

Carissa Janis: ... one or two more minutes for other people to join and then we'll get started.

Carissa Janis: Should we get started, Elizabeth?

Elizabeth Giardino: Yeah, I think we have everyone on.

Carissa Janis: Okay. Well, hi again, this is Carissa Janis. I'm at HUD. I'm in the headquarters office in Washington, DC. I'm the staff person responsible for managing and growing the Family Self Sufficiency Program in the Office of Multifamily Housing at HUD. Thank you all for joining us on this webinar. The webinar is to provide information on the technical assistance that we have available now to owners and management agents of multifamily assisted housing to help them launch a family self sufficiency program. Joining me and who actually will be doing a good part of the presentation today, are our Technical Assistance Providers. We have Jeff Lubell, who's from Abt Associates and Chelsea Pennucci who is from Compass Working Capital. And they will tell a little bit more about themselves and their companies. And they'll explain how the technical assistance, what it is and how it's provided and how it would assist you. And we are hoping to leave lots of time for questions and we will just in a moment instruct you on how to submit questions.

Carissa Janis: I do want to mention that HUD has had a Family Self-Sufficiency Program that has served public housing residents and individuals who hold Housing Choice Vouchers for more than 25 years. And again the Office of Multifamily Housing is separate from public housing. So even though that program has been operating for many, many years in public housing, it truly brand new for multifamily assisted housing. And again, most of our assisted housing is projects that have Project-based Section 8. So while we welcome participation and interest from public housing authorities on behalf of their public housing units and their Housing Choice Voucher holders, this technical assistance is specifically for, as I said, owners and management agents of privately owned assisted housing because it's just so new. It's so new to us and the families self-sufficiency program is new and technical assistance is new and that's why we thought it would be helpful to have this webinar.

Carissa Janis: Okay, so we'll just discuss a couple logistical things on how to submit questions and then we will continue.

Elizabeth Giardino: Thank you Carissa, this is Elizabeth Giardino from Abt Associates and just a few housekeeping items. This webinar will be recorded and posted on how to exchange. And during the webinar please submit any written questions that you have in the WebEx itself, using the Q&A box. You can find the Q&A box at the top right hand of your WebEx screen. You may need to click the down arrow to open up this feature, and then our presenters will respond to questions in the second half of this session. You may also email questions to the HUD Multifamily FSS inbox, at [MF\\_FSS@hud.gov](mailto:MF_FSS@hud.gov).

Carissa Janis: All right, thank you. So Jeff, can you start us off please?

Jeff Lubell: Yeah, sure. Elizabeth and Carissa, can hear me okay?

Carissa Janis: Could be better.

Jeff Lubell: Oh, could be better? Sorry, I'll try to talk louder, but that's about as good as I'll be able to do. I'm really excited to be here today. My name is Jeff Lubell. I'm the Director of Housing and Community Initiative at Abt Associates and we along Compass Working Capital are the technical systems providers here. First, let me just tell you a little bit about the family self-sufficiency program. So this is really one of the jewels in the HUD program inventory. This is I think a really exciting program that can help your families increase their earnings, and build savings, and ultimately make progress towards financial security. We'll talk a little bit more about the mechanics, but basically it's a program that families enroll in and set their own goals and then we work with a coach over time to help them achieve their goals.

Jeff Lubell: And they get as part of that, an escrow account that grows as their earnings grow. And so this is an opportunity for them to build savings that they can then use to achieve their financial objectives, such as buying a home or starting a business or saving for an education or buying a car. But it's also something that they can use hopefully to be better tenants and to pay the rent on time. And so helping you avoid late rental payments and eviction actions. So ultimately this is a really good opportunity both for the families who participate but also for owners. So if you're interested in increasing the economic mobility and the financial stability of your residence, this is really I think a unique opportunity to do that and have a framework and a structure that HUD has established that you could administer, that includes funding for the escrow accounts built into the Section 8 contract. So exciting opportunity and we're here to help you make this real. Can you go to the next slide please?

Jeff Lubell: So we said before that Abt and Compass are your Technical Assistance Provider. Just a little bit about how this works. We have a cooperative agreement, to have the cooperative agreement from HUD and we got this by participating in a competition. So Abt is a socially motivated research and consulting firm specializing in a whole series of different social programs including project-based and tenant-based rental assistance and economic self-sufficiency programs like the Family Self-Sufficiency Program. And so the way this works is that HUD tasks us with specific projects and we enter into an agreement with them to do these projects and we have these work plans that set out the projects. And one of these work plans calls for us to work directly with staff at HUD assisted multifamily housing developments to prepare for and launch an FSS program.

Jeff Lubell: We have engaged to help us with this work a nonprofit organization called Compass Working Capital. Many of you are probably familiar with Compass. I would describe them as one of the leaders in the field of FSS in the multifamily

group, and they'll tell you a little bit more about their work that they've already helped to implement and provide technical assistance for other project-based Section 8 FSS programs that have been in operation now in several other places. I think it's a good team and the main thing you should know is that our client ultimately is HUD, and so they will determine essentially the scope of the services we provide. But they have engaged us to work directly with you and to help a select number of organizations to start their FSS programs.

Jeff Lubell: Next slide please. I'm going to give you a brief overview. Can you do the next slide please? A brief overview of what that TA support will include and then Chelsea from Compass will drill down. But just a sense of the kinds of support that will be provided to the selected organizations. You'll have opportunities to learn from your peers and that will be done virtually so you won't necessarily need to travel to get that. You can get that online. You'll have direct one on one assistance with helping you to navigate some of the processes of setting up a program. There is an online training that Compass has developed that you'll have access to as part of this. And then there'll be an onsite [inaudible 00:09:59] to help you with the program launch as you get closer to that period of time.

Jeff Lubell: So among other topics we'll be helping you identify sources of funding to run the program, understanding how you can structure the program in different ways to achieve the objectives. Helping you think about how to identify and align all the key stake holders, because ultimately this is not a program that you'll will administer only on your own. You really do need to refer clients to other service providers in the community. It's really important to have strong partnerships. You also, in order to start the program, you need to have an action plan that HUD approves. And so we'll be providing you with guidance on how to write an implementable HUD Compliant Action Plan. There's a whole series of policies and programs and procedures that you'll need to develop and we'll help you think about that. And in particular we'll be helping you think about how do you set up and maintain the FSS escrow accounts.

Jeff Lubell: So these are the accounts that grow as families' earnings grow who are participating in the program. Then they can have access to them when they graduate from the program, but also on the interim basis, based on rules that you develop. So it's really a pretty comprehensive set of assistance. I should stress there's no requirement that you go through this technical assistance in order to start an FSS program. If you are all set and you're ready and you want to get going and you don't want to wait for us, by all means go ahead and get started. But if you're looking for help and you've been saying, "Wow, this is an interesting opportunity, but I really need some help getting it started," then I think you should think about applying for the opportunity to receive this technical assistance. In part of this you'll get assistance designing data collection processes that you can complete the high-performance report and really planning and managing your launch program.

Jeff Lubell: So that's kind of a high level overview. I'm going to turn now to Carissa to talk about funding options for this program.

Carissa Janis: Okay, thank you Jeff. That was very helpful. So usually people are asking, "Can you show me the money?" At this time, Congress has not appropriated grant funds for multifamily housing to provide to owners and management agents. Grant funds, at least in the public housing program are used primarily to pay the salary of a FSS Program Coordinator. We are hoping to get grant funds in the next couple of years, but right now there are none. And this is one of the reasons that are starting on this Technical Assistance effort because we realize that some people may need a little a little more help and certainly possibly finding where they can find additional funds to help support the role of the program coordinator.

Carissa Janis: A small amount of our project-based Section 8 properties have residual receipts that can be used to fund the program coordinator. Residual receipts are basically excess rental subsidy that the owner agent receives at the beginning of each month, but doesn't end up needing to cover their operating costs for that month. So if there are some that are remaining, they accumulate and HUD allows owners to use those residual receipts for a variety of purposes, including funding of FSS Program Coordinator. But unfortunately there aren't a lot of properties that have that. So besides that, otherwise certainly any other funding that you all may have from any other sources, I do believe that, again, there will be some guidance in terms of looking for third party funding, looking at philanthropies, and really there are ways to figure this out. Maybe you have a existing staff that can be used. If there are funding questions, you're not quite sure where exactly the funding, what it's needed for, how much do you need, do you actually need it? Those are questions that can be answered by our Technical Assistance Providers and they can assist people and looking for additional funding.

Carissa Janis: Okay. So I'm going to go to the next slide.

Jeff Lubell: Carissa, before we do that, really quickly, can you just comment on the funding point of escrow accounts. Do they have to pay for that, too?

Carissa Janis: Oh, okay. Okay. Right, right. So the housing owners do not contribute any money to the escrow accounts. The escrow accounts are just the incremental amount of money that the residents would otherwise have to pay in rent, if as a result of their participation in the FSS program, they've increased their earned income. But HUD continues to provide the same subsidy amount for those units. So the owner will continue to receive the same subsidy amount regardless of the family's participation in the program. So they won't see any reduction in funding as a result of administering escrow accounts.

Jeff Lubell: Thanks. I think that's a great feature that there is essentially an incentive for families to increase their earnings that HUD is paying for. The price of that is that the local agencies need to figure out to fund the services that go along with it.

Carissa Janis: Right. Okay. So onto the next slide. I understand from talking to our very accomplished and experienced Technical Assistance Providers, that there are some things that would be good to think about to determine if your company or your organization and your properties would be okay a good fit for the FSS program. And one consideration is do you have staff that will be supportive, that we hope would be enthusiastic. That would include, importantly, onsite staff who wouldn't have a lot of additional responsibilities. But we may just want them to be supportive and help residents. They would certainly do the income re-certifications that are needed. I do have accounting staff that would be amenable to figuring out escrow accounts. Do you have somebody who in a managerial position might be willing to oversee the program, whether it's provided through your organization or company or whether you contract out to a third party provider?

Carissa Janis: So just generally just the management company have staff that would be enthusiastic. Those are on the ground at the site. Would they be willing to work with you? And motivate residents to join. And the other thing is just thinking about your property itself. Think about the extent that you know the residents in your properties and do you think people would be interested in participating in the program? Do you have a property where you think a lot more people would be interested than in some other property for who knows what reason?

Carissa Janis: We've found that certainly where operations are going well at a property and residents are about as happy as a resident could be, and your staff have good relationships with the residents, all of those things would be important. So would your residents be interested? Do you have good relationships with your residents? It would make a property maybe a little bit, provide possibly a better basis for success. So I'm not saying you must have these things. We're just saying these are the characteristics that have helped people succeed in the past.

Carissa Janis: And the other thing is just knowledge of other community service providers and relationships that you may have with other community service providers. And it's not essential. That's why the technical assistance is here to help you reach out to those service providers. But any involvement that you have in your local community certainly would help you get started.

Carissa Janis: So just keep those things in mind. Some of these things are listed also in the request for interest application. And one more time. Again, these are not requirements.

PART 1 OF 3 ENDS [00:20:04]

Carissa Janis: One more time again, these are not requirements, just things to think about to determine if you think your program would succeed. Okay, so we're going to just tell you a little bit more about what technical assistance is going to include, and then we will, as I say, go to questions. Chelsea will provide you with a lot of additional helpful information.

- Chelsea Pennucci: Thanks Carissa. Hi everybody. Before we get started, I'll actually just tell you a little bit about Compass, and then I'll dive into what we're going to cover in technical assistance. Compass is, as Jeff mentioned, a nonprofit financial services organization. We provide financial coaching and savings programs that support families with low incomes to build assets, and become more financially secure.
- Chelsea Pennucci: Specifically, the work we do with FSS is in 2010 we developed and launched a new asset building and financial capability model to expand the scope and impact of FSS. Currently, we operate FSS programs with a variety of public housing authorities and multi-family housing owners in the Northeast. We've also provided training, as Jeff mentioned, to other organizations on our program model.
- Chelsea Pennucci: Also to date, Compass has launched more multi-family FSS programs than any other single organization in the country, so we're excited to share all of what we've learned with you and just look forward to supporting the growth of new FSS programs with this opp.
- Chelsea Pennucci: I'm going to talk just a little bit about what the technical assistance will entail. As you can see on this slide, we're making available nine months of technical assistance to up to 10 owners and agents interested in launching new FSS programs. TA that [inaudible 00:21:49] and Compass will provide will be pretty multifaceted.
- Chelsea Pennucci: We'll be hosting a series of webinars on topics that we believe are core to FSS program launch. That will be from designing your program's scope of services and writing your action plan, to developing a marketing strategy, and then guidance on what you should actually cover in appointments when you start meeting with families. These webinars will then be followed by individual technical assistance where Compass and Abt will meet with your staff to make sure you have what you need to actually progress forward.
- Chelsea Pennucci: Compass also has an online launch course that we'll make available to all owners in this cohort, and the training modules in this course are really a compliment to the webinars and will give you the actual tools to make the progress that we've described.
- Chelsea Pennucci: For example, we have templates that you can use to develop your FSS program manual. We have example postcards, and letters, and flyers that you can use to adapt or adapt to do outreach to your families, and then a bunch of other resources that will help you actually go through the implementation process. All of these tools have been tried and tested by our own staff in our local programs.
- Chelsea Pennucci: The last piece, as Jeff mentioned for owners in the cohort, Compass and Abt will be making in-person visits to your team to ensure that you have everything that you need, the expertise and the tools, to actually launch your program when the

time comes. These visits will be pretty customized to the individual owner's needs, but we'll likely cover topics like teamwork close, enrollment processes, and even down to sort of how do you actually explain the FSS contract of participation to a resident. We'll have our staff there so you can actually do that live and get some hands on practice.

Chelsea Pennucci: I'm just going to talk a little bit about the requests for interest and the actual TA application as well. The RFI, as Elizabeth mentioned, is available on the HUD Exchange website at the link below. The site also has a lot of other helpful resources and information about what you can expect when taking on the responsibility of an FSS program. I also encourage you to explore those.

Chelsea Pennucci: The actual application can be found at the end of the RFI, and we'll ask you some basic questions about your organization and the property, or properties, that you've selected for this opportunity. We're also asking you to tell us a bit about what steps, if any, that you've taken to date to launch an FSS program. This application should take no more than 20 minutes, and you can submit the completed application to the email address on this slide, which of course is also at the end of the RFI.

Chelsea Pennucci: I want to talk a little bit about selection criteria, which you may have already seen if you reviewed the RFI. To be eligible for this technical assistance, owners and agents must first and foremost own or manage properties that are designated for families, and subsidized through project-based Section 8 assistance. This is really important because residents that receive project-based rental assistance at your property are the ones who are eligible for your specific FSS program. Their other subsidy types are actually not eligible for the FSS program that you start, so we want to make sure you select properties where that's the case.

Chelsea Pennucci: Second, you must be able to identify properties where FSS can be implemented successfully. As Carissa shared, and then also in the RFI, we provided you with some guidance on where we've seen FSS program be most successful, and the qualities in the properties where that tends to be the case. And then finally, we want you to express a commitment to participate actively in technical assistance. Taking on an FSS program is a responsibility, and I think first and foremost that's because you're now accountable to families who are depending on you to deliver a good program. It wouldn't be fair if you're cutting corners or thinking about FSS as an afterthought or a side project. We really want you to show that commitment in your application.

Chelsea Pennucci: Since we think we will probably receive more applications than we can accept that meet this criteria, we've also identified some selection preferences. First, we'll be looking at the size of the property you selected for technical assistance. We've found that larger properties are often better resourced and better equipped to absorb the initial administrative costs to launch the first FSS program in a portfolio. And frankly, launching at a site where there are more residents who are eligible. Of course it increases in the enrollment potential. At

Compass, we see programs reach between 30 and 40% of eligible families enrolled, but it also just gives your staff involved in FSS more opportunities to learn and keep their skills sharp to better serve families.

Chelsea Pennucci: Second, we'll also be looking at whether or not you've taken any preliminary steps to develop a program at the principal property that you've designated. I think two important examples of these types of steps that are listed here are whether or not you started to explore or secured funding for your program, or you've identified the staff that will deliver services to your families.

Chelsea Pennucci: I just want to mention one piece about these preferences before we move to the next slide. Not meeting either of these will certainly not disqualify applications, but they are factors that we want to consider if many applications meet all of the criteria. If you have a site where you've already taken steps to launch FSS or have thought about how you would staff or fund the program, but it doesn't have 100 eligible units, I think we would probably still recommend identifying that site if you feel that it's really strong in your application. From my perspective, I think my colleagues would agree, you and your team all stand to benefit a great deal more from the technical assistance we can provide if you've already laid some of that groundwork. Next slide.

Chelsea Pennucci: Before we move to questions, I just want to share a little bit about the application process and timeline. As you know, the RFI opened last week and it closes on October 8th. We'll be reviewing all of the applications after this deadline, and may contact you for a phone interview between the middle of October and the middle of November. This call would be a chance for you to ask more questions about the opportunity, and for us to learn more about your team, the property you've chosen, and your readiness.

Chelsea Pennucci: And then selected applicants will be notified by the middle of November. We're planning to begin TA in early December. I can sense that folks might be cringing at the idea of starting a new project at the beginning of December, so I just want to mention that I think the December technical assistance will likely be pretty introductory, and just lay a lot of the groundwork for the work that we want to start doing in January when we hit the ground running. We know that it can be hard to schedule around the holidays, and we just want to make sure that we've sort of gotten everyone introduced to the technical assistance and some of the initial work that we'll do, so we can really get going full steam ahead in January. And then technical assistance will wrap up in August.

Chelsea Pennucci: I think we are ready for questions, but before we do, we also have Julianna Stuart, who's the Vice President of Community Impact at the Preservation of Affordable Housing joining us on the call today. Compass and POAH have been working together for about four years launching and developing FSS programs across POAH's portfolio. Through this process, Julianna and her team have developed just a great deal of expertise about what it takes to operate high quality FSS programs from the owner/agent side of the house.



Chelsea Pennucci: It's also through the work that Compass has done with POAH that we have really learned a great deal about what it takes to launch multi-family programs as well. Julianna I think will be available for questions during the Q&A, but I just want to turn it over to her now. Julianna, maybe you could just speak for a couple of minutes about POAH's FSS work, and why it's a priority for the organization, and how it's impacted property operations and life for your residents?

Elizabeth Giardino: Sorry, let me unmute Julianna. One moment.

Carissa Janis: While she's doing that, again, please submit questions online, and if you would like to email them, please email them to MF\_FSS, and we will be making note of everybody's questions and posting... We have a FAQ on our page for cohort applicants, and we will be adding questions to that.

Julianna Stuart: Hi, this is Julianna. Can you hear me now?

Carissa Janis: Yes.

Elizabeth Giardino: Yes, we can.

Julianna Stuart: Great. Thanks Chelsea. From POAH's perspective, FSS has been one of the best kept secrets, I think, in multi-family housing and asset building. POAH's really excited to see this resource coming out to get more owners involved, and we've been working with Compass to do outreach to other owners for the past couple of years. I will gladly share my contact information if any owners need to reach out to me to learn more about what that experience is like as the owner/operator.

Julianna Stuart: Just a little bit about us. POAH is a nonprofit owner and operator with about 11,000 apartment homes. We also do our own property management. If you're thinking about putting together an FSS action plan, I can kind of speak to the perspective of an owner and manager. In addition, we run resident services that we call Community Impact. That's an important part of our mission and an increasingly important part of our mission.

Julianna Stuart: When we launch our FSS programs just over three years ago with Compass, I don't think we fully understood just how powerful the program was. It's a great way to help residents save, but I think we've learned a lot about how pairing this program with [inaudible 00:32:43], like what compass offers, really accelerated family's progress towards their goals. That was really a key learning that was really exciting. I think we've started to see a lot of evidence of how the FSS program can support property operations and kind of our core business as a property management company.

Julianna Stuart: FSS is a really great way to incentivize residents to pay their rent on time, or communicate a change with their property manager, or ask questions if they don't understand something. FSS coordinators and [inaudible 00:33:17] are

really great allies, and coaches, and support for residents in that way. We hear great things from our property managers. I think it's really exciting for them to be able to welcome a new family to [inaudible 00:33:29].

Julianna Stuart: Here's this great resource that can not only help you be successful here, but help you prepare for what's next. [inaudible 00:33:35] other really positive consequences of doing the FSS program. We also learned a lot about what it takes to implement. Just to get a sense of scale, we have 10 different properties that currently have FSS programs in operation. We have a few more in the works.

Julianna Stuart: We do offer financial coaching along with the FSS coordination through Compass Working Capital, through other asset building partners, and in some cases through our own staff. As we've grown, we've developed different tools largely in collaboration with Compass, so a lot of the learning that we've had, I think they're also able to share with other owners. But if for anyone interested in learning more about what it takes inside your organization, so really you have all the pieces to put this together. Like I said, I'm always happy to talk in more detail and happy, either through the [inaudible 00:34:32] or at a later date, share my contact information.

Carissa Janis: Great. Thank you, Julianna. That was really helpful, and we're all so happy to hear that things are going well. I know that you're expanding as we speak, so that's great. All right, so we will take questions in just a moment. I just wanted to clarify one thing about the family self-sufficiency program for those people who may not be experts. The housing owner/agent when administering a program is responsible for of course managing the escrow account, which we discussed a bit, which is the savings the residents accrue. And they're responses for providing case management, and coaching.

Carissa Janis: Case management and coaching would include referrals to community-based services, like occasional educational opportunities, child care, a variety of things, transportation, referring people to different educational institutions. The idea is that HUD, whether we're giving a grant or not giving a grant as in this case, we wouldn't be providing the actual services. We would be referring residents to services available in the community.

Carissa Janis: The basic work that's part of the FSS is again the case management and coaching. That would be done by a family self-sufficiency program coordinator. I think maybe it was mentioned, management companies could hire a program manager, they could assign one of their current existing staff to be a program manager, or you could contract with a third-party provider, such as Compass Working Capital.

Carissa Janis: I have no email questions yet. So Elizabeth, if you have some...

Elizabeth Giardino: Yes, we have received a few questions from participants. As a reminder, you can submit questions in the chat box or in the Q&A box. You can find that at the top-right corner of your WebEx screen. The first question is who from the organization would be required to be involved in the peer learning sessions or technical assistance?

Carissa Janis: Chelsea, can you answer that?

Chelsea Pennucci: This is Chelsea. I can take that question. That's a great one. Maybe perhaps you ask that question because you can sense that there are actually a lot of folks to call. There are a few different groups that are pretty important to the FSS program. Of course there's the program delivery team, whoever's delivering to your families; the FSS coordinator, maybe you have a program manager, your resident services team, or a separate organization.

Chelsea Pennucci: Those folks, if you are really ready to dig in on actually launching your program, are going to be really important for us to train on actually how to deliver a program. It's also really important to of course get your property management and accounting staff involved. Those folks are going to be responsible for escrow accounts administration, and we'll work closely with the program delivery team to make sure that information is accurate and gets communicated correctly to families enrolled.

Chelsea Pennucci: And depending on how your organization is structured, it's a little bit hard for us to say you need the director of this or the vice president of that involved. But we really, really recommend at the beginning of the work that you're doing for FSS, laying the groundwork and aligning stakeholders to be pulling in more senior staff. If you have a vice president of property management or director of accounting, having those folks in the room for these initial conversations where you're actually building buy in and goodwill for the program is just really, really critical.

Chelsea Pennucci: And then once the system and buy in is in place, the work really transitions day to day to more junior staff who are delivering services and maybe actually processing vouchers for the properties, site accountants and program centers, those types of folks. But those are the three main groups that are involved in the program.

Elizabeth Giardino: Thank you. Here's a related follow-up question. How much time and resources does an FSS program require of an owner's accounting department?

Chelsea Pennucci: That's a great question also. I can share a little bit about what we've actually already shared in the outreach materials. And then Julianna, I would love your perspective about this too, because I think that you had one perspective when you were just launching, when you just had FSS at a few sites and then it's kind of evolved over time as you've grown.

Chelsea Pennucci: I think in the outreach that we shared with you, the RFI, we estimate that it's about 10 to 20 hours of training for your accounting team in order to get-

PART 2 OF 3 ENDS [00:40:04]

Chelsea Pennucci: This about 10 to 20 hours of training for your accounting team in order to get their systems sped up and ready for SSS. And then depending on the property side, there's about one to three hours of work per month. Maybe Juliana, if you want to add anything we'd love to have your contribution.

Julianna Stuart: Yeah. I'd absolutely affirm that. I think for the purpose of getting engaged in this cohort, if you're an owner that wants to pilot an FSS program and participate in this effort and learn about what it would look like, and haven't necessarily committed to multiple FSS sites or a bigger vision. I think for the sake of this pilot, having a stakeholder in your accounting department who is willing to be involved in learning about the program and helping identifying where in your accounting department operations this could fit.

Julianna Stuart: It does not need to be a new role. I think the hours that Chelsea quoted are accurate, and I think there's some time up front to again learn about where the FSS program would fit, but it does not require the addition of new staff if you're interesting in participating in this pilot. That would my, I feel pretty comfortable saying that. I think it can really be absorbed in an existing accounting workflow for a multi-family owner.

Julianna Stuart: And I think there's also some tools becoming available in the property management software that are most commonly used by owners. So we use Yardi, and we have a module that allows us to track the FSS program in Yardi, and my understanding is there are going to be some changes made available to improve that which we think will reduce the administrative burden. That will be available to other owners. I don't have a timeline, but I think that's good news for FSS program. Good news for owners who are interested in getting involved, but not quite sure what it requires of your accounting team.

Julianna Stuart: So I would just recommend that someone from your accounting team be brought in early on dissecting the project. But I don't think it requires adding additional staff to make a pilot program like this work.

Elizabeth Giardino: Okay. Thank you Juliana and Chelsea. Here's another question. Can we group sites together for an FSS program?

Carissa Janis: This is Carissa. Yes and no. At this point, we require each separate property to submit an action plan on it's own, addressing the specifics of that property and the residents that live there, and the staff that work there. I know it would be a helpful thing would be a few projects could join together, and say maybe all contribute towards the salary of our program manager ... excuse me, program coordinator. The person who would be providing the case management and the

coaching. And that individual would provide the services to residents at that group of properties.

Carissa Janis: So in that regard, it makes sense to do it. And so I think that [inaudible 00:43:43] somewhat of a bureaucratic thing that HUD could work with you to do.

Chelsea Pennucci: And I think what you just described is exactly right. And that's actually something that Compass and [Koa 00:43:58] are working on in Chicago. So [Koa 00:44:00] Has three sites, three properties separate that are pretty close by to each other that are actually served by the same resource center. So the staff at this resource center, a couple different folks are actually the coaches for the FSS program for all three of those properties.

Chelsea Pennucci: And again, as you mentioned we submitted separate action plans and also accounting for each, the escrow accounts at each property are done separate.

Elizabeth Giardino: Okay. Will HUD Fund the FSS coordinator position at a multi-family property, akin to a resident services coordinator position?

Carissa Janis: Okay. So this is Carissa, so as I said earlier, there currently are no grant funds available to fund a family self-sufficiency program in multi-family assisted housing. We hope that grants will be available in the next couple of years, but right now they are not. So the only HUD, quote on quote "HUD funds" that might be available are these residual receipts, which I mentioned earlier. Basic access final subsidy HUD funds that an owner may have accrued over time.

Carissa Janis: But besides that, otherwise funding for the program coordinator position would have to come from some other non-HUD source.

Elizabeth Giardino: One participant writes, "I work at a housing agent, can you provide training on a regional level to property management companies?"

Carissa Janis: So that's not part of our technical assistance efforts at this time. However, we ... HUD staff could be available to have a conference call with you or to do some virtual training like SAPS. So again, if anybody has any further questions after this is over, and the individual who asked that question if you want to send an email, again to [mf\\_fss@Hud.gov](mailto:mf_fss@Hud.gov), we will see what we can do, to see what we can to and work with you to do that.

Elizabeth Giardino: And that contact information is also on the current slide. You can go to the HUD exchange site listed on this slide to email that address Carissa just described. We're still taking questions.

Elizabeth Giardino: We have one question, "Based on your experience, where or what does a robust FSS program include or look like?"

Chelsea Pennucci: This is Chelsea. That's a great question.

Chelsea Pennucci: I'll share just a couple thoughts and then Juliana I know has another perspective too, Jeff obviously you know about that so I'm curious if you have thoughts.

Chelsea Pennucci: So Compass has, of course, we have clear perspective on what of the core aspects that we think makes a high performance FSS program and that's financial coaching. And we are a financial coaching organization, we've also developed a really strong muscle around FSS, and then probably an even stronger one on how to pair the two together well. But I think from our perspective, the financial capabilities piece and the financial coaching is a big part of why we think our FSS programs work well.

Chelsea Pennucci: That is not a requirement for you to join this Cohort. You do not have to launch an FSS program that has financial coaching at the center. Although if you do end up in the Cohort, and you want to talk about it, we would love to talk to you about that. But that's one piece for sure.

Chelsea Pennucci: Two other pieces that I think are related. One is just, I think [inaudible 00:48:17] and excitement from your staff. Like having a property manager at the property where you're launching FSS who's really excited to get residents involved, having ambassadors, and your resident services coordinators, and your assistant property managers, and your custodial staff. Like everyone at the property should be talking about FSS and excited about the program, and know about it and getting people enrolled.

Chelsea Pennucci: And then I think connected to that is another value, explicitly stated value that Compass has an organization, which is just a belief in families to achieve their goals and dreams. And it sounds simple, but I think we have found and we know that families who live in subsidized housing are often stigmatized and have systems that are stacked up against them, and have to jump through hoops to participate in programs like this.

Chelsea Pennucci: And so we put that front and center in the work that we do with families, we'll put it front and center in the technical assistance we'll provide to you all in the cohort. But it's really just believing in families and their ability to achieve the goals that they set for themselves.

Jeff Lubell: Yeah, I would just add, you know as Chelsea mentioned, the [inaudible 00:49:31] is one particular model and a very interesting and strong model. There are other agencies that really focus more on the work force side, and really drill down on how to help people with employment training and with internships and various other aspects that are associated with getting, increasing a family's earnings.

Jeff Lubell: We also believe that [inaudible 00:49:55] goal, including for the financial coaching side, it's just there are sort of different entities. And one of the things we'll do is help you think through kind of what is ultimately the extra pro

trainings in a particular agency in light of the values that you hold, the goals of the program, and the resources that are available in the community.

Julianna Stuart: This is Juliana, I would affirm everything that both Jeff and Chelsea said. And especially having a staff who are excited about the program, or at least intrigued enough to be engaged. And I think Compass is [inaudible 00:50:36] their materials, but related to that, the FSS programs are strongest when they are based out of properties that have relatively stable operations.

Julianna Stuart: So the property's going through a rehab, or some sort of other kind of major operational disruption, that might not be the best fit for FSS program right now. But I think that that's just one piece of learning that might be helpful as you're thinking about putting together an action plan.

Julianna Stuart: And also we have adapted Compass' financial coaching model, so when I think about a robust FSS program, I think there's a ton of value in coaching, and financial coaching in particular. So if your organization works with any, either has staff that follows the coaching model that has that belief in families and is client-centered, or works with an organization that does coaching whether it's financial, or employment, or other. We're big believers in not wasting a ton of impact.

Julianna Stuart: And I would also say I think that it allows owners a lot of latitude to get creative with how they implement the program. And so when thinking about a robust FSS program, something that comes to mind for us is like the way that we have designed the opportunity for participants to dry down from their account to contribute towards their goals.

Julianna Stuart: And there's a couple of kind of mechanical things that you can do in FSS that help families make progress towards goals. So I'm sure this something, that's something that the cohort could help owners think about. But that's just in thinking about what would make an FSS program robust. I think really just taking advantage of all the latitude that HUD allows to get creative and kind of think about really helping families make progress towards the goals that they're setting.

Elizabeth Giardino: Thank you. Another question, "Can a scattered site be counted as one property if they fall under the same HUD CA number."

Carissa Janis: The answer is yes.

Elizabeth Giardino: Can you conduct outreach to area businesses to help sponsor or pay for programs?

Carissa Janis: So not quite sure if the you meant technical, like to the technical assistance folks. So we'll say it does and we will provide guidance on ways to develop relationships with local service providers, local businesses, sort of any group or

entity that might be able to support you in your mission to provide a robust FSS program. Doing that is very important, and of course the manner which people do that will also depend on where they are and the types of places. Government agencies, nonprofits, businesses that are in their community.

Carissa Janis: But we generally do encourage owners and agents to do that, to try to get as much community support as possible.

Elizabeth Giardino: What is the time commitment to participate in the technical assistance? For instance, how many hours per week or per month?

Chelsea Pennucci: This is Chelsea, I can take this [inaudible 00:54:25]. So yeah, this again I think is a little bit tough to answer because as I mentioned, launching this program involves a lot of different people. And so I don't think it would be incredibly helpful to share the total number of hours, but I think just to give you a little bit better sense, we'll have a series of webinars over the nine months. They'll be an hour to two hours a piece. So they'll be a handful of those. The Compass course, to actually go through it is maybe four or five hours total.

Chelsea Pennucci: But I think the bulk of the work that you'll be doing is really in giving life to your program. So outside of the time that we're spending with you, actually drafting your action plan and creating your outreach materials and thinking what your intake appointment checklist should look like, those types of things.

Chelsea Pennucci: And that, sort of depending on where you are in program launch will determine who on your team is involved. So I think in the very beginning of TA, when you're trying to set up your systems and aligning stakeholders, you'll have your leadership involved a little bit more. And then it'll sort of get handed off more to this onsite staff at the property, and the program delivery, services delivery team are actually going to get trained on how to operate the program day to day.

Chelsea Pennucci: So that would kind of move us as we go through the TA. But I hope that helped in clarifying a little bit.

Carissa Janis: Okay. Maybe we have time for one more question?

Elizabeth Giardino: I think we have time for one more question. Based on the size of the property, is there a minimum resident participation requirement such as 20%.

Carissa Janis: For the multi-family housing programs there is not at this time. At a point where we have grant funds, we may at that time, designate a minimum. But now there is none, since the funding would come from a non-HUD source in multi-family housing.

Carissa Janis: So on that happy note, I'll close, this again this is Carissa Janis at headquarters. You've heard about what a fabulous program FSS is. We're so excited that so



many of you have tuned in, or called in to this webcast and are interested. The interest is, before anything, one's interest is really the most valuable. So again, thank you. And thank you, if you're exploring the idea, please thank you for spending the time, and should you have more questions, again please email that mailbox mf\_FSS@hud.gov. We will be able to answer more questions.

Carissa Janis: I mentioned we do have a technical assistance FAQ of sorts on our HUD exchange webpage. And we will add additional questions to that as we get them. And ... so we hope that that's been helpful. I'm sure that there are still many questions that people have, but again follow up with us if you need to. Again, the mission date is October 8th. We are unsure as to how many applications we will get. And so we will try to accommodate as many people as possible. If we have a very large amount of interest, we may hold people's applications for a future technical assistance effort or try to provide some other type of assistance. And I should mention that those that join the cohort, they will be contributing to an effort to allow us to see how to best educate owners and agent in developing and implementing an FSS program.

Carissa Janis: So it's a helpful thing we will, both HUD and our technical assistance providers, and our participating owners and agents will all be contributing to an effort to forwarding the FSS program to multi-family housing properties.

Carissa Janis: Does anybody have any other final things they'd like to say?

Jeff Lubell: No, just thanks for listening and we hope you apply.

Carissa Janis: All right. Thank you very much everybody.

PART 3 OF 3 ENDS [00:59:27]