

2020 Moving To Work Expansion Training Series, Waivers, 10/14/20

Marianne Nazzaro: Hey, it's Marianne Nazzaro. You've heard my voice several times over the last many months and so it's great to see you virtually here on this afternoon's webinar. We are thrilled to be here today to have the initial training and a training series for the Moving to Work expansion, and today's training session will focus on waivers. Next slide, please.

So with me today are some really exciting presenters. First you will hear from one of my team members, Chris Golden, one of the MTW specialists on the Moving to Work team here at HUD.

And then you will also hear from several MTW agency representatives, including one person, Jennifer Rainwater, who had been at MTW agency and has come over to HUD and we're thrilled to have her here. And you'll hear from Chris Lamberty from the Lincoln Housing Authority and Karen Kreutzberg from Boulder. And Karen, I apologize if I tortured your name there. So today we are going to really talk about waivers. We want to be providing basic information about what is an MTW waiver as it relates to the expansion, what are they, what are the different types of waivers?

What are some different ideas in how to go about soliciting input from your public stakeholders, residents, community stakeholders, and the like. And then also, as I've mentioned, you will hear specifically from three legacy agencies and you'll be able to ask us and ask Karen and Chris and Jennifer, a lot of questions as well. And then finally, we will have a guided conversation towards the end of the conversation, we'll ask you a couple of questions, one is the poll, one in the discussion, and then we will also have a guided discussion.

As Chantel indicated, if at any point during the presentation today you have any questions that you would like us to talk about at that specific time or towards the end, please go ahead and submit that question via the Q&A box and we will address it either in real time, or we'll make sure to try to provide a response to all the questions towards the end, and hopefully have some sort of guided conversation. And so with that, we are thrilled to get started with the conversation. And I would like to just remind you -- next slide, please.

Prior to today's conversation I'm sure that you've all read through the MTW operations notice, which you will find on HUD's expansion, I'm sorry, the MTW expansion website. There's a lot of really good information on the MTW website and one of them is the operations notice. The operations notice was published in the federal register and we reformatted it for ease of reference. And you can find that on the website, it's section six.

And then also on the website you can find everything that you need to know the specific to your cohort that you're applying to; for cohort one, MTW flexibility and cohort two, rent reform. So I definitely encourage you to check out MTW expansion website if you haven't already. Next slide, please.

And then also, as we've told you and hopefully you already know, that we have provided and thanks to, I definitely have provided a training resource center that should cover pretty much

anything that you need to know about the MTW operations notice. Today's webinar will focus on key points about waivers but there's also a lot more information about waivers both in the training series on the website, as well as in the MTW operations notice.

And hopefully prior to today's conversation you had an opportunity to read section four of the MTW operations notice as well as look at the appendix of all of the various waivers, and that you've come here with your questions ready to go. And again, I really strongly encourage you to become very familiar with the ops notice, with the training module on the website, and any questions that you have feel free to ask them today, whether it's verbally or through the Q&A box. You can always feel free to reach out to us as well via email and we'll answer any questions that we're able to.

And so with that, I would like to turn it over to Chris Golden. Again, Chris Golden is one of the housing innovation specialists here on the MTW team and HUD headquarters. And Chris is going to provide you with an overview about the waivers. Chris? And Chris Golden --

Chris Golden: All right. Can everybody hear me?

Marianne Nazzaro: Yeah. We're there. Thanks. Thanks, Chris. Go ahead.

Chris Golden: Great. [Inaudible] mute button [inaudible] is a little confusing. All right, the waiver. I believe we don't need to stick on this slide, can we go to the next one? Great. Thank you.

So what is a waiver? The waivers are one of the tools that MTW provides to help agencies better address their local housing needs by allowing them greater flexibility. They permit certain exemptions from existing public housing and HDB program requirements, which allows agencies to implement activities that otherwise would not be allowable.

There are many different waivers, some very basic examples would be things like a tiered rent policy or a standardized deduction. Waivers like this could in turn be combined into something like say a rent simplification initiative. So you can combine waivers to create larger initiatives as well. On to the next slide.

So there are four different types of waivers. Before we get into each of them two quick side notes, so you'll notice MTW waiver the first category, there's only really one to four. So there are specific type of waiver. There will be the waiver [inaudible] the operation [inaudible] they do not encompass all waivers. And also be aware of these safe harbors that come with these waivers. Those are additional requirements that must be followed when implementing MTW waivers. They're designed to ensure that residents are not unduly harmed by the waivers, and when we get into safe harbor waivers we'll talk a little bit more about that.

Okay. So onto the four types. MTW waivers, as I said, are found in appendix one, and of the operations notice they are also in the all available waivers section of the MTW expansion training. We have divided them into 17 categories, things like landlord incentives and DBV flexibilities, and they encompass more than 70 pre-approved waivers. So you do not need to seek

additional approval to implement the activities described in these waivers. However, prior to implementation you must meet any associated safe harbors of that waiver.

This could include things like an impact analysis or developing a hardship policy. You must first include the waivers you wish to implement in your MTW supplement to the PHA plan, and as applicable update [inaudible] or administrative plan to account for that. So those are the MTW. We also have safe harbor waivers. So as mentioned earlier, safe harbors are things like, for instance, there's a cap on the amount you can charge for minimum rent or the amount you can pay out landlord incentives.

On certain safe harbors like those two you can request a waiver of for good cause. However, there are also safe harbors that are marked with an asterisk in the operation status, and these cannot be waived. Those are things like conducting an impact analysis or developing a hardship policy. Those are the two most common safe harbors that cannot be waived. We also have the agency specific waivers. Now, these would be if an agency is interested in waiving a requirement of the Housing Act of 1937 that is not offered under the operations notice, this is not extended to other laws, just the housing act, they can request that through the agency specific waiver process.

So this would allow an agency to go beyond the pre-approved waivers and propose new and innovative activities to meet their specific local needs. Over time we would expect that some of these new ideas would be adopted and tested by additional MTW agencies. When that happens, we would consider including them in the operation status, and then maybe even further in the future we could see these become best practices for all PHAs. Things like less frequent income re-certifications which are part of [inaudible] is something that was tested for a while with our existing MTW agencies before it found its way there.

Lastly, we have cohort specific waivers. Now, these are unique to the expansion cohort and would be given to aid in that cohort study objectives. If applicable they would be outlined in the respect of selection of services. So there are no cohort waivers for cohorts one or two, and more information about cohorts three, four, and five, and whether or not they would have any such waivers will be coming soon. All right, we can move on to the next slide. Okay. Public engagement. So MTW is about thinking critically about what you want to accomplish and engaging with your residents. Community stakeholders is a very important part of that process.

Getting buy-in from your community for your activities is a cornerstone to a successful program. And we know and we've seen in the past that when buy-in, isn't accomplished there can be a lot of push back or confusion about what a resident's responsibilities are under the new policy. And so this can be avoided with more engagement on the front end. Further residents and your community stakeholders bring a lot of perspectives to the table that can help improve your activities before you get them off the ground. We know that a lot of our legacy agencies credit a lot of their success to good community engagement.

And some final notes on engagement in general, there is additional public engagement required when implementing the agency specific and safe harbor waivers, the expansion training outlines this process. And public involvement beyond these requirements will not require to continue to be an asset to your program. And we encourage you to do the amount of public involvement you

think is most appropriate for your community. Certain activities you can certainly benefit from more than others. And that should be everything. The next slide I think is back to Marianne, perhaps.

Marianne Nazzaro: I will take it. Thanks, Chris. And so again, MTW is really a way to help you think differently and to really get out of that statutory regulatory box. And so through the MTW waivers, the safe harbor waivers, the agency waivers, there's really a multitude of ways that you would be able to waive the 1937 Act and so many regulations. And so Chris talked about that and seeking the -- and how to think about crafting what your MTW activity might be using those waivers is really important. It's really important to -- obviously in one of the questions for the next set of presenters, one of the questions is what type of stakeholders should we remember to seek out?

So I'm going to ask Chris and Karen and Jenny to talk about that when you're talking. But it's really important to think about how to use MTW to address whatever's happening locally in your community. And so now I'd really like to turn to the three legacy agencies that they can really talk to what they did and how they use MTW. So Chris and Karen and Jenny will talk about some insights about how they thought through the waivers through their MTW activities. They'll talk about the mechanics of how they put their activities together and how that might be different from what they were doing as a traditional non MTW agency.

And while the specifics on how to access that MTW waiver might be a little bit different, MTW expansion agencies as it was for the current legacy agencies or how you access the waiver through the attachment one waivers versus an agency specific, or say Parker waiver while that might be different, but MTW allows you to do is to be really creative in how you think about how to do business, and then given the tools that we are providing through the ops notice we can help you get there. So right now I would like to turn it over to Chris Lamberty who is the executive director of the Lincoln Housing Authority.

Chris, go ahead and don't forget to take your phone off mute, which is easy to do. Thanks, Chris.

Chris Lamberty: Okay, I think I'm off mute. Thank you Marianne.

Marianne Nazzaro: Great. Thanks.

Chris Lamberty: And welcome to all the future MTWs out there listening. Thank you for applying. I think I speak for all the current MTW agencies when I say that we're really excited to see the expansion rolling out. We've been waiting for it. We think MTW is a great program and we're excited to have a whole new group of agencies join the fold.

The beauty of Moving to Work, as Marianne was talking about, is that you are designing your programs around your local context, around the issues that you have with your resident population and within your agency and within your community. So really none of us today can tell you what the right initiatives are or what the right rent policy is or what you really need to pursue. It's something you've got to go through a process and work through that on your own.

What I've been asked to do today is talk a little bit about what our processes have been to figure that out, and what some of our public engagement has been. And I'm going to do that in terms of our rent policy, because all Moving to Work agencies re-look and redesign the rent policy and are giving a lot of new found freedom in that regard. So I thought it would just be good to touch base on some of the processes we went through when we were redesigning our rent policy.

So briefly, we're an original MTW agency, which means we started in the late 1990s. And there wasn't a Moving to Work when we started. So we didn't really have a lot of other agencies or an ops notice that listed 70 waivers in it to look at and glean ideas from, rather we started really with an internal staff working group, and we've done that several times since over the years, and I still think that's the best way to do it. And I would strongly recommend that, I assume most of you probably are already doing something along those lines or similar. It doesn't have to be entirely internally; you can bring in outside partners.

But I would really encourage you to work on brainstorming sessions around certain goals with a working group, and do not review with that working group what everyone else is doing in Moving to Work already. I firmly believe -- internally I don't really go through what all the other agencies waivers are. And we're working internally to figure out new directions we want to go in. If you sit down and just read the ops notice with a big committee of staff, you're going to be so bogged down in the ifs, ands and buts of every waiver that you won't really get down to the nitty gritty of what is it that you're trying to achieve for your local agency and your residents in your community.

The idea is to brainstorm around a series of ideas and then go back and look at what other MTW agencies are already doing around those ideas to get some additional information and then go, in my mind, and then go look at the operations notice and figure out how you can make that operations notice work for what you actually want to do. So for us, I'm just going to talk a little bit about what we did in that regard around rent. We started a brainstorming session multiple meetings and landed with a few key concepts, one of which is we wanted the same rent system for all our residents.

We have about a 50/50 mix of elderly and disabled and work able families and we thought we wanted the same rent structure. We didn't want different rent structures for different groups. We wanted to keep an income-based rent structure, which we have, only we wanted to simplify it as much as possible. We wanted to build an idea for a work expectation into our rent structure. That was a big focus back in the late 90s when Moving to Work first came around, was how do you build in incentives or expectations for work? And importantly, we wanted our rent change to be revenue neutral.

We weren't trying to lower our HUD costs or increase our HUD costs or lower tenant payments or raise tenant payments in the aggregate. We wanted to mostly be revenue neutral. So those were where we landed after a series of brainstorming sessions. So we took those basic ideas and then we started modeling rent structures, and really trying to look at the impact. And we did that by dumping income and rent and deductions and every little data point you can think of for every household in our program in Excel spreadsheets and began just modeling different rent structures, different percentages of income, which is what was primarily our focus.

Where we landed, long story short, was 27 percent of gross income with no deductions is our basic standard rent policy that we implemented now 10 years ago now. It really works well for us. When we modeled it, compared to multiple other percentages, it was in the aggregate revenue neutral, meaning it wasn't substantially increasing our costs or our resident costs. However, we also -- one thing everyone on the call will know is when you change your rent structure you will change what your residents pay. So it is not necessarily revenue neutral for every resident. So one of the things we looked at really closely was what was the range of change for each individual resident.

And one of the reasons we liked where we landed was because for about 85 percent of our residents the level of change was fairly small. They were all within a range of zero to \$10 paying more, or zero to \$10 paying less. Majority were paying less, but they were all within a fairly narrow range. So the level of change wasn't significantly different in our system for the residents at that time. But there was some outliers that were going to have a significant increase in rent, and we were able to quickly identify the smaller number of that group and then really dig into why, what was the cause of that?

Obviously they were getting very, very large deductions, and we wanted to sort through and think about the best way to handle that. We then rolled all that out to our resident advisory board and really spent multiple meetings week after week doing rent 101 with our resident advisory boards. And walked through with a whiteboard and markers old-school way different, very specific rent calculations and how what we were proposing to do was different than what we had been doing before, showed them how it would impact the broad range of residents and that narrow range of change, and then really focused in on the outliers, the groups that would be more significantly impacted.

Through that process our resident advisory board really bought in, they liked the proposed system better. They thought it was simpler, they thought it was more fair. But they obviously were concerned about the group of residents who could pay more and they really liked to think about -- they really liked it because they couldn't quite figure out how people with the exact same income paid wildly different amounts of rent. And so they liked the idea of a rent structure where that did not occur. Where they really, really helped us was in designing a phase-in. We went back and forth with them about that group of residents who would pay more.

And really the resident advisory board was really, really helpful to design a phase-in process where we lessen the impact of those increases, or at least spread them out over a long number of years. That allowed them to really have buy-in to the rent structure and it gave us really some good ideas for how to do phase-ins which was copied ever since. So that was one of the best experiences we've had working with our resident advisory board. At that point we then rolled our rent policy out to the broader community partners.

And our focus on when we want to roll bigger things out under our Moving to Work program, we're primarily focused on our nonprofit community, primarily the human service agencies and advocates that are working with the same population we're working with, who are trying to access our programs. And we do it in the form of workshops. We don't do community

brainstorming sessions and we don't really get into the nitty gritty of moving to work with other community agencies. Maybe a few close partners here and there, but not with the broader group as a whole.

What we do is we do workshops on how the housing authority works, how do you access our programs, how to get on the waiting list, how do you get a voucher, how does rent tabulation work? And within the context of that, we talk about how we have flexibility, and we can design our rent policy a little bit differently. And, oh, by the way, this is the one that we're planning, that we're currently thinking about rolling out that we've vetted with our residents, this is what we think the impact is, what do you think? What was the impact to the people that you're working with? Give us your feedback.

We've found that method to work really well, and we generally get pretty good community buy-in going through that process. And when we've had fairly large changes over the years, and rent policy would be one of them that you can get a lot of kickback on. That's generally the process we've taken that's worked in Lincoln. My 10 minutes are up so I have one final point, and that is that this is a long-term change. When we started Moving to Work in the late 90s, it was a five-year demonstration program. We're long past the five-year demonstration program idea. I think the operations notice gives you a 20-year window to start out.

And most of us who are in the Moving to Work world now don't think that we're ever going to change back and certainly don't ever plan to change back. So what does that mean? It means you can think about long-term changes and that you don't have to try to do everything at once, you have time. You can do a few things well, and then a few years later do a few more things. I think what you'll find is five or 10 years down the road you're going to have, and your staff are going to have ideas and thoughts and potential partnerships with others in the community that you didn't think of when you started out.

And you have all these set of initiatives to work through. So take a long-term thought process. Good luck. We're really glad that you're applying and moving your way through the Moving to Work world, and I look forward to the Q&A. Thanks.

Marianne Nazzaro: That's great. Thanks, so much Chris, some really great tips in there that we'll circle back to. And now I'd like to turn it over to Karen, the MTW and federal policy director in Boulder. Karen?

Karen Kreutzberg: Hello. Thank you. This is Karen with Boulder Housing Partners. Can you hear me?

Marianne Nazzaro: Yep, we can hear you.

Karen Kreutzberg: Perfect. So Boulder Housing Partners has been an MTW agency since 2012. I believe we're one of the first agencies to come onto the program through the open competition. We are a smaller agency, we have about 1,200, between public housing and MTW vouchers we have about 1,200. So we can go to my first slide, please.

So we have to talk about where do we get our inspiration from? And first I want to echo Chris's excitement about expanding the program and we want to welcome all of you to the group. We can't wait to have more MTWers as I call them.

So it'd be really great to expand this program. So where do we as BHP get inspiration from? Because we came into the demonstration in 2012, we did look to the legacy agencies first to get ideas. Again, because we are a smaller agency, at first it was very overwhelming to think about, oh wow, here we have this blank slate, how are we going to sell it? What can we do? And so they gave us some guidance and direction. We did look to the other MTW agencies. We then also started to look at our residents and our participants. We looked to them for ideas, what don't you like about the program?

They're the ones who are really the beneficiaries of the program, but also the ones who have to live by a lot of the rules and regulations. And so what is it about the program that you don't like? And interestingly enough one of the things we found from our residents that they were really upset that people could pretty much cover up some income or lie about their income and get away with it. And so we actually went to using tax returns to prove income, and that idea actually came from our residents and participants. We also do staff quarterly brainstorming meetings where we just talk about what could we do differently, what can MTW do?

Because I think what we found is that we have this huge long list of feature ideas that we want to do and we've realized that we don't actually need MTW to do a lot of those, but it's really caused us to become more creative as an agency. But the staff really feels empowered and are able to then bring up ideas about, well, what about this? And when I'm doing my job or when I'm talking to participants or residents this is a frustration I hear. And so how can we make that better for everybody? We also do reach out to our community partners in service agencies. We meet with them because we are serving the same clients in different ways or for different things.

We do want to get together with our community partners and service agencies to talk to them about what can we do better? What ideas do you have that we can do that we could possibly change to make things easier for everybody involved? We can go to the next slide, please. So then we start talking about what are the obstacles that we've faced along the way? I am an overachiever by nature. I know this about myself. My boss knows this about me very well. And so I always want to do everything at once, which is really, really difficult. And like Chris said, if you've got 20 years in the demonstration, you're going to have time to do things and do a few things well and really focus on a few things and do them well.

And then do something more and something the next year or the next year, really take your time and make sure that you're doing it well and not trying to do everything at once. That being said, I really wish that when we had done our rent reform we would have looked at the utility allowance and tried to change that at the same time, but we decided not to. Because what we also find is if we start to change one thing too many times in a row, then you get into change fatigue and people just get tired. And that's residents, that's participants, that's staff, that's supervisor, that's [inaudible] at the annual planning, the annual report.

Change fatigue is real. I think everybody can relate to that under COVID. Change fatigue is real. So just be careful about how much change you make, but really think through the changes that you're making and try to make sure that you're getting all of it in there at the same time. The size of the agency is also an obstacle for us because we are a smaller agency and we don't have a huge pool of shareholders, for example. We would love to do some type of shallow rent subsidy or shallow subsidy idea, but because our pool is so small we're not quite sure how good the results would be from doing a small little one-off program like that.

In addition to the fact that every little boutique program you do, it's like another new program. And so you have to be careful about that, but some of the bigger agencies are doing some really incredible remarkable things. And so just keep that in mind as you're thinking about what to do. And I believe the first couple or the majority of the new folks that are coming out or agencies that are going to join us are smaller agencies unfortunately. So just keep that in mind as you're moving forward. Another obstacle that is unique to BHP is we are one voucher administrator in Boulder County.

So there are actually three housing authorities in the County, which I have no idea why they've ever happened. And then we also have mental health partners, which is the voucher administrator for the state, the state division of housing vouchers. And so we have to be careful when we do things to make sure that we are not stepping on the other agencies toes by doing something that then landlords would want our voucher holders over all the other voucher holders. We don't want to pit one voucher holder against another. So you have to be careful in that respect. Go to the next slide, please.

So how has MTW made us different? Again, we have become super creative. We view MTW as one tool in the toolbox that we have. And it's fascinating to think of all the wonderful ideas that have come up that people are like, yeah. We should do this. And it's like, that's great, we can do that anyway. We don't need MTW to do that. I think it has also made us a lot more thoughtful in the fact that we know better who we serve. The annual report -- and I'm not sure if the new agencies are going to have to do an annual report -- but we have metrics that we have to report on.

And so we know more about our families now than we used to. Before we would submit our 5058s into the pick system and off they went into that system. And now we know -- we're in the data every year really looking to see, okay, this is the activity we chose, this is the impact analysis we thought was going to happen, did that happen? Did it really happen? Did it not happen? And so that's really helpful. I think it just really helps us better understand who we're actually serving so we can focus more services to that targeted audience. We have become a better community department with our residents and partners and participants.

We involve our residents and participants in the design. It has allowed us the chance to really educate them on the program and the complexities of what we do and why we have to ask for so much information. And it's given them a better understanding of what we need to do and how to benefit from the program. It's made us a better community partner to bring our partners in to help us create activities. And one of the really cool things that has come out of this is as an MTW agency we were able to create a damage claim fund using MTW funds. And when we rolled this

out, we went to our federal housing authorities and said, hey, by the way, this is what we're doing.

And they said, oh wait, is there a way that we can make this a regional thing? So we've actually changed it and we've created a landlord assurance fund, which is community wide and covers every community or every voucher holder in Boulder County, which is just really super exciting. I believe I am close to my 10 minutes now, so I want to thank you. I want to echo Chris's sentiments that we are so excited to have everybody join us, and I am available for questions at the end of the session.

Marianne Nazzaro: Fantastic. Thank you so much, Karen. You guys, again, a lot of really great tips for everybody. And our last legacy agency representative that I'd like to introduce is Jennifer Rainwater, and Jennifer was previously with the Housing Authority of the County of San Mateo in California, and during the pandemic, I think in March, she transitioned over to work with -- onboarding during the pandemic for the federal government, simple. And she now works with us at the head site. So she is going to be able to speak with you both from the perspective of an agency that has implemented it and then also from that perspective from HUD. So Jenny, go ahead.

Jennifer Rainwater: Excellent. Thanks, Marianne. And I don't know after that introduction everybody may question my judgment, decided to make a major life change in the middle of a pandemic, but there you have it. So just thinking about the Moving to Work program in terms of working at an agency, I have to say that when we started, actually San Mateo started back in the late 90s with a pilot program. And I just want to double check, Marianne, can you see me and hear me?

Marianne Nazzaro: I can definitely hear you, and yes, I can see you.

Jennifer Rainwater: Okay. So in San Mateo Moving to Work started as small pilot program carve-out of about 300 participants. And it was really designed way back at the beginning in concert with the welfare reform that was happening. So it was really targeted at increasing the self-sufficiency of folks that came on that were also welfare recipients. And that program did a beautiful job. It did have a time limit to it. But in the, let's see 2006, 2008, when we had the opportunity at that point to expand from that pilot to have it be for all participants, for our entire program, San Mateo jumped on board.

And I think in many ways that is really the beginning of Moving to Work for the agency as a whole. And so it was a reset moment at that time. And when we looked at it we had ideas and thoughts about what we wanted to do, not just for the self-sufficiency participants, but just for the program as a whole. And so really looked to our community because it was for a County, and looked to the others who were also working with a similar population of just sitting down and talking to them about literally the question that we kept asking over and over again, was what's working and what's not working?

And so we really looked for those points where we came in conflict or in concert with others and really tried to tap it from current program participants and residents to advocates in our

community to representatives, to other County departments, other nonprofits, really tried to take a broad brush and ask those same questions of everyone. And we actually received great information and found places where we were really divergent, and it didn't make much sense. And so we were able to, with Moving to Work, make adjustments. So we were functioning effectively in our community.

I can say -- interesting about how do you even begin? It just feels so overwhelming in many ways, that I have to say with the operations notice, with the cohort, with what is there, HUD really has made it easier. It's like when you have too many choices you get stuck. And with having really the outline of various waivers, it gives you a way to begin, a way to think about it, a way to use the information that you gather from your public process, from talking to people, a way to really think effectively, and I'll use this word even though we overuse it in Moving to Work, you streamline that process, because it really gives you some ways to think about it that you know has been effective in the past for others.

And so you can take that and relate that to the information you're looking at. I will note that as I was thinking about it, big pieces that came out, and Chris I think you said this, how do you incentivize some things? And one of the things, it was a negative, but we start with how do you remove disincentives for people to increase their income? What do you do to affect that change? How do you encourage asset growth and savings potentials? And how do you do that with what people often feel as a negative consequence of if my income increases my rent is going to go up. And so how do you deal with those pieces?

And so as I was looking at the operations notice, and specifically appendix one, one of the first things is about tiered rent. So how could we take those pieces together and with that waiver be able to set up a system that would be easy to understand, that would encourage increases in earned income that would not negatively impact the participants themselves? And so we started building with that, but it was really great, frankly, to have that idea already there in the notice. You had something that I thought, wow, that would've been great if that had been there when we started, because you didn't have to recreate the wheel, it's already there.

So how can you make it applicable in your community? How can you make it work? So I think you'll find that it's easy to understand. HUD's already laid out many things and obviously you can see that I shifted over to HUD specifically also to see what could I do; how can I help? Because, again, how often do we all, I'm saying we all because I'm saying I'm still at San Mateo, but how often do you have a chance to influence federal policy? And I think Chris Golden at the beginning talked about things already came through HOPWA that were enacted and used in Moving to Work Programs such as doing re-certifications every other year or taking these various actions.

These were tried, improved, and there was a lot of statistical data that showed this was effective. We want something to be effective, but also that the integrity of the program remains as you change and do something new and unique ideas and processes. So I know I'm talking fast, but I also know I want to make sure everybody has a chance to ask the questions they may have, but this is a great opportunity. I'm glad you're all here. Obviously as you've come in in various cohorts, I was talking about tier rent recognizing that I think cohort two is doing rent studies and

so there may be specific things that if you're here from cohort two that will be in the selection notice that you need to follow.

But with great opportunity comes great responsibility. But it really is, I would say, a fantastic program and an opportunity to really make a difference in your local community. So with that, Marianne, I'm going to hand it back to you.

Marianne Nazzaro: Awesome. Jenny, thank you so much and we are thrilled that you have come over to HUD. So we heard a lot of really good information tips from Chris and Chris and Karen and Jenny. So now I'm going to ask you guys a question. If you could go to the next slide. We are going to start our two engagement questions, the first one relating to -- it's going to be a poll. So right now Chantel's going to be putting up the poll so that you should be able to enter it in. And the question is, have you read the MTW operations notice? It's all confidential, so we're not going to see who said yes or who said no.

I'm sure -- I'm hoping that there's many of you that have read it cover to cover, have highlighted, have made notes, have questions for us. Others of you may have read pieces of it, maybe section four index one preparing for today's conversation and others haven't read it at all. So as I said, so I see they've opened the poll. So if you guys could put in that full box, have you read the ops notice cover to cover, highlighted, note cards, all of that. Some of it may be section four, maybe appendix one, maybe specific pieces or not at all, which isn't a wonderful answer. So with that, Chantel, if you could let us know what we've heard.

And that's coming up. And again, a reminder that the ops notice is available on our website. There's a very clumpy version of the ops notice in the federal register which is the federal register format which has three columns and all of that. We took that same exact language and we reformatted it in a user friendly document that is available, I call it the pretty version of the ops notice, that's available on the website. And so with that, you can see that most people have at least -- several, about a third of you have read it cover to cover, gold star. About another third have read some of it, that's great to get started.

For those of you that have not yet reviewed the ops notice I definitely encourage you to go look at it, particularly relating to section six of the operations notice is the actual -- parts one through five are a lot of legal information that needs to be included in the federal register notice, section six is the operations service. So those six of you that have not yet read it, go back and take a look at it. And okay, thanks for that first question. Second question, and for this question we want to get people comfortable using the Q&A feature, so I'm going to ask you to type your answers into the Q&A box, which is, again, available on the right side of your screen.

And for this question we're asking you, what is your impetus for applying to Moving to Work? What are some of the overarching goals that you are hoping to achieve through your Moving to Work habits? So if you could put that answer in the Q&A section and I will read off some of the -- if I can figure how to use this. Release from federal regulation. Absolutely, Alexander, that is a good one. Other thoughts as to why are you interested in MTW? To simplify the rent and to get rid of interims. Right, and a lot of our agencies are doing that. I think conversely flexibility, streamlining, that's great. Thanks, Tammy.

Cost effectiveness. For cost-effectiveness I would think about -- what do you mean by that? Do you mean for the agency, for these federal funds, for the participants? But absolutely that's one of the three special objectives. So I'm guessing some of these read the ops notice. Monica, to ease our administrative burden and to make our program easier to understand for participants. Absolutely. To simplify their rent goes along with the same way to develop a program that benefits our community, and as Karen and Chris and Jenny talked about. MTW is a way to just think differently to benefit your family.

So residents that are not fearful of rent increases based on employment. Absolutely. Simplifying the program, encouraging self-sufficiency of residents, incentivize more earned income, streamline the rent reform, utility streamlining increase, FSS and CVV options. There's so many great, and all of these it's yes, absolutely yes. Makes it easier to administer and provide more flexibility to support residents and families to meet the local needs, to have no negative rents or periodic mandatory rent increases, increasing income incentives. To be creative. So all of these are yes, yes, absolutely.

They're achieving the three different statutory objectives of MTW, cost effectiveness, self-sufficiency, housing choice, that simplification, that creativity, a lot of really great reasons. And these reasons that you all are putting in here absolutely MTW can help you get to those places. And so now I would like to move on to the discussion, next slide, please, which is just a discussion slide. We have several people on the line that are here to help answer questions. And so as a reminder, you can provide your questions in the Q&A box. And I did see that there were some questions already answered previously that I'm going to ask people to answer.

And then also you can ask your questions verbally and we're going to see how this goes and we might adjust that for future webinars. But at this point we're going to ask Chantel, if you could unmute all of the participants. So at this point all of the participants will be un-muted from Chantel, and then we'll ask you individually to go back and to mute your personal devices so that we don't hear all that feedback in the back. And as we hear feedback or if we hear too much feedback we might need to mute it all. But ideally it'd be great if we could hear from some of you verbally as well.

And to mute yourself, locate your name in the WebEx tool bar, I'm reading the directions here, scroll over your name, you'll see a circle with a microphone on it, when a circle is red you're muted, when it's gray you're unmuted. If you fail to mute yourself and if we hear your dog or a lot of noise in the background, then we will go ahead and mute your phone also. Okay. That's a lot of logistics. Anyway, so that is -- so at this point we're going to move into the Q&A. Any questions that you guys have for any of our presenters or for HUD, let us know. Chris Golden from the MTW team is here to answer questions, Allison Christiansen and Jonathan Cannon from the MTW team are also here to answer questions.

And then of course, Chris and Karen and Jenny, Janet, Jenny, goodness gracious, sorry Jenny, Jenny are here to answer questions as well. So for the first question I'm going to go back to Chris Lamberty. This is an easy question. Where are you, Lincoln where?

Chris Golden: Lincoln is in the paradise known as Nebraska. We're in Lincoln, Nebraska.

Marianne Nazzaro: Lincoln, Nebraska. And can you talk about the size of your agency?

Chris Golden: Yeah. We have 3,000 vouchers and about 1,500 hard rental units. A couple hundred of our rental units are federal public housing, so one of the context for us is in terms of moving to work is we're primarily voucher focused. So we're not really focused on public housing development issues because we don't have that many public housing units.

Marianne Nazzaro: Thanks, Chris. And I am hearing some feedback so I am going to ask folks to remember to put your phone on you. And if we keep on hearing the feedback I'm going to ask Chantel to put everybody on mute again. I don't want to do that. So Karen and Jenny, can you talk a little bit -- or Karen, I'm going to put this one to you. You talked a lot about needing to involve your residents and community partners, can you talk about specific stakeholders that you need to remember to seek out? Obviously you want to seek out the residents and the participating residents, what are some stakeholders that you might not think about?

Karen Kreutzberg: So we involved our local legal aid, we also involved our local homeless shelter, our local health partners, we included all our service partners, right? We have an emergency family assistance association that we involved, Safe House Progressive Alliance For Nonviolence. Kind of just those folks that you're working with the same clients and so what is the best way that you can work together to serve the clients who not only need housing but they need food chains or they need legal services and they may need mental health services. So we included everybody who touched our client.

Marianne Nazzaro: All right. Thank you very much, Karen.

Karen Kreutzberg: You're welcome.

Marianne Nazzaro: Allison, this one's for you. Don't forget to take your phone off of mute. What is the application process like?

Allison Christiansen: Hi, Marianne. So the application process is going to vary depending on what cohort you're applying to. For cohort one those materials are already available on our website. There is a letter of interest process followed by a [inaudible] cohort two similar letter of interest process. Those eligible applicants are now submitting applications according to a selection notice. So it will really depend on the cohort, how the application process goes. So I encourage you to look at the selection notice for the cohort [inaudible].

Marianne Nazzaro: Awesome. Great. Thanks, Allison. So both the selection notice as well as on HUD's website we've created tools with all of the information that you need to know. And we [inaudible] where to find that information before. What other questions here?

So Chris Golden, I'm going to send this one to you. "Can a PHA adopt income-based tier one -- actually, no. Allison this one might be to you for a cohort two question I think, adopt an income-

based tier one and a step-based rent tier two for public housing?" I'm not sure of that question. [Inaudible] adopt income based tier one and stuff based tier two for public housing?

Allison Christiansen: So this is a little bit of a difficult question. I think the best thing to do for the specific competition questions related to cohort one, two would be to email our help desk at the Q1. So for cohort two then it would be cohorttwo@hud.gov and I guess [inaudible]. It's available on our website as well. I think that would probably be the best thing, because I'm not totally clear on the question. You have to, I guess, you have to pick one of the rents for cohort two. So you can't pick one for public housing and one for vouchers. You have to pick one, test run one, test run two, or test run three. I don't know if that answers your question.

Marianne Nazzaro: I think that does answer the question, and I think the key to this specific question is to check out, obviously check the cohort two website and the selection notice. It's not totally clear what the question is based on what we're seeing here. So Edward, I would ask if you could submit your question and to that MTW cohorttwo@hud.gov and Allison will send you a response. Great.

So this is a question for Chris Lamberty and Karen and Jennifer. "What software system were you guys using?"

Karen Kreutzberg: So Karen, in Boulder we are using Yardi.

Marianne Nazzaro: Great. Thanks, Karen in Boulder.

Chris Lamberty: This is Chris; we were using [inaudible] MRI. And software is an interesting conversation, it can be a limiting factor on what you're trying to do, so it is something you have to take into account and look at pretty closely.

Jennifer Rainwater: Back at the beginning San Mateo was using Emphasys, and I don't remember which version. It was the older version, not Elite, but it was Emphasys. It was pretty old. And then they converted to Yardi probably back in 2012, I want to say, and that's where they are now.

Marianne Nazzaro: Great. Thanks, Jennifer. This is another question for Karen and Chris Lamberty. "What is the main local need that your agency is focusing on now?" Chris?

Chris Lamberty: Our main local need that we're focusing on is trying to expand the supply of affordable housing, particularly ones that will take vouchers. And in some ways we are using some Moving to Work authority around that, but in other ways we're not. We're doing development and partnering with people to do new developments unrelated to Moving to Work.

But we have tried to incorporate more landlord incentives into our program in recent years to try to make the program more attractive to landlords taking vouchers. There's not a requirement in Lincoln or in Nebraska for landlords to accept vouchers. And so that's a big deal like it is across the country. It's a really tight rental market and our folks have trouble finding places in that market.

Marianne Nazzaro: Great. Thanks, Chris. Karen?

Karen Kreutzberg: I would echo that although in the city of Boulder they did pass an ordinance about six months ago that did implement a source of income discrimination, and that is also being taken up on the state level in Colorado. But we as a college town have very high market brands and have that same issue. And so that is definitely our main focus now using MTW to incentivize landmarks to participate in the program. We're also using our MTW flexibility to develop or acquire local nontraditional portable units as well.

Marianne Nazzaro: Right.

Jennifer Rainwater: And Marianne, this is Jennifer. Can I add one more thing?

Marianne Nazzaro: Yes, please.

Jennifer Rainwater: Housing in San Mateo, which is the San Francisco Bay Area is just insanity, frankly. And so there was an incentive program developed. So one of the things that ended up being actually the most popular of all of them was people ended up calling it the no red tape, but it eliminated any kind of delay because everyone assumed that any delays to begin to have contracts were due to the housing authority. Well, in actuality many times it was because the landlord didn't return the required information like the signed leads or their bank information to be able to send payments.

And so we called it the no loss bonus. And so when we received a signed RTA from a landlord, we said, okay, we understand you are serious about this. And so we actually, once they did sign and return all the paperwork we needed, we backdated the start of that contract to the date that they turned in the RTA, provided the unit past an HQS inspection. And that ended up being an incredibly popular, and it was something that would change their mind. So that subsidized participant was no different than anybody walking in off the street, that they could start that contract the same day provided that that unit was ready to go.

So that was another piece that was in San Mateo that ended up being able to do because of Moving to Work, so ineffective.

Marianne Nazzaro: That's awesome. Great, that was a great question and thanks for the feedback, everybody. I'm going to, Allison, I'm going to send a couple more your way. The first one I think everybody will be interested in. I'm having trouble with the implementation timeline and so Allison, if you can remind people what that is and where to find it. How fast or how to approve cohort one application and a lot of agencies to begin MTW activities. Allison?

Allison Christiansen: So the best place to look for the most current timelines is the MTW website. You go to hud.gov/mtw, you'll see our MTW expansion page in there, you'll see the timeline for when we plan to publish notices and select all of the different cohorts. So I think cohort one and two agencies are the ones who are active now. So cohort one applications are due December 4th and cohort two is due January 8th. So from that time, I think even on the timeline,

there should be an estimate of when we plan to make announcements for both of those cohorts. Generally, it's the beginning of 2021, so I think we say spring of 2021.

And from there once you're offered designation from HUD to become an MTW agency, there's a couple of steps that need to happen before you're an active MTW agency. So the timeline will all depend on how quickly your agency completes those steps. So the first most important step is the signing of the MTW ACC amendment so your agency would sign that, do the requisite forms actions, and then send two copies of that document back to HUD for counter-signature. That would go through our concurrence process and be signed by officials at HUD, and once they have countersigned [inaudible] you are an official MTW agency.

So at that point you would be able to be sending funds flexibly across the section eight and section nine programs. You still wouldn't be able to do any of the waivers that we talked about today. In order to do that you'd have to complete the MTW supplement to the PHA plan. And there's a public process and approval process associated with that. So it really depends on how quickly your agency is able to convene those board meetings and get those documents ready and submitted to HUD. And then you can always work in a couple months. Usually, [inaudible] want to be generous review time for HUD, and that should give you a general sense of when your implementation timeline would be.

And then also keep in mind, we understand these are just estimates so if they don't go totally according to plan that's fine. Really what we're looking for in the application is just what you are seeking as an agency to be doing with your MTW status first, how you're going to use your flexibility once you become an MTW agency. So we understand that timelines are flexible and you won't be penalized in any way should you not meet the benchmarks that are in that timeline in the application.

Marianne Nazzaro: Great. Thanks, Allison. And I think you just answered this question from Teresa about do we need to be specific in the MTW plan waivers to be used -- do we need to be specific in the MTW plan which waivers will be used, or can we create the vision to submit to HUD and then implement that vision? I think what's being asked for is do you have to be specific in your application as to which specific waivers you'll be using? I think that's the question.

Allison Christiansen: Sure. And you do not need to be specific. So in the MTW plan and application that you're submitting on either December 4th or January 8th, you do not need to include these waivers specifically. You can talk more generally about the types of activities that you're looking to pursue or the goals of your agencies and talk more generally in that way. And then once you submit the MTW supplement to the PHA plan, that's when you'll really get into that specificity duty of the specific waiver numbers that we talked about today.

Marianne Nazzaro: Great. Thanks, Allison. And there are a couple other cohort two specific questions for Allison that I think would be better if we turn them into FAQs and put them on our HUD website by next week. One relating to, can we mandate FSS under controlled cohort two, and then the second question about clarifying whether we can apply waivers one, three, six, seven, eight, 12 to households not in the control or treatment groups. And Allison, unless you

can answer those quickly I would suggest that we respond, take a closer look at those questions and respond in FAQ.

Allison Christiansen: I think so. Since they're so specific I'd want to take a look at them. We also work closely with the [inaudible] so we like to talk about those things. I wouldn't want to give anybody false information on this, so yeah. Probably through the FAQ would be the best. And as Marianne said, we have the web update almost ready to go, so be looking out very soon for an update on the website on the FAQs.

Marianne Nazzaro: So I'm going to see if there's any other questions, if you could put them in the chat box. We have had to mute a number of the lines because we're getting a lot of background noise so if you do have any additional questions or comments or feedback, please put that in the chat. And while you guys are continuing to think about some more questions or comments, I would like to know, and Allison, please weigh in here, somebody, I think it was Chris, talked about the 20-year term limit for the expansion agencies for any of the waivers that are risks directed to do a specific evaluation for cohort two.

They would be restricted only for the period of the evaluation and then after that the agency would have access to all of the MTW waivers after that. So I hope that that helps.

Allison Christiansen: And the evaluation period is slightly different for each cohort so in that selection notice it'll tell you the evaluation window is five years or whatever it is. So look to your specific selection notice and that'll give you the number of years.

Marianne Nazzaro: Okay. Great. So this next question I'm going to send it first to Karen and Chris and Jenny, and then I'm going to send it to Allison. So the question for the legacy agencies, the PHA has historically low participation in the public process, despite outreach efforts. This has been a chronic problem in the jurisdiction. So my question to you guys is, "Do you have any great tips on how to beef up the participation and outreach?"

Karen Kreutzberg: So this Karen in Boulder. We have found that food is always really great. When you offer food, people will show up. So a lot of our resident advisory committee meetings are done usually early evening where we offer dinner. We have also offered gift cards to Target for people to come and share their experience or share their thoughts with us. I think a lot of it just has to do with education, why are you inviting them? What do you want to know? What's the reason for them showing up?

And I think once they understood that we really listen to them and we really are interested in their opinion and would like to hear it and have them be part of the process and part of the change, people were jumping at the chance to be part of our resident advisory committee.

Marianne Nazzaro: Awesome. Chris?

Chris Lamberty: Yeah. Karen took my first answer, which was food. That's the key to always getting people to show up. Hopefully there'll be a post pandemic where we can do that again. We specifically try to recruit resident advisory board members or staff to recruit people they know

within our resident committee to our resident advisory board and [inaudible] together. Our [inaudible] specialty staff is particularly good at that or at least some staff is good at that.

So we try to recruit people, similar things to what Karen said. And then we have a lot of returnees because I think they enjoy both the food at the meetings and the topics at the meetings. We also, if you have resident councils at any of your properties, our resident councils always put members on our board and so outside of our standard recruitment efforts.

Marianne Nazzaro: And then Alison, I'm going to pitch the second half of the question to you. Will the PHA be penalized so long as it has taken a reasonable effort to engage the community and stakeholders?

Allison Christiansen: Sure. So we don't have food on the FAQs but if you look at the FAQs for both cohort one and two, you'll see some ways to try and engage people, especially in light of COVID. [Inaudible] a part of the cares act FAQ. And there's some really good ideas on unique ways to get in touch with people and engage with your community there. So I encourage you to look at those. So again, it's a little different for cohort one and cohort two. Overall the MTW program, I think you've heard here today and you've heard probably on other presentations as well, that community engagement is really an essential ingredient of a successful program.

So that's why we have such an emphasis on it in our selection notices. We want to make sure to get you all off to a good start on community engagement. So for cohort one there's no -- the community engagement [inaudible], so it's just taking the specific steps. If you take those steps, then you will have a passing application. It's not you get an A or a B, it's just a pass, fail exercise. And then for cohort two, if you look at the scoring criteria in the back of the selection notice you'll see the points that are assigned for resident engagement.

And there you'll see that the agencies are awarded points according to how they sought comments from resident and sought input from the community and how they dealt with the input that was received. So there's no points awarded for, you got 10 people at the meeting or anything like that. It's how you as an agency are seeking out that comment.

Marianne Nazzaro: Great. Thanks, Allison. So are there any other last questions? So for any of the questions that are really specific to one of the cohorts, please to keep an eye out on our website and we'll be updating the FAQs to respond to any of those questions soon in the near future. And then I think at this point I would like to turn to the next -- start closing this out [inaudible]. Yeah. Karen?

Karen Kreutzberg: So I was just scrolling through the question and answer and noticed a comment of during one of the polls that I would just like to address. There was a poll answer that says something about eliminating interims. And so I also had that thought, that we would be eliminating a lot of interims, especially when we went to a no interim's policy along with biennial and triennial certifications. And I don't mean to be a wet blanket, but I am going to inject a dose of reality, is that our virtual participants live in the real world in the marketplace and landlords want to have a contract rent increase every year at the lease renewal.

And so while we thought we were not going to be touching the files every year, we have found that we are still touching the files almost every year for folks. It's just a matter of how deeply or how much are we touching the file. So we do a re-certification one year, and then we don't do a re-cert for three years, but those intervening two years we are doing a contract rent increase, which is an interim, and it is work, it is less work than a full re-cert. But my bubble got burst a little bit when I was originally doing MTW going, woo, we are not going to have to do that many interims.

And that is unfortunately something we didn't think all the way through. And again, I'm not trying to bust anybody's bubble, but just adding that dose of reality that we still work with private landlords who do want that contract rent increase, and in our market we would not be able to tell landlords that they could not request an increase for two years. That would not -- nobody would want to look at the program then. Just wanted to throw that out there. Thanks.

Marianne Nazzaro: Fantastic. Thanks, Karen. And I guess on that note I'm going to send, we got one more question and I'm going to send this over to Chris Golden. Chris Golden, can the PHA design or apply specific waivers that apply only to their rad TBV units in a single project?

Chris Golden: Sure. You can create a boutique programs if you want, for various reasons. It can be a lot of work because you're doing something different in a small area, but there are plenty of good reasons to do that. And our agency has done that in the past, that's fine.

Marianne Nazzaro: Great. Thanks. Okay. So great comments, great questions. If you could transition to the next slide. I want to just point out some of the important resources that we have for you guys, and as I'm walking through this, I would like to -- actually, I'm so sorry, Chris, Karen, Jenny, any last minute pearls of wisdom?

Karen Kreutzberg: I would just say that if anybody's really interested and would like to chat further, I am available. And I think my information is in a slide some place. Other than that, don't be afraid. It's a great program. It's super-exciting, please come join us.

Marianne Nazzaro: Awesome. Chris?

Jennifer Rainwater: Marianne, I would just jump in and say I would agree with Karen on that. The one thing I would just say, be patient. Don't try to do it all at once and also be ready to be patient with yourself, because this is going to create profound change for them as well, not just the participants and sometimes change is really scary, and that patience is just needed. And also just the repetition with them, because, again, they're used to having this set of rules and they're used to being able to use the phrase, well, HUD told me I have to do this. It's in the regulations.

So they have to find a new way of talking about it and the reasons why they're doing things. And that ends up being a really -- that's something you're going to be talking with them a lot about. It is a great opportunity.

Marianne Nazzaro: That's great. Important to keep in mind. Chris, any last pearls of wisdom?

Chris Lamberty: Those two pearls were perfect. My email's on the set of slides so feel free to email me if you'd so choose. I'm happy to talk to anybody.

Marianne Nazzaro: Awesome. Great. So thank you, guys. Thank you, Chris, Karen, Jenny, Chris, Allison, everybody on the line. I would be interested in hearing if you guys could type into the Q&A, all the attendees at the PHS could all type into the Q&A, how did you find this session? We're planning on doing several more training series both while you're in the process of applying and then also once PHS are designated, and we want to make sure that we are doing them -- that they're as useful as possible.

So I would ask if you could let us know, for all of you on the phone today, if you could let us know in that Q&A box, if you have any suggestions for how we might -- topics you'd want to hear about or how we might improve the training going forward in the future, that would be really helpful. And on this page -- there are so many resources available on our webpage. So if you just go just straight MTW webpage, hud.gov/mtw, if you go to our expansion page there's a whole host of information there.

You'll find the links to the operations notice, you'll find links to the MTWAC amendment, to the prior versions of the not yet final supplement, a lot of information there. You can go to our training series on the HUD exchange website, and that training series, what that does is you'll see some of these folks, again, and you will -- it basically breaks down the operations notice and really simplifies it.

And the operations notice, again, I encourage you to look at the reformatted pretty version of the ops notice that's up on our website, and print that out and fold it close and become familiar with it. And then for those of you in cohort one, I encourage you to go to the cohort one page and for those of you that are applying for cohort two, I encourage you to go to the cohort two page. And there's pretty much any information that you could possibly need you can find there.

And if the information is not there you can shoot us an email and we will respond. So next slide, please. So this slide talks about what's coming next. So today we talked about the waivers and a whole bunch of other things. And again, this webinar is being recorded and will be available on the website so you'll see that. And as well as any questions that were included in the chat that we were not able to answer, we will update the FAQ to that particular cohort.

The funding flexibility, funding calculation and statutory requirements session is coming up on October 28th, so we recommend you registering for that, get your CFO's to register for that, become familiar with that piece. And then on November 18th, just before Thanksgiving, we're going to have a office hour session. And during that office hour session, we want to hear from you, is there anything specific that you have questions about that we can answer? And again, since we're in the middle of a competition, we can't answer agency specific questions, but we can answer general questions that you have relating to MTW the expansion or the application.

And as a reminder, I'm sure these dates are burned deep in your mind, the due dates for cohort one, the applications are due on December 4th, and for cohort two, those applications are due on January 8th, 2021, which is incredible that it's really not that far away. And let me see if there's

anything else. Yeah. So with that I just wanted to say thank you, thank you, thank you, for your interest in MTW.

This has been a really great session. It's been really good to hear all of your questions and your energy came out, even though we weren't able to talk, just by the questions that you were asking. And again, many thanks to Chris and Karen and Jenny and Chris and Allison and other presenters as well.

Thank you guys so much. We're thrilled that we are moving forward with the MTW expansion and we look forward to talking with you guys again at the next time. Thanks a lot. Have a great one, everybody.

(END)