

**PHA Best Practices During COVID-19 Webinar Series  
Preventing Shortfall in HCVs-20210610 1730**

**0:00:00.0 Sieglinde Chambliss:** Good afternoon everybody. Hi and welcome to our training session today on preventing shortfall for HCVs during a pandemic. We're happy to have you here today. And first, I want to go over some housekeeping rules... Oh, let me start with introduction, I'm sorry. I'm Sieglinde Chambliss. I will be your narrator today for the particular training session that we are just starting for preventing shortfall. And I want to go over some housekeeping rules just to make sure we have a smooth training session for everybody and experience. Remain muted during the webinar unless invited to unmute. Questions can be entered in the Q&A section throughout the presentation and will be addressed at the end and at intervals during the webinar. This webinar is being recorded and will be posted on the HUD Exchange website at a later date.

**0:01:05.9 SC:** So I would like for you to know that we will have, during this particular training session, some poll questions. And we also will have some questions that we're just gonna post out, and we'd like to have your participation to share with us your experience in regards to this or open up for questions, and hopefully, we can have a lively discussion and learn from each other during this particular presentation. Next slide, please.

**0:01:40.2 SC:** So we talked about this is training for preventing shortfall in HCVs during a pandemic. Next slide. We have an agenda prepared. We will have introduction, determine your PHA's current contributors and causes related to shortfall, funding, tools, and strategies for PHAs. And it has certain sections that we are addressing. Next slide, please. The overview on this presentation and discussion of the importance of understanding your housing strategy when facing a housing assistance payment shortfall, so this strategy and introduction will address shortfall present housing agencies with several challenges. We will focus on contributing factors and causes related to a shortfall. We will explore current funding availability when you discover you are in shortfall. And additionally, we will discuss tools and strategies for consideration. Lastly, we will discuss data, data quality, and data accuracy. Next slide, please.

**0:02:56.4 SC:** So what is shortfall and what implications does it have on the housing authority in the short term and long term? Shortfall exists when any authority is in a position where budgeted HAP dollars and HUD-held reserves can no longer cover necessary HAP outlays for landlords through the calendar year, and due to any of the following reasons: You did not use your analytical tool like the Two-Year Tool to see that you cannot pay your current HAP obligations; there was over-leasing. And here is an important reminder, shortfall-certified funding cannot be provided to address a shortfall caused by over-leasing; Increased per unit cost, as we are experiencing during the COVID-19 pandemic; And excessive utility allowances that if you observe, you could consider potentially improvements like solar installments or panels, update the rates and perform your consumption study to help bring the excessive utility cost down. Next slide, please.

**0:04:19.8 SC:** Long-term, meet the housing needs. Long-term, you will not be able to meet the housing needs of the community. Ports may need to temporarily suspend due to lack of funding, and you may need to suspend project-based voucher contracts for new construction. The short term I skipped that... I'm sorry, you may be able to cure the shortfall, by temporarily stop issuing vouchers for your agency and not absorbing the ports. Next slide, please. I would like to take this section to open up for polls to just put a pause on this particular material and hear from you. And the polls are just literally yes and no questions, and the poll will open up for you momentarily, and you will have two minutes to answer the poll questions. Do not be shy. Please let us know. The questions are: Are you at utilization capacity? Yes or no. Is your PUC growing? Yes or no. Have

you performed rent reasonableness studies? Yes or no. Are you experiencing an influx of interim changes due to job loss? Yes or no. So please take the time. The poll is open for you for two minutes. We are 30, about 45 seconds into the poll, so plenty of time. Think about these questions. And let us hear from you.

[pause]

**0:06:12.1 SC:** We reached the one-minute mark, so plenty of time. It's only four questions.

[pause]

**0:06:42.7 SC:** And we have about 30 more seconds left to answer the questions in the poll. And it will help us greatly if you take the time to just check the bubbles, yes or no, and then we will share the results with everybody. A few more seconds. Five more seconds. Alright, and thank you very much. The poll is closed, and we will now be compiling the results of the poll. It will take us about a little over half a minute to compile the answers, and once I have those answers, I will share them, you will see them displayed and everybody will be able to see the results. Alright, so no issue with utilization, PUC is growing. Yes, you have performed those rent reasonable studies and you are experiencing an influx of interim changes, just like we were thinking. I really appreciate you having taken this time to participate in this poll. So now I don't want you to be shy, next slide please, because we are opening up for group discussion. We want to hear from you. Have you experienced a growing per unit cost, PUC during the COVID-19 pandemic? And can you identify the causes?

**0:08:19.2 SC:** So please don't be shy. Raise your hand. Let us know that you want to participate and share your experience with us and with your peers. We would like to hear from you, and then when I call you out, we will actually open up the mic and you will be able to speak up and share with us. Do we have anybody? It's really no pressure. These are your peers, if you're not quite ready, I understand. We can go deeper into the material as you think about these particular questions and then potentially share with us. So if we don't have anybody yet, that's fine. Moving on in the presentation. Can we go to the next slide please?

**0:09:10.2 SC:** Determine your PHA issues, causing the shortfall. There's certain areas you need to explore to determine the cause of shortfall, and below are a few examples. Rent reasonableness. Have you performed a study? And as we already saw in the poll question then, yes, you are on top of this particular topic. Interim changes. Can you quantify how many interim changes you have had to process since the pandemic started due to loss of income? The data consistency and quality with Voucher Management System and the PIC, the PIH Information Center, in short PIC, and the need for the review between VMS and PIC data against accounting records. Are you using your Two-Year Tool for your trending PUC? Are you observing an upward trend in the tool? And for mobility and portability, have portability vouchers to high rent district affected your ability to manage your HAP?

**0:10:22.8 SC:** So with that said, we are going into our next important poll because that will help us through the material, next slide please, and we will be opening up another poll where we would like to have your participation. Two Minute poll will be open for you. Again, only yes or no questions asked. Do you have dedicated staff that monitors the numbers? Do you use the Two-Year Tool? Do you frequently update your Voucher Management System data? Do you perform quality control,

QC on your data? Do you work closely with Finance? And are you one of the authorities that needed shortfall funding? So I know there are six questions, you have two minutes, 30 seconds passed, so you have plenty of time to fill in the bubbles, yes or no, and we would like to hear from you on these important questions and share with your peers as part of this training session. We are at the one minute mark, still plenty of time to fill in the bubble. And again, we appreciate your participation with taking these important poll questions and share... We will share the results with you.

[pause]

**0:12:19.9 SC:** Still plenty of time. I noticed this particular poll, I'm sorry, I misspoke, is open for three minutes because there are six important questions, not just four so there's plenty of time. We're halfway through. Just fill in the bubbles.

[pause]

**0:12:48.2 SC:** One more minute left on the clock to answer the poll questions.

[pause]

**0:13:15.7 SC:** And we have 30 seconds left. Again, no pressure, think about it. Help us identify. Okay, time is up and the poll is closing, like I said, it takes a few minutes, about a half a minute to compile the results related to the poll, which we will share with you momentarily when it's available. And again, thank you. Alright, the answers are in. So yes, there is dedicated staff glad to hear we really appreciate that you're doing that and working with your finance team, you are obviously getting comfortable working with the Two-Year Tool, and you are frequently updating data and voucher management I think we learned enough how critical that is to get to clean data and quality assurance of data.

**0:14:33.0 SC:** So all good to see all the poll questions coming out exactly where we were hoping they're going to be, and I'm glad to see that we only have very, very few, not even a handful that may be experiencing shortfall funding. Thank you again very much for participating. On that note, don't be shy, next slide, we are opening up a discussion because again, this session is also for you, and we want to hear from you, take a minute and let us know what you think are the most important factors you are facing in preventing HAP shortfall. Like I said, let us know, raise your hand and let us know by name if you want to participate and share your thoughts with your team members on this training session, and I will name you and we will unmute your microphone to speak to us. And like I said, you are in a good safe environment, these are your peers, we love to hear from each other, and it might be important insight you can share with somebody else that they may not have considered, so... Again, if you're not quite ready, I understand. I don't have any takers at this moment... Alright, well, maybe a little later down the road.

**0:16:05.0 SC:** Let's go into our next session, next slide, we are going to dive deeper into shortfall, let's talk about funding. Next slide, please. Alright, so there was a brand new notice that just came out PIH notice 2021-10 on implementing of HCV funding, which includes set aside funds for shortfall. It included many different topics, but all these have already expired, the one that remains open and has no expiration date is in regards to set aside funding for shortfall. So please take the

time to read this very important notice and see how it applies to you, and the HUD shortfall prevention team will determine the shortfall set aside funding eligibility, so that's the importance of this particular notice, next slide, please. The importance is that you will follow the instructions and the deadlines for submission requirements, and like I have stated, the deadline for other funding requests have passed with the exception of the set aside funding for shortfall, you would submit your application to 2021 Shortfall Application at hud.gov and funds can only be used for intended purposes. Very important takeaway.

**0:17:34.7 SC:** Next slide, please. What we would like for you to do to hear about and what we are sharing is examples that we have actually received from the HUD shortfall team that they were able to share with us, and these particular samples came out of the state of Texas and HUD guidance when you encounter shortfall. The HUD shortfall prevention team uses a shortfall questionnaire to obtain information on financial condition and policies of the PHA, create a strategy for mitigation and assess the amount of shortfall. The major categories that are used or checked so to speak are current conditions and project variables, this assesses if you're still issuing vouchers and vouchers issued as well as payment standards, rent reasonableness, and last review of utility allowance.

**0:18:43.8 SC:** The EIV section reporting, this section reviews if discrepancies exist and if repayment agreements were executed and for how much. Financial information, this section will closely review your restricted net position RNP and unrestricted net position, UNP and delinquent port receivables, and any cost savings that may be achieved through stopping the issuance of vouchers, and of course your attrition rates here, you should also consider not entering new project-based voucher contracts for planned new construction, so those PBVs for new construction, you may need to put those on hold, lastly cost savings and estimates category. To help with the offset to the shortfall. Next slide, please.

**0:19:43.0 SC:** When you go through this particular process, the next phase is the action plan. Once it is determined by the HUD shortfall prevention team that you are in shortfall, an action plan will be established for you. In the Texas sample, the following action items were included, the PHA to cease issuing vouchers to new applicants, the PHA to stop absorbing new portable families and bill until further notice. PHA to deny port outs or movers to higher cost areas unless the receiving PHA will be absorbed. The voucher will be absorbed by that other PHA, but I do need to say, the preference here, HUD expects you to take the names down of those that may not be able to go due to lack of funding, and then when funding becomes available, as you see, migrating through the shortfall process, and you are able to fund these vouchers, you must be able to then allow them to port and pay for that HAP, you need to fully reconcile RNP with the FMC, the Financial Management Center and ask receiving PHA to absorb the port-outs. Discuss with landlords and voluntary delay rent increases. Again, these were samples that were specifically addressing the issue with a Texas sample. Perform rent reasonableness and use to pick an EIV to uncover fraud and HAP overpayments. Next slide, please.

**0:21:37.3 SC:** Release from shortfall is the next phase. Once it's debriefed and determined that you can be released from the HUD shortfall prevention monitoring, there will be a debrief and additional tools provided to aid you through for the PHA. In Texas that was the following: Sample number one, provide a separate Two-Year tool with projections compared to VMS, which then reconciled within three dollars for the RNP, updated for VASH vouchers on the street and added additional PUC increase due to fluctuation in the PUC during the year. So the year was fluctuating

very much so, so an average fluctuation was built into the Two-Year Tool to help with those numbers. Next slide, please.

**0:22:34.7 SC:** The second example again, provided a separate Two-Year tool, with projections including the vouchers on the street. HAP expense was compared against VMS and the variance in VMS was due to not adding the retroactive expenses that needed to be added to VMS, due to a falling PUC, the PUC was only adjusted by a dollar each month, so they did not have as much issues there and it was easier to adjust for the PUC, and the only additional provision made was for turnover in VASH. So they had a higher turnover rate, or attrition rate leaving the program. The projections showed that the PHA will no longer be in a shortfall, and there was a release from oversight after these conditions have been met. Next slide, please.

**0:23:31.0 SC:** So what else can you do and what are additional tools for PHAs to consider to not encounter this issue? Let's look at the tools. Next slide please. Ensure that you maintain consistency and clean data between the VMS reporting, the PIC data, and use the Two-Year Tool for trend analysis, the trend analysis area you want to observe in the Two-Year tool are units on the contract on the first of the month, the attrition rate and vouchers issued, the per month unit cost. Is it increasing and why? And that's your PUC. And how many ports are not absorbed and is the port number rising? It can give us very much insight to anything that is happening at the authority.

**0:24:27.9 SC:** And I see we do have somebody with questions, which I'll get to momentarily when I finish this particular section, and then we will hear the question and thank you that you're raising the question. So in the tools... Actually, this is a good stop, the ports, we just adjusted. So before I go into additional tools and go further into, let's see if we can open up and have Mr. Christopher Maraj to speak to us with the question and hopefully we can address it right here.

**0:25:04.3 Christopher Maraj:** Yes. So my question is, will HUD ever intervene and force a receiving PHA to absorb recorded vouchers? Since the receiving PHA is not at risk of shortfall and the [0:25:21.5] \_\_\_\_ PHA is at risk or in shortfall?

**0:25:25.1 SC:** I'm sorry. Can you repeat the first part of the question? I did get the second part, Christopher.

**0:25:31.1 CM:** Will HUD ever intervene and force a receiving PHA to absorb vouchers if they have budget assorting and are not at risk or in shortfall?

**0:25:46.1 SC:** I have not seen that in any of the samples, and I really appreciate your question. So in any of the samples that were shared with us HUD does not really intervene but what they do is... What they do very well, the shortfall prevention team, they will work with you and any of the questions that you may have and maybe be more like a liaison/facilitator because many conversations will take place, emails and phone calls, to be able to share your experience that you have. I did gather that from the materials that we gathered, and the helpfulness of the shortfall prevention team from the HUD side to get you through this particular process. You can never force the other entity, of course, to absorb any of those ports, but it's a wise tool, especially when the other entity may have utilization issues or want to get to the 98%, so it's a valid question, and it's definitely a good tool for any housing authority to review and consider when the funds are available to absorb.

**0:26:53.5 SC:** But I really appreciate your questions out there and maybe there is another housing authority on this particular training session that might be willing to share if they had any of this happening with the ports and maybe their approach to the port situation rather to absorb to meet their utilization, or not ever considering absorbing ports. If anyone has an insight that they want to share, that would be great. And thank you again, Christopher, and we are going to wait and see, I don't see anybody else raising their hand at this point. Moving on with the additional tools that we have, so we're going on to the next slide, please for additional tools.

**0:27:46.1 SC:** What else can we do? When was the last time you have performed a utility study and updated your utility allowances, and are they excessive? As I have said earlier in a slide, there's many different options now to help with utility costs and lowering consumption. Solar happened to be one of those items that you can consider, and especially also any other equipment that lowers consumption, slows flow, the light bulbs that we're using. Your other plumbing, low flow in the faucets. Take a look at that and see if the landlords would be willing to consider these particular pieces, which we're already doing at the low-income housing side, but check with your landlords. Of course, it will help with the excessive utilities.

**0:28:38.9 SC:** And have you reviewed PIC and EIV numbers to help to uncover fraud? Sometimes I think we are not spending enough time between these tools just to see, but fraud can be uncovered. The repayments are coming back to you, you know that one half of the broad income is coming back to your UNP side while the other one is going back to the RNP side, so it's definitely worthwhile to go through and review those particular tools. Next slide, please.

**0:29:12.8 SC:** Other tools and observations. During the pandemic, the need for housing due to homelessness or loss of income will rise and increase the demand for housing. Ask the district or state that serves your ports to absorb them and remove them, remove that pressure on your budget. It is not recommended that you temporary restrict the moves to higher cost areas unless, you do not have any resources to cover the port. And you cannot, as I have stated earlier, and I wanted to make that clear in the Texas example. HUD did not encourage that you deny and/or delay rent increases to landlords. You can ask, but if they do want to participate in that temporarily, you cannot do that. Typically, what happened here, what we observed is the Two-Year tool trending tells you that you have an arising issue. You may then use the strategy if you were about to increase the rent as a result of rising increase in FMR and temporally delay that. But when you do that, please communicate well with your landlord, so they know, they don't feel punished and you essentially end up with an issue on providing the much needed housing. Next slide, please.

**0:30:40.8 SC:** Let's talk about rent reasonableness. During a pandemic, such as COVID-19, your rents become sensitive to the market as landlords may exit the program. Make sure you stay on top of your rents and review frequently. Perform comparability study versus market study that you're in line or rent controls in your area in place, maintain a process and avoid being squeezed out of the markets and then make frequent updates to those rent data points. Next slide, please.

**0:31:21.0 SC:** Let's see what we can do with those interim changes. Interim changes. What we are asking here is process all interim changes due to income loss as quickly as possible for participants to remain housed during the COVID-19 pandemic. Backlog. If funding is still available from the HCVP admin fee from the CARES Act funding, you are permitted to hire temporary staff or

authorize overtime to mitigate the backlog or use your unrestricted net reserves. So very important for the individual not to lose housing and to mitigate the concerns for the landlords when a tenant may lose their job during this pandemic that they have an assurance that the rents are being paid, so process those as quickly as possible. And then watch out for your trends and causes, understand the market trends, and causes for job loss, putting pressure on subsidized housing.

**0:32:26.5 SC:** COVID-19 is one of several factors that can trigger a shortfall. However, you also want to be aware in the type of state that you are operating in, such as loss of industry in your state or jurisdiction, particularly manufacturing plants closing or even moving, relocating a major business, or natural disasters. All those can trigger pressure on HAP payments as we have seen before with other disasters. And then please use your Two-Year Tool for frequent updates, so you can stay in stepping with your numbers and you can forecast by using the Two-Year Tool based on your variable predictions, things that you see out there. Next slide, please.

**0:33:22.4 SC:** I told you, not a dull moment, we are having a discussion. We want to hear from you. What is your current experience? Let us know if you can share with us, especially when we have different regional areas participating in this training, we would love to hear from you. If you have any of these factors apply to you or had experience and how you handled that, we would love to... For you to raise your hand, let us know that you want to speak, and we will unmute your microphone. Again, nothing to be concerned here. These are just your peers who would love to hear from you. Give it a few more seconds. I know it can be hard finding, "Where are my tools? Where can I find raising the hand?"

**0:34:27.2 SC:** Alright, if we are not having anybody, I understand. Maybe before we are closing this session out. So let's look at the next slide in closing, just some very important reminders to consider. Next slide, please. For utilization, especially in a voucher management system, we're gonna be talking system specifically now. In voucher management utilization, who monitors your numbers? How close are you to the budget authority for both values, number of units, and dollars?

**0:35:05.8 SC:** QC your data. Who checks your data and ensure accurate timely reporting? Do you also have finance help you to evaluate? Frequently update to reflect current and accurate data, VMS is used by HUD to also calculate your need for HAP dollars. Clean and timely updated data is needed for you to receive the right amount of funds. Before shortfall is calculated, a review against VMS is performed. Do not forget the retro. So the retros are when you are in a phase where you had a little delay and the contract should have been effective on the first, but you executed it a little later, but it was effective for the first. When you have those numbers, timely update those. They're not just important for the HAP spending, but also for your admin fees earned. So do it timely, reflect the number of units on the lease and HAP payments in VMS and all the related... Also the activity to retro-active contracts. If you only do it once a year and you are in shortfall position, then your analysis of those who need it is flawed and it's not supported for the budget authority. So you want to think about that, especially when your dollars are tightening.

**0:36:27.5 SC:** Reconcile to general ledger. It is imperative as the auditor's test against VMS and the data should be in a threshold percentage of acceptance. If you work with the finance department, if you have not done that, and I highly recommend that you always look back to finance, help them reconcile with you, and keep clean audits in terms of the numbers, but also good updating in VMS. And you know, HUD is migrating to essentially, we'll be using PIC data to actually calculate budget



authority. Next slide, please.

**0:37:07.2 SC:** Talking of PIC, in the PIH Information Center, so do you have any errors? HUD will soon use, as I have just said, the PIC data to calculate the funding. And if you're not current with PIC data and have errors, funding will be affected. To see the data, who completes the quality reviews on your team? Ensure that the staff is trained and can help other staff to fix the data. Clean up the data as quickly as possible, of course. And who on your team performs this function? How often is it done? Do you need a third-party provider for this activity? Again, not doing the clean-up in QC of PIC data, inaccurate reporting impacts funding, and that is the bottom line. Next slide, please.

**0:38:00.5 SC:** Talking about the next tool, the Two-Year Tool. Adjust for attrition rate. What does that mean? Review how your voucher number for lease-up changes from month to month, and observe if your attrition rate goes down as families that experienced job loss and change of income are less likely use the program. You can tell by the number of interim changes due to loss of income. That means that you will issue less vouchers and you do not run the risk of over-utilization on unit months available. Understand your PUC. Your Two-Year Tool has a dedicated analytics page for you to play with this data. If you see an uptick in your HAP payments and sometimes increase in PUC, your ability to lease up goes down.

**0:38:54.0 SC:** Forecast tool. Use the Two-Year Tool to plugin your numbers based on current information, so you can refocus on your staff initiative and request funding from the HUD-held reserve or short form of funding as needed. Because again, HUD-held reserves, is your first tool, of course, you are not in shortfall position until the RNP and the HUD-held reserves are depleted but your Two-Year Tool is indicating that you will reach this particular shortfall at sometime within that period indicated. Reminder, if you over-lease, you must use your UNP or another eligible source of funds. So you want to be careful as long as you have your HUD-held reserves, yes, you can lease more, but if you have no more of these funding, over-lease will not be a good friend, for you to... Well, it will be punitive because you have to use your UNP.

**0:39:56.3 SC:** Alright, let's see. Next slide, please. We're moving into a poll, and that is the last poll for today. And again, thank you for sharing your answers to the polls. This time it's a short four poll question: Does the Two-Year Tool help you in the decision-making process? Are you comfortable with all tags? Has this helped you to redirect your business strategy or process flow? And do you need more training? This will be a short poll, two minutes, and after this poll we will be allowing Mindy Cochran to also ask a question or comment and we handle that after the poll. Thank you very much.

**0:40:46.7 SC:** So we have about one and a half minutes to go. Four questions, eight bubbles, Yes or No. Keeping it simple. And thank you for poll participation.

[pause]

**0:41:20.5 SC:** We have a minute left for the poll. So plenty of time, read over the question. Yes or No.

[pause]

**0:41:48.8 SC:** We have about 30 seconds left.

[pause]

**0:42:15.8 SC:** And this poll is about to close on a countdown two and one. Thank you very much. As the poll is closing, we're compiling the results. Give us a few seconds and we will be with you before we go into our question and comment.

[pause]

**0:42:43.9 SC:** Alright, we got the full results. Yes, I'm glad to see that the Two-Year Tool is widely used. One-third, over one-third of our participants are using it, comfortable. Not as much in the answers as I see, so here be reminded there is... HUD had has a great training section which I have in my resources on the Two-Year Tool, don't be shy to ask your neighboring housing authorities, how they use it. There's plenty of training out there to get you comfortable with this particular tool. And then has it helped you? Yes, I see that many use it to their advantage to help them redirect. And yes, you do want more training. I really appreciate that poll, I will give you additional resources for that. And now I would like to open up for Mindy and unmute her microphone. We are ready for you Mindy.

**0:43:43.5 Mindy Cochran:** Hi, this Mindy Cochran, I'm in Arlington, Texas. Just for future consideration on the Two-Year Tool, is it possible, or maybe it exists but I don't know it. Is it possible to have an area to account for zero HAP or abated units? And the reason I ask is we had a pretty significant storm here in Texas in February, and we had a lot of [0:44:05.2] \_\_\_\_ going to abatement. In addition, because of the COVID waivers, we have people that would have rolled off of zero HAP after six months that stayed on because of that waiver. And we have noticed that those two things have had a significant impact on our PUC. We've seen our PUC kinda going up and down a little bit, which is highly unusual. We should see it going up a percentage and those are the two reasons that we've identified that are causing this abnormality in our PUC on the Two-Year Tool. So is there a way in the Two-Year Tool or a location where we could note that or adjust for that, other than manually, which is what we're doing now?

**0:44:46.0 SC:** Right, Mindy this is an excellent question. So as a Two-Year Tool user myself, I have not seen that section currently available. But it doesn't mean that the program can not include that particular section. Because you see when you look at the intuition of this particular to Two-Year Tool, if you have a question and you want to see the analysis of it, most certainly with good programming, it can be done. I think at the end, there is also a question and answer section, this is something that should be shared with HUD and raised again. I don't know if you also have used your local HUD office by any chance, for this particular question and consideration. Sometimes starting there first, will also help. Before you, like you're saying, end up in a shortfall position and see if we can get this improvement installed in the Two-Year Tool. Excellent idea, definitely something hopefully that HUD will be able to do.

**0:45:49.9 SC:** They had this tool created over 10 years ago, and refined it so much with so many helpful analytics, I would hope to see an improvement in that particular area, like you said, through disaster... Especially, through disaster where those things can happen. Definitely worthwhile raising

again, we really appreciate your question. Did anybody else have any questions before we are going to... Just about closing out, we have one more, two more slides to cover, but I wanna give everybody an opportunity to share with us or ask additional questions within the group. I don't see anything yet. Alright, but be monitoring. Let's move to the next slide please.

**0:46:44.8 SC:** We will be talking mobility and move. The option and choice effect, are you observing a higher rate of relocation to other jurisdictions? Why are your tenants moving? Do you understand the reasons? And do they have other choices for them locally? When to enforce limitations? You can set a temporary moratorium for ports only. When the ports to other jurisdiction or higher rent jurisdiction cause a shortfall. PHAs are reminded that when this occurs, to note down the names of the participants that were denied the port and alert them when funding is restored. Ask receiving jurisdictions to absorb portable vouchers in high rent districts. RAD through PBRA-conversions after two years and mobility. So here this is important, if you're in an agency that has converted their assets through RAD, have you conducted a survey to see if your tenants are still happy where they are today and will not vacate the RAD property and take advantage of the mobility?

**0:48:02.4 SC:** If you're already in a high utilization range, this can affect your ability to issue more vouchers, and/or you may have to limit the number of vouchers you might be able to give to tenants in a RAD property. Do not forget to revise your admin plan if you set those limits. So RAD conversions, those cities that have undergone asset reposition and have done these RAD conversions on the PBRA, the two year mark may be on the horizon or already have come. Make sure that if you think about it hard, that you may have to set limits to not affect your other population and non-RAD properties from the ability to actually obtain a voucher for housing. Analyse your numbers and see how you need to adapt your processes to address the needs for housing. So those were the items. Alright, we have Mindy again. Mindy, so I'm glad to hear from you again. Please ask your question...

**0:49:07.0 MC:** My hand has just gone down, I'm sorry. I just didn't put my hand down sorry for [0:49:08.8] \_\_\_\_.

**0:49:08.9 SC:** Oh, lord, I thought I had another speaker on the floor. Alright, Mindy, I appreciate you. Thank you so much.

**0:49:15.1 MC:** You bet.

**0:49:17.2 SC:** Next slide, please. Going into more resources. So the resource that I already mentioned earlier, was your PIH notice 2021-10. Implement... Yes, that actually should have said 10. I'm sorry, 2021-10 Implementation of Federal 50 year 2021 Funding Provisions for Housing Choice Voucher Program. And your HAP set aside, pull it up, your email instructions are in there on how to request funding, work with your local HUD office. I also have a guidebook link here. These links are hot links and hyperlinks. When this training session is actually posted, then you will be able to click on that particular link and save it in your favorites, so there is the HCV guidebook on Moves and Portability and additional tools there, there's also your Two-Year Tool, when you click under the programs for HCV on your Two-Year Tool, that's training material and the video that they show is excellent.

**0:50:27.6 SC:** And you can always ask, like I said, other super users and other housing authorities for more and additional insight. And then of course, cost-saving notice that was given. It's a good notice, it's an aged and older notice, but it's still a very good example to learn from, which was PIH Notice 2011-28. And with that, those are additional resources that may be helpful to you in the immediate needs. Next slide, please.

**0:51:06.8 SC:** For any additional questions, know that this is a PA service, requested from HUD that we are providing, and you can send your questions to hudcc.trainings, an S at the end, @iem.com. Make sure you use your subject line and say: PHA, COVID-19 PA post-training follow-up questions. Please include in the body of your email the requester's name, requester Housing Authority, the training topic, including the training attendant, 'cause we did have several trainings.

**0:51:54.2 SC:** This is training session number four, the specific issue and/or questions, be brief. And then email and phone number, so we can get in touch with you. So again, the questions can be emailed to hudcc.trainings@iem.com. And if there's nobody else there that want to speak... One more last opportunity, we are going to conclude this particular session for today. We thank you for your participation. Next slide, next slide is just a thank you slide. We thank you for your participation today taking important time out of your day and participate in this particular session to learn more about shortfall and tools related to shortfall mitigation. Again, thank you very much and hope to see you in our next training sessions that are coming down the road, have a great day.