, some of the most common modes of remote housing counseling, as many people have mentioned, were either virtual meeting platforms, phone delivery either through Zoom, Skype or Join Me.

And then we've also had several takeaways that we've gotten feedback from these surveys, from our 90 sub-grantees. Those really were—in order of wow factor, I think one thing that was a major takeaway was that we didn't realize the connection until after the fact that groups who have been through or experienced a natural disaster were much better poised to endure the challenges brought on by COVID-19. They had stronger business continuity plans, alternative modes of service delivery and were able to adjust quicker to a remote working style. That was a huge lesson learned because that not only helped us engage in some peer-to-peer learning opportunities but also helped us dig into our wealth of knowledge on what we already know about disaster recovery and how to prepare for disasters and how that relates to a crisis situation like COVID-19.

So, we also found that there's still a need for training on the technology platforms that are used for service delivery and this stems from the platforms themselves which are best, what are most user-friendly for the groups and also just some of the security protocols that groups need to consider when offering these services virtually. And then also a huge piece of this was groups really needing to work on management and operations, adjusting the staff schedules, goal-setting and different management tactics to be more flexible and sensitive to other staff situations during this time of crisis.

The final finding that we saw was that groups are preparing to offer virtual homebuyer education and counseling for the long-term. This is likely going to include an increased demand for virtual foreclosure prevention and rental counseling, which we're seeing definitely people ramping up for and asking for training around these two particular topics.

Speaking of training, before I pass it over to Janie, training we recognize as the intermediary was a huge piece to groups being able to pivot and learn and offer successful service delivery in this virtual environment. And so Neighborworks is continually developing new courses or updating existing ones that focus on business continuity and program challenges in

relation to COVID-19. We've offered several scholarships under the HUD Training Grant so thank you, HUD, for that opportunity and also several partnerships with Wells Fargo and other funders have continually provided scholarships to agencies to take these trainings.

Some of the topics that are included in these trainings can be seen on the screen here and you can always visit our training page to get more information on the timing and the offering frequency of these courses. But as much as we engage with our sub-grantees and information sharing, we've really seen a great benefit to creating space for real-time peer-to-peer connections between our local counseling agencies in our network and so of course when we were invited to do this webinar we really wanted to encompass some of the firsthand experiences of one of our high-performing NWOs [ph].

And so, I'd like to now turn it over to Janie Vela from Affordable Homes of South Texas.

Janie

Thank you, Baylee. Hi, everyone. Like she said, my name is Janie Vela and I'm with Affordable Homes of South Texas. I am the senior homebuyer advisor on staff.

So just some things that we encountered when having to transition to remote counseling, we of course like has been said before, we had to provide multiple options for virtual counseling, making sure the customer was comfortable with whatever we did have available. We did the online meetings if they preferred Zoom or Google Meetings as has been said before, email appointments, and of course over the phone.

We definitely recommended that our advisors that were working from home set up a specific work space with limited distractions so they could completely focus on the customer at hand and just set aside the family life and avoid turning on the TV when they should be focusing on the customer's file.

One setback that we had initially we just started using our personal phones and calling customers from a private number, which was unsuccessful. So, from one day to the next, we found a virtual service provider that was able to set up our main staff with a virtual phone number that through that phone number we could call, we could text, and they'd be able to reach us directly so that increased our success rate and making contact with our customers.

We also found it beneficial to prepare for the appointment with plenty of time. We do request that any appointment that our customers submit documents at least 48 hours before. That allows us to ensure that all of the disclosures have been completed, that we received all the necessary documents to complete a counseling appointment.

We also identified that it was crucial to send multiple reminders, obviously because of the current state, everything going on with COVID, these appointments may not necessarily be at the top of everyone's mind so multiple phone calls, text messages, email reminders are definitely crucial in making sure that these customers followed through with not only submitting their documents but actually going through with the complete appointment.

Some other things that our organization decided to do to stay relevant, we realized that okay purchasing a home may not be at the top of everyone's mind right now because of such an unknown—of the unknown basically. So, we did try to increase our social media presence. We did come up with a series of different workshops to discuss various topics related to COVID-19. We started out with scams to look out for, which I know I've

seen a bunch of different entities do. We focused on money management during COVID.

Mental health during COVID, that was a really neat one. We were able to interview a general physician and ask him a bunch of different questions pertaining to mental health for parents, for children, for everybody and why that is important to take care of your mental health as well.

We did a topic on how to survive homeschooling. We brought in an educator who was able to provide parents with tips and things that needed to do that would help the situation.

And then we did work on a few mini post-purchase home repair videos, how to repair minor things around the house, just quick videos that we posted up on our Facebook. Most of these were live but we have shared them again post just to keep relevant.

We're trying to work on a few other topics that we can add to that as well but that definitely helped increase our Facebook likes and keep our name out there even though people aren't necessarily thinking about homeownership right now. That's where we're at.

question in the Chat question box. I can certainly enter that in or provide that to you because I'm going to have to look that up.

Rachel Great. Thank you so much.

Virginia We do have a number of questions that have been posted.

Corey This is Corey from Way Finders. I know a lot of organizations use SMS Magic. We have not adopted it yet but I know that's a really popular one.

Moderator [Operator instructions].

Virginia While we're waiting for people to call in, there are a number of questions that have been written in. One question is about the disclosure of privacy policies how you get signatures on those. Do you just get a signed document faxed? Do you just note it in the file? What's the process?

Corey We do not get signed privacy policy and disclosures back unless it's for a particular lending program. Generally, we upload a copy into the client's account. We also email a copy and we automatically send a copy when they sign up for an account. So, we try to send it to them every single

- Virginia Somebody is obviously asking about additional funding to cover internet services or funding for phone services. I don't know. You may know what, if anything, is available outside of the HUD grant.
- Rachel I would check with your intermediaries. There might be some funding available, also your state housing agencies as well. TechSoup can help with giving discounts, TechSoup.org, to different products that you might be interested in adopting that could help with your Zoom fees. There's nothing necessarily specifically that I'm aware of outside of those entities.
- Veronica This is Veronica with MSHDA. We do have an internal grant, aside from managing and providing financial support through our housing counseling grant that we administer, we also have an internal MSHDA grant as well for housing counseling agencies. We've made it available for them to write that in and to be creative about the service delivery methods that may come at a cost to be able to write that in for their grant and to be able to receive funding support for that. We try to be as flexible as we can and I also know some agencies are working with their community foundations as well.

Virginia Thank you. Let's take one more and then see if there's anyone on the line. Somebody is just asking for resources for finding the cell phone masking, if there's some people that don't know how to find out about it.

Corey I would tap into your IT department resources. An easy method is to star-6-7 before you dial the phone number. You'll show up as an unknown number. I know that Way Finders has adopted cell phone masking so it appears as though the agent is calling from the main number. I don't have specific information about how they do that but it's built into the telephone system that we've adopted recently.

Virginia Okay. And we will have a list of all the questions that have been asked today and if there's some way that we're able to share broadly the answers to them we will certainly take care of that.

Operator, do we have any people calling in?

Moderator There are no callers in queue at this time.

Virginia Okay.

Rachel Since there's no callers on the line yet, I did want to pull up one of our final Mentimeter questions. If HUD were to do a Part II of this webinar topic, what other needs do you have? So again you can go to Menti.com and if you type in the code 9701293, it's on the screen at the top, we'd love to know what other needs you have in terms of a Part II on this topic, or maybe we've just covered everything.

We do have a technology page on the HUD Exchange. I sent out that link in the Questions box as an answer. It has some links to helpful technology platforms there but as Ginger said we saw a bunch of the questions about virtual phone numbers, phone masking, other technology questions so we can make sure that we update that page with the latest and greatest information after the webinar.

Moderator We do have a caller in queue now. We have a question from the line of Johanna Constant. Please go ahead.

Johanna I actually did not catch the information that she gave, and that was my question, if she'd kindly repeat herself.

Rachel Sure. Which information would you like to be repeated?

Johanna The information for the HUD. You were giving out numbers and I had someone walk into the office and I did not catch it so we can go ahead and put our questions at a later date to be posted.

Rachel Yes, you can go ahead and either type your question into the Questions box and we get a record of all the questions and HUD and the presenters mark which questions haven't been responded to, so we can get you an answer that way. Or you can send them to housing.counseling@HUD.gov.

Ginger, is there any other way you'd like folks to submit questions?

Virginia No, that's really the best way to do it.

Johanna Thank you so much and thank you guys for doing this.

Rachel Thank you. I'm reading some of the Menti.com responses now. Some people said demonstrations of remote technologies, names of platforms, a sample of how to use them, some more information on virtual workshops. So that's great. If you think of anything else, you can keep putting them

into Mentimeter and we also take those results and export them after the webinar and use that information to inform future webinars and web pages.

Any other questions on the line?

Moderator There are no more callers in queue.

Rachel Great. You can all feel free to keep responding to this open-ended question and we also have a feedback question on this webinar at the end so we'd love to know if this webinar was useful for you. Go ahead and submit responses to that and I'll pull back up the slide deck to go over the final additional resources.

There's a link to that partial waiver. I know some folks in the Questions box were asking about that. In the additional resources section of the slide deck, Ginger sent this out earlier today, but it will also be available online following the webinar on the HUD Exchange Training Digest. Definitely check out the COVID-19 FAQs for Housing Counselors, as well as some resources from CFPB on going virtual with your financial consultations during the coronavirus emergency. We also have another link here for

remote service delivery and distance learning in response to COVID-19 if you'd like to read some of those. I also put the technology page in the Chat. If you go to the HUD Exchange landing page for housing counseling you'll see a link to that technology page that has a lot of information about different platforms available.

We'd also like to make a note before we conclude that on October 15th HUD's Opportunity Initiative Office and the Office of Housing Counseling are hosting a webinar on Facing Eviction with Facts not Fear. So participants will learn how to help tenants in their communities that are facing eviction and this will highlight panelists from the real estate industry, faith-based organizations, and HUD's Office of Housing Counseling will share practical information on what you and your organization can do to assist clients who are facing eviction. So, you can register today on the Training Digest and those are also in Jerrold Mayer's Listserv.

Again, we want to thank all of you for attending today. If you have any questions, please send HUD an email at housing.counseling@HUD.gov. We definitely want to thank all of our panelists today: Micayla, Corey, Araceli, Veronica, Baylee, and Janie. Thank you so much for sharing your

best practices today. Super helpful to hear about what everyone is doing in terms of remote counseling.

Virginia I want to remind everybody again that if you logged into GoToWebinar you will be getting a certificate of training within the next couple of days.

Rachel Yes, definitely. Thanks, Ginger. Thanks, everyone. Stay safe and healthy and this will conclude today's program.

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