



Final Transcript

**HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: Stakeholder
Feedback – Rental Housing Counseling and Eviction Prevention**

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SPEAKERS

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PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Stakeholder Feedback – Rental Counseling and Eviction Prevention Conference Call. At this time, all participants are in a listen-only mode. Later, we will have a question and answer session and 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 your host, Shawna Moraille. Please go ahead.

Shawna

Good afternoon or good morning, depending upon where you are. This is Shawna Moraille, I'm a technical assistance provider to HUD and I am working for HUD on this particular webinar. This is the Stakeholder Feedback – Rental Housing Counseling and Eviction Prevention and audio is only available by conference call, so I wanted to make sure that the folks know.

We are recording any presentations done by the team here, as well as at the end of the call when we open it up for further feedback. The playback number along with the PowerPoint and a transcript, we will be posting that on the HUD Exchange. It usually takes about seven to ten days.

Whenever we post the materials, we'll make sure that our training digest is updated, so you have that information and link readily available.

We did send out handouts prior to the webinar. They're also available in the control panel within GoToWebinar. Just click on the document and you can download. This webinar is a little bit different because we are here to get your feedback and we are going to use a system called

Mentimeter. My colleague, Rachael Laurilliard, will be going through Mentimeter in just a few moments and give you some instructions there.

Almost the entire presentation today is to gather your feedback in this Mentimeter software as opposed to using the normal channels. We will be using Mentimeter for all your written feedback, however if you do have any technical issues with your phone or with GoToWebinar, please go ahead and type them into the question box that's highlighted for you on the screen in red or if maybe you have some programmatic questions, where you just simply want to type in a question related to HUD's Housing Counseling Program, feel free to use the question box for that purpose.

At the end, as we mentioned, we will open it up for any final verbal feedback. You will have instructions provided by our operator, Terri, and she will go through that at the end of the call. Please make sure that your phone is muted throughout today's webinar.

Again, I'm Shawna Moraille or I'm Shawna LaRue Moraille legally and I'm joined with my colleague, Rachael Laurilliard. We are a technical

assistance provider. We work for HUD's Housing Counseling Program underneath a technical assistance contract.

We also have other HUD staff that are going to be available here on this webinar: Jane Charida, Julie Rice, Terri Carr and Virginia Holman will be on this call monitoring your written feedback and they're in the Office of Housing Counseling, mostly in Capacity Building as well as a few other offices.

I am pleased to introduce Lorraine Griscavage-Frisbee, who's the Deputy Director of the Office of Capacity Building within HUD's Office of Housing Counseling. Lorraine?

Lorraine

Alright. Well, thank you very much, Shawna, and welcome, everyone.

Good morning and good afternoon depending on your time zone. I want to thank all of you for taking time from your busy day to join us for this important stakeholder meeting.

As Shawna told you, we're trying something new and we're very excited with this technology. This is the first time we've used Mentimeter for a webinar that is a stakeholder meeting and the exciting thing about using

Mentimeter is we're not limited to the number of polling questions as we are with GoToWebinar or GoToMeeting. It's really going to be a great way to facilitate collecting your feedback.

One thing that I do want to point out to you is if you see someone has already put your answer that you were thinking about on the screen, do not let that deter you from also submitting that answer. Because what we do is we collect the number of responses and if you don't share that same response, we're not going to know which responses are the most popular or the one that strikes the chord the most with all of you.

Please make sure that you participate in every Mentimeter question, even if you already see what you were thinking because that's good. That means everybody is thinking along the same lines and it's going to give us stronger feedback.

Also, as we said, at the end we'll have the opportunity for verbal interaction. We'll open up the lines and love to hear what else you'd like to share with us. I do have a reminder for HUD staff. If you are participating in this webinar, please don't participate in the Mentimeter portion, just observe how it works for future stakeholder meetings.

Let's talk a little bit about the subject matter and what we hope to accomplish by today's webinar. We're going to focus on four primary areas when it comes to rental counseling services and eviction prevention. We're interested in how rental counseling fits in with your whole service plan and we're also interested in knowing how you learn about evictions in your area and rental. What kind of data do you use? What kind of data would you find useful that you currently don't have access to?

We also need to know your suggestions for how we can help you improve your rental counseling and your eviction prevention for your clients.

Then, lastly, we want to know your opinion on what barriers you perceive at either the federal, the state or the local level that interferes with your ability to serve your rental clients and help prevent evictions.

Now, going to the next slide, what we're going to use with all of this feedback is first of all, to help ICF. They're our technical assistance provider and they manage the HUD Exchange and they help us develop many toolkits and online trainings. The data that we collect is going to be very useful to us and to them to help determine what additional technical

assistance tools or perhaps training or other ways we can assist you, so it's very important for your feedback.

Also, another purpose we have is Congress asked us to find out more information and report back to them on rental counseling and evictions, so we're very excited that Congress is interested in this topic and we're looking forward to sharing your opinions as a whole with them. Don't worry, we're not going to say, well Jane Doe at ABC Counseling told us this or Joe Smith said that.

What we're going to do is we're going to aggregate all the information that we collected and report to them, so again, that is very important why everybody needs to participate in the Mentimeter polling and your help, we very much appreciate that. It's going to help us gauge what is going on all across the country because we have agencies from all parts of the United States participating today and we thank you very much. This also gives you the opportunity to tell us your story, especially at the end when we will be soliciting verbal comments.

With that, I'm going to turn it over to Rachael, who's going to provide us more detail and instructions on how to use Mentimeter. Rachael?

Rachael

Great. Thanks so much, Lorraine. I'm Rachael, and as has been mentioned, I work with ICF, the technical assistance provider, and I'm going to be launching Mentimeter today and helping us through the polling process.

Like Lorraine said, we are really excited about Mentimeter. It's a really cool platform and it has a lot of functionality, different types of questions we can ask. You'll see word clouds and ranking questions, multiple different types of ways to submit your responses today.

We're really excited to use it and it's pretty easy to use. All you have to do is go to www.Menti.com and once you get there, you'll put in a code. In this picture on the screen, you'll see a smartphone. That's a pretty easy way to use Mentimeter. Just go to your smartphone's web browser, like I said, type in www.Menti.com and then you'll put in the code that I'll pull up on the screen in just a second.

You can also join using your web browser. If you don't have your smartphone available or any other device, that's totally fine. You can just use your computer and open up a new web browser and type in the same

address, same code. It should look exactly the same as using it on your phone.

I'm going to go ahead and pull up Mentimeter now, go ahead and do that.

Shawna This'll be the first time we're actually seeing the code, as well, for folks.

Rachael I'll read the code aloud. The code is 732723. You can see it on the top of the screen and these instructions about how to access are populating again. If you need the code at any time, throughout this presentation, it will always be at the top of the screen. If you exit out or you lose your place, or something and you need to re-put that code back in, it's always at the top of your screen.

Again, it's 732723. Once you login, and I can see a couple of folks have already responded to this question, we just want to gather a little bit of preliminary data. We are asking you to enter your organization name, your email address and your service area.

This is all confidential, but we really would like you to fill this out. It's very important, so that we can match the results that you put in throughout

this session with your agency's service area and also maybe your agency's size.

For example, there are different problems with eviction and different experiences people have with eviction across the United States based on state and region, so that's really helpful data for us to look at and also bigger organizations might have different experiences and service offerings than smaller organizations, so having this data is going to be really helpful for us.

Just keep in mind, we won't be contacting you following this webinar or anything like that and we'll be using this data in the aggregate, in our memo.

Shawna

If I could just add, for a second, Rachael, too. You might have remembered that Lorraine said earlier that we want to know the region as well, so that type of service area is really going to help us with regional responses so that we categorize that correctly. That maybe in the Northeast, they might need some additional help in terms of tenant/landlord requirements or something like that, but they might have different needs in the Southeast, for example.

Rachael

Yes, absolutely. Thanks, Shawna. It'll be really interesting for us to match up the different locations folks are in versus their responses and also their agency size, things like that. I see about 30 people have responded to this question so far. That's great. I think we have about 60 or so, 65 folks on the attendee list, so I'm going to give it another minute or so and let as many folks as possible answer this question.

Just a note about how Mentimeter works, as we're going through this webinar, I will be changing the Mentimeter slide and if you are stuck responding to a previous slide, so let's say you're still submitting answers to the prior question, that's totally fine, but you might have to click, go to current slide at the top of your screen, either on your phone or in your web browser, so that you make sure you're answering the current question that we're asking.

But, we'll make sure we give adequate time for everyone to type in their responses, and I know this is the first time a lot of people might be using this website, so we'll definitely make sure everyone has adequate time to enter their answers and provide their feedback.

Shawna Can I also provide another tip too, Rachael?

Rachael Of course.

Shawna Sometimes Mentimeter, if you leave a question blank, it'll actually ask you, are you sure you want to not submit an answer? It'll give you that opportunity as well in case you left something blank erroneously.

Lorraine Shawna and Rachael, I just want to remind everyone, we're not collecting this information so we tie responses specifically to an agency. We're not going to report on that. It's as you both mentioned, it's very important for us to understand the issues in each geographic area, so please—we only have 42 but we have about 64 people involved, so please share this information so we can get started and move onto all the great questions we have for you.

Shawna Thanks, Lorraine. I was looking at a couple more coming in.

Rachael It looks like we're at 45, that's great. I'll give folks another 30 seconds or so to respond. Alright. While we take our last few responses in here, I'll get started talking about the first, or Shawna, actually, will lead into the

first set of questions that we are going to ask you, which will be about current services provided.

Shawna, do you want to get started with that?

Shawna

Thanks, Rachael. Lorraine mentioned we're going to collect feedback on four areas. The first one is current services provided and we actually have six questions that we're going to talk through. This is about all the amazing work that you're currently doing with your rental housing clients. This is really your opportunity to inform HUD's Office of Housing Counseling the number of clients that are at risk of eviction, and also the strategies that you have used that have been effective for serving those at risk of eviction.

Great. This is one of the most favorite types of questions that we get to ask using the Mentimeter software. This is called a word cloud. This particular question is about what topics does your agency cover as part of your rental housing counseling program? We're just looking for a list of topics and you can type in and those people that provide the same type of word will get bigger as we see, so there are more folks that are providing

unauthorized access, rental screening issues, those are bigger than some of the other ones.

We'll wait a couple of minutes and get the responses, and you can actually see the number of responses in the lower right-hand corner. Okay, I'm seeing credits, I'm seeing rights.

Rachael If you see something on the screen that also applies to your agency, go ahead and put that same word in because the words will get bigger the more people who respond to it. Right now, budgeting is the biggest because most folks are putting in budgeting, which is great. That makes sense. We have 19, results are climbing, 25 now. That's great.

Shawna Lots of fair housing. I see, I think, both lease and leases. Okay, fair housing is coming through loud and clear. It's so interesting to gather, now that everything is getting really small. Okay, lots of different topics we're seeing here but fair housing, budgeting, credits, budget, tenant rights, rights, those seem to be the most popular answers. Okay, wonderful.

Rachael Yes, it seems that we're still getting a few, which is great too. I think these word clouds are a really interesting way to gather feedback because at the end, you have a picture of what everyone is providing and it's really great to look at when everyone is done submitting their feedback.

Shawna Okay, great. I think some of the other questions will take longer, so we'll go ahead and move along.

Rachael Thanks, everyone.

Shawna Okay. This question is about what percentage of your agency's counseling services does rental counseling comprise? We have 0% to 24%, 25% to 49%, 50% to 74%, 75% to 99%, and 100%. We know that, as housing counseling agencies, you may offer a variety of topics. Some of you just do rental housing counseling, so we'll take a look at what responses you're providing in a couple of minutes. It looks like 75% to 99%, oh, changing over time. We know some of you just do rental housing counseling so we'll see if that 12% increases or decreases. Okay, about half the results are in.

Rachael If you're not quite sure what exact percentage of your services are rental counseling you can certainly use your best guess here.

Shawna Good point, Rachael. Okay it looks like 25% to 49% is in the lead.

Rachael I think we got about 47 or maybe a few more responses to that very first question where folks put in their information, so I'll try to monitor the number of responses we get and make sure we're allowing folks time to respond before we move on. It seems like we have about 45 right now which is great. If anyone else wants to submit their response, go ahead and get that in before we change the question.

I'll go ahead and go to the next slide.

Shawna Okay, thanks. Okay, so in a few words, how would you describe a client at risk of eviction? In this particular question, you're actually able to provide multiple responses, so you have several different fields that you're seeing on your screen right now. Go ahead and type in a response and you can hit submit and you can go back and keep submitting responses in terms of how you would describe a client at risk of eviction.

Okay, results are coming in. Okay, lots of non-payment. Okay, lots of non-payment. Okay, and then 30-days' notice. If you're seeing a response, and Rachael's going to scroll through, if you see a response that's identical to what you were going to write, go ahead and type that if you want to so that if you want to so that we see as many as possible in certain categories.

Rachael I'm seeing a lot of financial-related descriptions like living on a very tight budget, expenses exceed income, non-payment's coming up a lot.

Shawna Delinquent, non-payment, those were both the same category, so it's helpful, still a lot of 30-day notices. A few of you also mentioned the three-day-pay-or-quit which we know is a scenario that many of you folks are seeing played out in the rental marketplace these days, depending upon where you live.

Rachael Client that does not know how to be a good tenant, violation of lease, lease violation, those are all sort of about client education.

Shawna Oh, and somebody's reminding us it's not just about rent but also being behind on utility bills or maybe competing bills.

Rachael Good point. We've gotten about 122 responses so far which is really great. It means everyone is submitting a few different answers. That's awesome.

Shawna A couple of you mentioning some cost burden here where housing costs are 50% or more of their income. That's really helpful.

Lorraine I really appreciate the variety of responses because it gives us a great picture of all the different types of clients and their issues you're dealing with. So, thank you very much for sharing your multiple responses here. It's extremely helpful to all of us.

Shawna Great point, Lorraine, great point. Many of you mentioned unaware of tenant rights. A couple of you have mentioned that. Different types of living environments where it might be roommate changes, or loss of the primary tenant, and then no savings, no emergency fallback, all very helpful to mention.

A couple of you mentioned landlords. Okay, well I want folks to continue to provide responses but I think we have lots of feedback on this particular question. Thank you so much.

Rachael Thanks, everyone. I'll move on to the next question.

Shawna Okay, so the prior question where we did percentages was about your portfolio of who you're serving in terms of rental housing counseling. This question is about what percentage of your rental housing clients are at risk of eviction. We have the same percentages, 0 % to 24%, 25% to 49%, 50% to 74%, 75% to 99%, and 100%.

We're asking this question because some of you are primarily dealing with clients who are at risk of eviction and some of you may not be. Some of you may be helping them with many other issues. It's not the primary reason why you're seeing them, okay, or working with them.

Rachael Just like the other questions, feel free to use your best guess here. You might not know off the top of your head, or you might not have the data to back this up, but you could have a sense of how many of your clients you would consider at risk of eviction. It seems like we have 37 responses so

far, so I'll give us another few seconds for everyone to get their responses in.

Shawna Based on what I'm seeing so far, we have a split here between those of you, like a quarter of you are below 24%. That number just jumped up to 33%, so we're actually split here between a third of you, 50% to 74%, and 0% to 24%, and then the other categories.

Rachael Great, we've had 43 responses for a little while now, so I'm going to move ahead to the next question. Thanks everyone for responding to that.

Shawna Okay so this is a little bit different question and this we need to take a little bit more time with. This is going to be a ranking question, and so this question is about what are the most effective strategies for counseling clients at risk of eviction. These are five different answers.

You're going to be prioritizing them, one being the most effective strategy and five being the least effective strategy so you want to populate. On your side you'll see a number one or first and you go ahead and select among these five options which one is the most effective that you're doing. Then it'll have a plus sign, and then you fill out that particular

space with the second most and keep going. You're just going to rank order again from one being the most effective all the way down to five, the least effective.

Okay, great, we're starting to see some responses. Don't rush on this one, folks. You want to make sure that you have them in the right order. You can change your selection and go back and change. Just don't hit submit yet until you're happy with either all five or if you're just looking at maybe there's only two in here that you feel like are the most effective, you can certainly choose less than the five. You can choose the top three, whatever category makes sense given your experience in serving this particular client base.

Rachael

This is kind of a fun one to watch because the rankings might shift or you can see how many people responded to each one as time goes on so it seems like we have about 30 responses now, so waiting for a few more folks to get theirs in.

Lorraine

This is one in particular that we're very interested in seeing your responses in terms of developing more effective toolkits and training, so please take

the time to respond to this because that way we'll know what to emphasize in future technical assistance materials.

Shawna

That's really helpful, Lorraine. Thank you for mentioning that. I will also want to make sure that you know that if you don't see what you think is the number one effective strategy, stay tuned. We have another question for you. This is the results that we were commonly seeing, given our background and our experience, but we certainly don't think we have all the effective strategies so you'll be able to answer a subsequent follow up question in just a couple minutes.

Rachael

I'm going to go ahead and move on to the next question in a minute, but just a reminder that if you're still working on a response to something and we move along, you can still finish responding and entering your answer and then when you're ready to move and join us on the current slide we're looking at, you can click go to slide on your screen. It looks like we have most of our responses so far, so that's great.

It seems like creating a sustainable budget and providing access to resources are two top items [indiscernible]. Alright.

Shawna Okay, this is your opportunity to tell us other strategies that are effective for helping clients avoid eviction. In this particular one, it's similar to a prior question that we had, you can submit multiple responses. You can submit a response. It's going to show on our screen, and then you're able to submit additional responses. So, go ahead and see what you can provide in terms of other strategies. Again, if you like what you're seeing on the screen, go ahead, and type it in as well. I think the reasonable accommodation requests—

Rachael I'm seeing a couple of landlord responses, such as negotiating with landlords, talking to landlords about the issue, mediating between the landlord and the tenant.

Shawna Additional funding, lots of you are mentioning that, additional financial resources, similar thing, and arrangements.

Julie Shawna, I'd also like to mention too, if someone feels there's a policy that needs changing and that would allow them to more effectively help clients, try to be a little bit more specific because policies is a really big topic. It would be helpful if we knew what you were thinking in terms of policy whether it was a HUD policy, as state and local policy. Does it

apply to the tenant, to the landlord, to the housing counseling, or to HUD, or just something a little bit more specific?

Shawna That's helpful, Julie. Thank you for mentioning that. If folks see that, I think I mentioned a couple of these were one or two words, this is one where you might want to use some additional words because we do have the space here. I think it's limited—is this the one that's 240 characters, Rachael? Is that correct, maybe a little bit less?

Rachael Yes, there's definitely a character limit. I can't remember exactly what it is. Oh yes, 250.

Shawna Okay. I don't think we mentioned this on one of the other open-ended, but I see that making sure that tenants don't hold back rent. Again, that's something that in our experience and our research as well, that there does appear to be a lot of misinformation on there about withholding rent will get a tenant, will help with the situation. In our experience it often hurts, so I appreciate those that are mentioning that type of thing as we're rolling through here.

Lots of things on education, just educating tenants, landlords, rights, etc., all really helpful to mention. LT is landlord-tenant laws. Okay, okay, great. Lots of payment plans, things like that. Alright, I think we're going to move on, but this is really helpful feedback, really helpful feedback on what other strategies are effective for helping clients avoid eviction.

So, I'm going to turn it over to Rachael and she's going to talk about the next set of questions.

Rachael

Great. Thanks, Shawna. Now, we're going to move into the questions that focus more on the data that agencies are using. HUD is really interested in learning more about how agencies are currently using data to serve their clients and what are the data needs that agencies might have?

Your responses to this set of questions will help inform the development the future HUD resources and guidance regarding the use of data and also just give us a general sense on how agencies might be using data. For example, if you're utilizing data sources that we weren't aware of or anything like that, that will be really helpful for us to know.

Our first question is, what is the primary eviction-related data source that your agency uses when analyzing your targets or risk area? Please just select one response here. That's all you'll be able to select, so even if you're using multiple data sources, just select the primary one that you use. If you're not using any data, that's totally fine. There's an option for that. Just select, we do not use eviction-related data.

Alright, great. We have a couple people saying they use 9902 data. The majority of people are saying that you do not use eviction-related data. A couple of people have selected national level. A number were pretty evenly split between state and local level and client level data. You'll have an opportunity to provide more information on the exact data sources that you're using, but this should give us a sense of the data sources that folks are using most frequently.

It seems like we've gotten 42 responses so far. So, give another few seconds for folks to respond.

Shawna

It is an interesting mix of responses so far. I'm excited to see the last five or six.

Rachael Alright, it seems like we're staying pretty stagnant around 42 responses here. If you're still working on that question, you can go ahead and get that in while I move on to the next one.

Alright, so this is an open-ended question. It's a follow up to our previous question. Be specific in what national, state, or local data sources you are using. You can submit multiple responses if you're using multiple different data sources. This will be interesting to see since we got a mix of responses on the last question, it will be great to see what exactly folks are utilizing.

Shawna Just like Julie said earlier, census, it's good for folks to mention census, but if there's any particular type of data set, say census and then give us the data set. I mean we want as specific as you all can make it.

Rachael We're getting some point-in-time count, HMIS data mentioned, a few folks have said census like Shawna mentioned, and internal database. If you're collecting internal data from your clients, outside of the 9902 data, if you want to enter a response that goes into more detail about what data you're collecting, that could be helpful too. People giving us websites. I

love to see that. That's super helpful. If you're going to a specific website, you can go ahead and put that in.

Shawna Okay, someone wrote in federal database. If you can be more specific on which database, that would be wonderful. Anybody writing in about the 9902, it would be very helpful if you can give us what specific data you're looking at in the 9902.

Rachael If your CMS is creating special data sets or maps that you're utilizing, you can write in the name of your CMS file.

Shawna Good point, Rachael.

Rachael The way this question functions is we'll see new responses as they come in but I think it'll keep scrolling through our old responses as well. It seems like we've gotten about 55 answers, so give everyone a few minutes to enter some additional responses if they have any.

Shawna Eviction map, if you're also using eviction map or others, again you can repeat the answers here. It's very helpful if we see more than one answer.

Urban Institute, National Low Income Housing Coalition is also mentioned, conversation with courts and legal aid.

Rachael

Alright, great. We've had 60-ish responses for a little while now. I may go ahead and move on, but if you're still typing out your answer, certainly complete your typing, and enter that before you move on to the next slide.

Alright, so this is another multiple choice question. You're allowed to select multiple responses, so we're interested here in finding out which 9902 Section 10 category do you typically choose for preventing eviction? In addition to 10C, creating a sustainable budget, we assume that most clients that are at risk of eviction, your agency is attempting to create the sustainable budget with them so that's why we don't have that listed here, but the ones we do have listed are 10H, avoided eviction after receiving housing counseling services, 10I, improved living conditions after receiving housing counseling services, and 10B information received on fair housing, fair lending, or accessibility.

Shawna

Again, as Rachael said, this is what you typically use for your impact that you're making with your clients.

Rachael Yes, thanks, Shawna. Our next question is an open-ended question about why you're choosing these impacts but this will give us a good sense of how folks are typically reporting their data, maybe reasoning behind choosing some of these outcomes over other outcomes or trends we're seeing in the data. It'll help us understand that 9902 data a little bit better when we look at it every quarter.

Lorraine Shawna and Rachael, I just wanted to add that a lot of times, when agencies are contemplating their section 10, they may trip over the word sustainable. I just want to remind everybody, your number of clients that you create a budget for in 10C, that number should vary the same as, or very similar to the number that you report under Section 9 for one-on-one counseling. I know that's not really relevant to this particular topic, it applies in general to all types of counseling services, but I just wanted to make the opportunity to say that because many agencies get confused by that word sustainable and we're actually going to be revising our 9902. One of the proposals is to remove that word sustainable.

Shawna Thanks, Lorraine, I think that's really helpful. It also contextualizes this a little bit more as to why we might have said, in addition to 10C, because many of you are choosing 10C, if not the majority of you as well as any of

these other three impacts, 10B on your housing information, 10H on avoided eviction, or 10 I on improving living condition, and as Lorraine mentioned, more than one impact could also be chosen for any of your clients.

Rachael Yes, thanks, Shawna and thanks, Lorraine. We have about 37 responses, but I know that we have a few more people on our response list than that, so I'll give everyone a couple more seconds to respond.

Shawna I'm going to guess, too, Rachael, that some of the folks that haven't, maybe they don't like typical. Maybe they're like it's individualized and, as Rachael said, you're going to be able to give us more feedback on what you do in the next question.

Rachael That's a good point. Thanks, Shawna. Yes, I'll move on to that next question now. Like I mentioned in the previous question, how are you determining which categories you choose in Section 10 for clients at risk of eviction? You can submit multiple responses here. Maybe, for certain types of clients, you choose specific impact for one reason and other types of clients, you choose a different impact, or maybe there's a few different criteria you're using.

But if you're not typically choosing Section 10H Avoiding Eviction, it would be interesting to know why not, if there's a reason or if you always are choosing a certain category it would be good to know that as well. A few people are saying it depends on the client situation; the client self-reports improved living conditions, that makes sense; based on your follow up.

Shawna

And it might even be, so at least one person mentioned all clients are given Fair Housing and Tenant Right guides. It might be part of how you're managing or how you're implementing your rental housing counseling that that might be the focus of your rental housing counseling, so of course you would choose the fair housing as the outcome, so that makes sense. It may be your program that's driving it in some instances and it might be the client's outcome needs, what's in their client action plan that drives it, or self-reporting. This is all really helpful.

Rachael

Yes, definitely. And if you find it hard to report on any of these outcomes for whatever reason, you can also include that information here as well. There's someone saying often we do not have follow up around when a

person experiencing a possible eviction is actually evicted. That's makes sense since clients are moving around and hard to conduct follow up with.

Shawna

Right. It could be a really tenuous situation and things can change quickly. Difficult to choose between responses because they're too generic and general. Okay. I'm going to recommend we move on, Rachael, but we are going to ask toward the end, too, where keep thinking about these impacts in 9902 and what HUD could provide in terms of follow up technical assistance, in terms of guidance that could be offered about reporting, things like that. We will cover that in the last set of questions.

Rachael

Yes, thanks, Shawna. I'll move on. We have two quick questions, won't spend a ton of time on these because they're simple, yes/no. The first one is, do you need assistance from HUD in reporting and analyzing client data? We'll just give everyone a few minutes to respond. This would be helpful for us to know if HUD could provide more assistance in reporting on the 9902 or analyzing your client data or anything like that.

Shawna

Yes, and I just want to highlight, this is both the reporting, as Rachael said, the 9902 as well as analyzing what you receive from clients or what

client data resources are available, so this is really two different pieces, but if HUD can be helpful in this area, again, we're going to collect, at the end, your ideas around what would be helpful specifically, but go ahead and let us know now, yes or no, whether or not that would be helpful.

Rachael Alright, I think we have 38. If anyone else has their response, go ahead and enter and then I'll move on in just a second.

Shawna And I guess I don't want to discourage people, even if the majority of the folks are saying hey, no, we got this. There's still a good third of you that would like support in this area so we want to hear from you too in terms of what your needs are, so don't feel like majority rules all the time.

Rachael Yes. Thanks, Shawna. Alright, so I'll go ahead and move on to the next question. It seems like we got about 40 responses there. So, do you need assistance from HUD in analyzing other available data? So outside of what you report in the 9902 or what you're collecting from clients, maybe there are other levels of data that you'd like to know more about how to use or access and analyze for your needs. Again, simple yes/no and then in the next question, we'll ask you, for those of you who said yes, we'll

ask you a little bit more about what types of resources or tools could be helpful to you.

Shawna

And the other thing I'll mention too is that HUD provides a lot of technical assistance and tools and resources. Sometimes it's as small as a resource page on the HUD exchange, sometimes it's a webinar, sometimes it's online training, sometimes it's like an in-person conference. In terms of HUD supporting, it's HUD and their partners. It could be anything under the sun here, so if HUD's going to provide you with help, would that be helpful in a small, in a large way. We're really collecting just anything and everything that if you think HUD could be helpful here, then please say yes.

Lorraine

And, Shawna and Rachael, I'm really curious, especially the third of the folks that said they don't use any eviction-related data, if you could let us know if you answered that you don't use the data, would some training be helpful to you.

Rachael

Yes, good point, Lorraine. I'll go ahead and move on to the next question so that we can get your responses about what type of resources that HUD could offer to support you. So, if you responded yes, we'd really like you

to answer here in more detail about what could be helpful to you, but if you responded no, also feel free to respond here if you thought of something since you answered the question, that's totally fine, or if you have more to say, that's great too.

So the response we have so far is that you need a data source. If you could provide more information about what types of data sources you need or what types of data sets you'd be looking to look at, that would be helpful.

Shawna And I agree with you, Rachael. I just took that to mean there's eviction data and eviction labs [ph] that those at risk of eviction that getting a source for that might be helpful.

Rachael Yes, definitely. Someone asked if we're interested in policy change suggestions. If it's related to data, then certainly, you can put that here. If it's related to other policies then we'll have a space for that in a few questions from now.

Shawna Yes, thanks for that. So, a couple of HUD exchange items are listed here about finding resources, answers, tool kits, webinars, more information on how to interpret questions in the 9902. Again, if you see an answer where

you'd like to just—you agree, go ahead and just type in the same answer so we know multiple people need XYZ on the HUD exchange or XYZ on the 9902. All that would be helpful. Local/national data how each state compares; that might be interesting in terms of tenant/landlord law.

Rachael

Alright, we're at about 20 responses. If anyone else has submissions, please get those in now before we move on to the next section. Alright, I'm going to go ahead and move along to our next set of questions.

Our next set of questions really revolves around improving assistance. In this section, we want agencies to tell us how they believe their services to at-risk clients could be improved and what types of training or resources the Office of Housing Counseling or training grantees could provide to assist in these efforts. So far we've learned what services you're currently providing as well as what services you would—what data you're using to provide those services and in this section we'll learn more about what you would like to provide.

So, in one or two words, what does your agency need to more effectively help clients prevent eviction? This is another word cloud so please keep

your responses brief and if you see something on the screen that you agree with, you can absolutely type that in again.

Shawna No surprise that funding, money, just cause—

Rachael Just cause section, yes.

Julie So, Shawna, what do we see—can we just talk briefly about the difference between funding and money. Is money something we give to the clients and funding something that goes to the agency or are these kind of the same thing?

Shawna Yes that's a good clarification. If you mean funding for your agency, write funding. If you mean money for the client, write money.

Rachael I see affordable housing options, legal help, funds tied to education, funding for staff. People are getting more specific with the funding. That's helpful too. Follow up, more staff, landlord engagement. We have about 42 responses so I'll give folks a bit more time.

Shawna I think because it's 3:00 we can also—

Rachael

Yes. Alright. I'm going to move along to the next question. As Shawna pointed out, I think we're going to pick up the pace a little bit to make sure we get to everyone's questions and have time for verbal feedback. So, the next question is, if you had unlimited funds, what services would you provide to clients at risk of eviction? So the options are, continue current services but serve more people, expand service area and add service delivery options. So if all three of these would be something your agency would do, you can go ahead and select all three, or just select the ones that would apply to your agency. Again, this is if you had unlimited funds. Obviously there are barriers to accomplishing some of these at the current moment for your agency.

Alright, so far pretty evenly split responses, but most folks are saying continue current services but serve more people and then the next highest one is add service delivery options and then a good amount of you would also choose to expand your service area. Great. I think that's helpful data for us to have. I'm going to move on to the next question but if you're still working on that, you can go ahead and submit your answer while I move ahead.

So this is another open-ended question: what training, resources or tools do you need to better provide rental counseling and eviction prevention services. So we have that word cloud in the beginning. I think this is focused on specific resources training or tools that would help your agency provide rental counseling and eviction prevention services. Alright, more training on budgets, state-specific landlord/tenant laws, staffing, consistent guidance; if you said consistent guidance, if you want to be a little bit more specific about which guidance should be made more consistent, I think that would be helpful just to target specific ways HUD could help. I'll scroll down the screen, fair housing, more staff, more affordable housing options, flexible funding.

Shawna

Lots of folks are mentioning legal and what the options are there.

Lorraine

I think this question, in particular, we'll be able to share this with our training providers. In addition to ICF, we also have four FY18 training NOFA grantees that received funding and we always like to share with them additional training topics, so the feedback on this, it will be great for us to provide to them, so thank you very much for providing these answers.

Shawna That's a great point, Lorraine. Lots of partners that you can provide this information to. Okay, great.

Rachael Alright, so I'll move onto the last section now which is federal, state and local barriers and Shawna will cover those questions.

Shawna Okay. Thank you so much, Rachael. So we have five questions here and we're primarily focused on barriers. These are barriers that affect your client, barriers that might affect you as a housing counseling agency. Okay. This is one of those ranking questions and we really want you to rank what is the most significant barrier down to the least significant barrier. This is for the client so, what are the most significant barriers to a client avoiding eviction? And go ahead and rank order right now, and this one I do want you to make sure that you take a little bit of time with, you want to make sure you have some good answers here. Again, it doesn't have to be the top six here. You could do the top two if you would like, top three.

So we have change in employment, not enough emergency savings, lack of knowledge of tenant/landlord laws, lack of decent affordable housing, maybe there's unclear lease or contract agreements, or finally, a lack of

community services. Okay, you folks are pros now at the rating and ranking. I can see the responses coming in. About half reported at this time. It's neck and neck with lack of decent affordable housing and not enough emergency savings.

Rachael We have about three-quarters of you responded so far so I'll give it another few seconds.

Lorraine This is a very important section for us so please take a moment and answer this question for us. It will be very helpful in our feedback to Congress.

Shawna Thanks, Lorraine.

Rachael Great. Looks like we got a few more responses in the last couple of seconds, so not enough emergency savings is in the lead but the others are weighed pretty significantly too.

Shawna This also helps prioritize topics and things that should be covered first in terms of technical assistance or training. This can be used in a variety of different instances.

Rachael Yes, definitely. So, I'll move on to the next question, but if you're still working, by all means, please continue filling that out. I know you could still be rearranging your options.

Shawna So the last question was about the client. Now we want to hear about the most significant barriers to you as an agency assisting a client avoid eviction. So, is it insufficient agency funding? Is it inadequate staff training or knowledge? Is it inadequate community resources available for referrals? Is it the lack of landlord/tenant education on their rights? Is it possibly ineffective state/local tenant housing or property laws? Is it the lack of affordable housing options in the community?

Responses are coming in. So far I'm seeing, I'm just going to do the least significant barrier is inadequate staff training and knowledge, so at least so far it's you have the knowledge but maybe there's the lack of options for you, lack of funding, lack of community resources for you to refer people to. Let's see what's going to win out in terms of lack of affordable options in the community or insufficient funding. That seems to be the top two.

Rachael Yes, and we've had about three-quarters of people respond so far, so that's great. Keep getting those responses in. Alright, and it looks like lack of

affordable housing options in the community has been pretty strongly in the lead for a while now. We have 36 responses. I'm going to go ahead and move on to the next question, but if you're still working on your prioritization, please continue and submit that.

Shawna

Okay. This is really important to try to get a handle on. So, which level of government could affect the most change on eviction prevention: state and local, HUD's Office of Housing Counseling, or is it other HUD programs? So there are many HUD programs there, but you're going to choose one and then we have a follow-up question to that. Okay. Neck and neck with other HUD programs. It's almost like I can't decide—oh, housing counseling or is it other HUD programs? I think state and local may be the top winner, but I think it's the second and third that I'm unsure about.

And maybe you don't work with other HUD programs but there's homeless programs out there, there's public and Indian housing, could be a shared responsibility at HUD and we'll get to that in the next couple of questions but just trying to pinpoint where the most help could potentially be, or maybe what partnerships—maybe it's HUD Housing Counseling

partnering with another part of HUD to help deliver some answers. But vote for one here. We just have a couple more responses.

Rachael Yes, it seems like most have come in so I'll move right along to the next question.

Shawna Okay. So, this is an open-ended, multiple responses; so, what types of changes could be implemented? This is by other HUD—this is not Housing Counseling, this is other HUD programs, state or local government. Overwhelmingly you said state and local governments in the last question so we want to hear a lot of responses there, but if you do happen to work with other HUD programs or would like to see them do something, you can also provide responses.

So HCV is housing choice voucher funding, more vouchers, okay. Again, you can repeat answers if you see an answer that that's exactly what you would say. Less reporting, okay, and again, this is other HUD programs, state and local governments. We'll get to Housing Counseling next in another question. More vouchers, more vouchers. Okay, great. Housing subsidies; hopefully you mean vouchers there. Education of landlords,

let's pick up some local things here, education of landlords, education of clients about resources available.

Rachael Yes, and if there are specific policies in your service area that you think could be changed or specific laws or regulations, you can go ahead and write those in because it's being [ph] collected here, regional information so we can map that to where you're located.

Julie Shawna I think that this might be a good place, too, to think about the policy issue, because I think that we all understand that resources, financial resources, funding and that is always limited anywhere in the government, so what other types of changes. So if you are dealing with clients specifically that have housing choice vouchers or are trying to get housing choice vouchers, what policies, what—

Shawna What are some impediments? Yes.

Julie Yes, what are the impediments and what could we do to make that better?

Shawna Right. That's a really good point. So I think we hear funding loud and clear but let's touch on some of those other categories of policy changes.

So, non-discrimination against voucher holders, well, where is that handled? Maybe HUD's involved in that but there are some local and state governments that are trying to tackle non-discrimination of income source. Okay.

Rachael Alright. We have about 62 responses. I'll give it another few moments and then I'll move along to make sure we get to all of our questions.

Shawna Okay, just cause came up on local policies addressing slumlords, so something around property standards, it sounds like folks are advocating. Very helpful. A couple of those about the FMRs, the fair market rents, that is outside of HUD's housing counseling program and to make sure that it's more realistic in communities. That's helpful to mention.

Rachael Alright, so 75 responses. That's great. I'm going to move it along but if you're typing something, certainly make sure you submit that before you join us on the next slide.

Shawna This is all really helpful. Thanks for pushing that, Julie. Okay, so this is about what can the Office of Housing Counseling do to assist agencies in more effectively serving clients at risk of eviction? These are specific—

and multiple responses are allowed here, so you can submit a response and then think about what you want to say next and then submit another response, but this is what they could do and I know folks mentioned reporting on the last one, but maybe beyond reporting, what could they do in terms of policies to more effectively help you serve clients. What could they do? Funding, okay.

Tell us more about what you mean about flexible funding. That would be helpful to know more about that. Okay, more marketing on the program. Okay so maybe they could specifically advocate for prevention funds. Training on available resources, so just what other resources might be available. Okay, so the point in time count is something that is done with the Continuum of Care programs. We might have that answer go into the last bucket. This is HUD's Office of Housing Counseling, what could they do, specifically?

More examples of templates that can be used, so maybe it's a client action plan that's specific to eviction prevention. That's an interesting idea. Additional training on the prevention of eviction. Media campaign so renters and landlords know about counseling, okay. So there might be an outreach role here. HUD has a great outreach partner, CMR, that might be

able to help with that. Re-entry into housing a priority, okay, so those that have already faced an eviction, that they can re-enter. Other funds for— they would like to advocate for funds to be used for other costs that the client may be able to use to apply for a job like clothing, things like that, okay. Maybe those are like pass-through funding.

These are coming in fast and furious. I know a few are repeating, but keep typing. We have 35 responses. Advocate for abbreviated license for— okay, so somebody wants a fast pass for just rental counseling for certification or approval maybe.

Julie

I see a comment, COC [ph] and HUD Housing Counseling should work better together. Any other HUD programs that you all would feel there's a disconnect between housing counseling and other HUD programs?

Shawna

Good follow-up question, Julie. There seems to be a natural link between Housing Counseling, particularly those at risk and the Continuum of Care programs since they work with those that are at risk of being homeless, who are homeless, etc. They're in the re-housing business, but any other programs?

Rachael Alright. We have around 40 responses. Do we want to move on to the final question about other thoughts folks may have?

Shawna Sure, let's do that, but definitely, housing authorities, Julie, were mentioned.

Rachael Yes, definitely. Keep typing your responses if you're working on them now and get those submitted. I see 46, so that's great.

Shawna Separate rental and mortgage counseling, okay. Yes, so this is any other final thoughts to share about rental housing counseling and eviction prevention. This is like your time, that if we didn't cover it, we want to hear any type of final thoughts, so we'll give this like maybe a minute and then turn it over to Lorraine to do the open-ended discussion. Maybe some of you that have a final thought here, we may ask you to call in and share your specific thoughts, so go ahead and type in your answers about anything else that you think should be here that we did not discuss.

Rachael And if you don't have anything to share that we haven't covered, that's totally fine. That means that we did a good job covering the different topic areas today, but great. So it looks like someone said make it more

public [indiscernible] landlords/owners know why it is important to educate their community and communicate in an effective way with their landlord.

Shawna

Yes, it seems like a lot of folks are advocating for some sort of public service type program that could be helpful to get clients, for landlords and tenants to know their rights, basically, like a know your rights type thing. Pre-rental information, so basically like before you rent, how to be a good renter and how to prevent eviction later on. Landlord outreach, transitional rental and, what is that, domestic violence, yes, feeling sad that their community doesn't have a program or resources available to help folks with rental assistance. I don't know what—oh, CES is Coordinated Entry System, oh my gosh, I had to think about what that acronym meant. So, the Coordinated Entry System in the Continuum of Care and eviction prevention, that's a really great point.

Okay, so keep those coming because Mentimeter will be open if there are any final thoughts. I'm going to make sure that we turn it over now.

Thank you so much for everyone who provided their feedback through Mentimeter and I'm going to turn it over to Lorraine and we're going to

get started with any type of verbal feedback that you folks would like to provide. Lorraine?

Lorraine

That sounds great. Thank you very much, Shawna and Rachael. We got some fabulous responses. Thank you very much, everyone, but don't hurry up and leave, please, because after—we are going to spend about 10 minutes, possibly up to 15 depending on your level of participation, but after that, we're going to have one final Mentimeter question. That is going to be critical feedback for us to let us know how you think this new Mentimeter process is working for stakeholder meetings.

But right now, we have some opportunities and Julie and I are going to focus on some specific questions up front first before we open it to general comments. Terri, would you please provide everyone instructions on how they can participate in the discussion? Terri, are you still there?

Moderator

Pardon me. [Operator instructions].

Lorraine

Okay, great. I'm going to let Julie start this discussion. Julie, what would you like some more information on?

Julie Thanks, Lorraine, and thanks, Shawna and Rachael. Good discussion. And thank you, everybody, for your contribution. This is really, like Lorraine said, it is super important for us because a lot of the information that you're giving us today, we are going to take back to our leadership team and then on to Congress, so it's really important.

I have a question, just briefly, on the landlord engagement comment and I'm wondering, more specifically, what would that landlord engagement look like? For example, would it be a referral to their tenants to housing counseling? Would it be landlord training? Would it be HUD's change to the lease provisions, maybe giving people more time to pay their rent or opt for flexible payment plans? I'm curious about what that landlord engagement would really look like. Any comments on that?

Shawna Okay, and Julie, is it okay if folks also type into the questions box any of their feedback on landlord engagement? Would that be helpful?

Julie Sure.

Shawna So one thing about the questions box, when you type in, that's really helpful because that's something that we can use after the call as opposed

to the chat box. Please do not use the chat box. The questions box is the one to use. Okay?

Julie Terri, is there anyone in the queue.

Moderator Not at this time. [Operator instructions].

Lorraine Okay well, while we're waiting and having them mull over that question, I kind of have a follow-up question that's related to what Julie's talking about. In the landlord engagement, one of the responses many had was more landlord education. I have a two-part question for landlord education. Many of you responded that you would add services if you had more money. I'm really curious if landlord education is something you would like to add for a service? And also, what kind of training would you like to see for engaging landlords? Some of you also mentioned mediation, so if you could give you some feedback on that, it will be very helpful when we design future tool kits and we talk to our training providers on what kind of information they can provide.

So, do you have any feedback on educating landlords, please? Terri, do we have anyone in the queue?

Moderator Not at this time. [Operator instructions]. And we'll go to Brenda Lano [ph]. Please go ahead.

Brenda Hi. My name is Brenda Lano, I'm with the Carver County Community Development Agency. We have started doing landlord engagement. We do quarterly meeting with local landlords. We teach them all types of landlord/tenant law, fair housing, the benefits of accepting vouchers, those kind of things. I think that one area that would be very helpful is to have that fall under HUD Housing Counseling so we would have a means to pay for those classes. Currently we're doing those all on our own and then maybe we would be able to tie those to Housing Counseling and encourage a landlord to maybe allow someone 30 or 60 days to engage with a housing counselor to see if they could improve their situation, get the community connections or learn to budget.

Lorraine Oh, great. Thank you very much, Brenda, for sharing that. And so, as a follow-up question, would you kind of like to see that possibly as a category on 9902 under group education, educating landlords, possibly?

- Brenda Yes, it would be great because then it would a funding source for us to be able to pay for a certified trainer for fair housing to come in.
- Lorraine Oh, great. Well, thank you very much for your feedback. I really appreciate that. Does anyone else have a response for us, to either Julie or my question?
- Moderator [Operator instructions]. And right now there are no questions in queue.
- Lorraine Okay, I'm going to turn it over to Julie to ask one final question before we return to Rachael or Shawna and Mentimeter.
- Julie So, Lorraine, the only other question that I actually had, which is really still related to the same topic, was just briefly, yes or no, could landlord/tenant education open opportunity to affordable housing? So where we saw a lot of the responses said we need more affordable housing and could there be more opportunity in affordable housing with more education for landlords and tenants? How to be a good renter, will that allow me to stay in affordable housing for a longer period of time? If I'm a landlord, how do I work with somebody who needs affordable housing?

So, really the question is, what types of landlord and tenant education and I think we just touched on that, so we might just want to move on because I think this is something that's sort of included, and it was included in our response from Atlanta [ph].

Lorraine

Well, you make a really good point, Julie. If you have good tenant/landlord relations, you have less evictions. You're helping to house people in affordable housing longer. So, I think you make a really good point there, and I also want to encourage everyone, please, if you didn't want to say anything verbally, please use the chat box, and also if you think of something down the line and you want to add to it, you can also send to housing.counseling@hud.gov an email response and just put Rental Evictions in the subject line.

With that, let's go ahead and, Terri, is there anybody in queue before we go back to Shawna and Rachael and Mentimeter?

Moderator

We actually have Patricia Robb [ph]. Please go ahead.

Lorraine

Oh, great, Patricia.

Patricia Yes, can you hear me?

Lorraine Yes.

Patricia Okay, great. I want to concur also with the other speaker that was stating one of the biggest things that I see when I'm working with housing [indiscernible] rental housing personnel is that they don't see the importance of their clients having, I would say, and we hit it again, over and over, education coming from HUD Housing Counseling agencies. It is so important, and then they also are being made aware of their responsibilities as far as what they know, as far as their guidelines, making sure that everybody's on the right page.

I do believe that when clients have proper financial capability, being educated as far as their responsibilities; if this is done and that team is beginning to work together on a better level, and they being aware of the fact that, you know what, housing counseling is so important. See, they don't even realize that housing counseling is important and that they need to, and make sure we are all on that same page because, as a result, it's not taking place and clients are slipping through the channels, more or less.

So, I concur, that's one of the main things and having it on, like we talked about, the 9902 funding for those areas. I think it's so important. I believe we'll be able to catch more clients as far as being in a preventive measure than anything.

Lorraine Absolutely. Thank you, Patricia, and our Deputy Assistant Secretary, Sarah Gerecke, one of her comments she says is, we want housing counseling not to be the best kept secret.

Patricia I agree.

Lorraine Yes, we hear you on that and we're working hard to get the word out. Thank you very much, Patricia for sharing. Really appreciate that. Terri, do we have anybody else in queue?

Moderator Not at this time.

Lorraine Okay, I'm going to turn it back over to Shawna and Rachael.

Shawna Okay, thanks, Lorraine, and please, some of you have already provided in the questions box, some answers to some of Lorraine and Julie's

questions. You can continue to keep those up but make sure you use that question box because that's the only feature of GoToWebinar that will record your answers which is why we're using Mentimeter for a lot of your feedback.

So, did the webinar meet your expectations? This is going to be hidden responses, so just please vote now: yes definitely; different than expected, but effective; did not meet my expectations. Those are your three choices there and you might need to log back into menti.com if you're timed out. If you do you will see the code again and the code that you can use, Rachael, can you just read that out for folks?

Rachael Yes, so that's 732723 if you need that code again.

Shawna Okay, thanks so much. As Lorraine said, this is the first time we're using Mentimeter in a webinar so really, part of this is you're judging us or giving us feedback on Mentimeter in terms of how that worked. There's a lot of feedback and I'm sorry if we didn't say this earlier, there's a lot of feedback on this topic and so we really wanted to use Mentimeter to do as much of the heavy lifting as we could through that particular polling software.

So, while you're providing that feedback, I just wanted to do a little bit of wrap up. Again, we mentioned that we, as ICF, or a technical assistance provider, we're going to use your feedback, all your really helpful feedback today for two purposes: to look at what technical assistance tools, training and other needs might be solved by not just us but with HUD, their training partners, CMR for outreach, etc.; and then also, the Office of Housing Counseling is going to provide a memo to Congress in the month of June, so pretty quickly, on any type of feedback for them in terms of the prevention of eviction. We just really appreciate you telling your story today.

Then we do have a resources slide, Lorraine mentioned, if you don't mind sharing that, Rachael, in the middle of this page. If you have any further feedback that if we can't capture it here, you can always email housing.counseling@hud.gov and you might put in the subject line there, Stakeholder Webinar on Eviction Prevention, or something like that just so it routes to the right people if there's anything that we didn't cover today. Then we also provided you with a couple of resources here such as the counseling page on the HUD exchange and also the Bridge Newsletter as well.

We want to thank everyone for participating today. We know this was a part of your day spent with us and we just appreciate everyone's feedback.

Moderator

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