

Serving Communities Through Housing Counseling

Celebrating Partnerships in Housing Counseling

Karen Hoskins: Hello everyone, and welcome to this session of the conference on "Celebrating Partnerships in Housing Counseling." My name is Karen Hoskins and I'm a consultant and technical assistance provider on the ICF team. For over 25 years, I've been engaged with supporting housing counseling agencies and partnerships that allow them to have greater impact in the communities they serve.

Over the last two days, we've had an opportunity to look at the programmatic aspects of housing counseling with the session yesterday, what CPD grantees need to know about housing counseling. And then earlier today we discuss housing counseling and affordable housing programs, as well as with homeless services. So in the conversation now, we want to shift and examine three best practice examples of CPD and housing counseling programs, working in partnership with each other.

The three examples are distinct from each other in program design, geographical location, and the way CPD funding is helping support clients. You're about to hear more about these programs and we hope through the conversation, you'll be able to identify partnership opportunities for your agencies that perhaps you hadn't considered before.

So let's get started. As always, we just want to remind you of the chat box and the Q&A boxes at the bottom of your screen. The chat box is for technical questions that you might have with the technology being used. You can post your questions there and someone is available to help support you and get you an answer.

But the Q&A box is specifically for questions for our speakers and content related to the materials that are provided with this presentation. So use that Q&A box for any questions that you have. And at the end of the presentations, we'll take a few minutes and get to as many questions as we possibly can.

The materials -- the PowerPoint presentation is already available on the HUD exchange. So that information is there if you go there now, this PowerPoint is available. You will also be able to access a transcript of this session and the live recording also available on the HUD exchange within seven to 14 business days. Also, we're delighted to let you know that you can obtain a certificate of attendance for having participated in this session.

At the conclusion of the session, your participation is recorded -- is marked and will be able to obtain and print, if you so desire, a copy of your certificate, also available on the HUD exchange, not all HUD exchange trainings have certificates of attendance available, but for this conference, we're delighted to be able to make a certificate of attendance available for those who would like to obtain one. So with those logistics out of the way, I'm going to turn it over to Shawna LaRue Moraille, director of ICF to get us started. Shawna?

Shawna LaRue Moraille: Thank you so much, Karen. And welcome back everyone to this partnership session. We thought in the spirit of partnerships, we've got three examples that we're going to talk about today in this session. However, we know that there's so many different partnerships going on out there. So we're going to invite you back to the Mentimeter board, and we want to know what partnerships you foster between housing counseling agencies and CPD

grantees. And it would be lovely if you could mention the name of the community, organization like the scenario, and we will touch base with you later on.

I'm going to let this flow in behind us, but it's good to see some things going on in New Jersey and in State College, Pennsylvania, and CHFA I might need help with that, but that might be Colorado Housing Finance Agency? So if you can spell acronyms too, we would love it. So I'm going to go back to the PowerPoint and Karen welcomed you and I am here as well, but we're excited to have all of our panelists here. We have Michaelsean Adams, who's a programs manager for the Northern Virginia Family Service.

We also have Bill Lord who's the assistant director of community programs at the Tennessee Housing Development Agency. And he and his colleague Jayna Johnson will talk about home buyer education and what the great work that they're doing there in Tennessee. And finally, they also will welcome their CHDO Lindy Turner who's executive director at Clinch Powell. And then finally, we'll hear from Yvonne Bartley, the executive director of the Multi-Cultural Development Center.

And I just realized I missed Claire Louis and is going to join Michaelsean Adams. So I'm sorry. I apologize for that. We're going to hear from them first. So we put links to all the organizations and we're going to celebrate all these case studies throughout this one hour presentation and then have time for questions. So with that, I'm going to turn it over to Claire Louis. I'm so sorry. And Michaelsean Adams to tell us about their programs.

Claire Louis: Thank you, Shawna. I'm Claire Louis from Northern Virginia Family Service. I am the director of community housing. Northern Virginia Family Services, breadth, depth, and scope of services offer the resources and support to ensure that everyone in need at every stage of life maximizes their potential and fully contributes to a thriving community. We provide the essential building blocks for financial, emotional, and physical wellbeing, serving as leaders and innovators for the Northern Virginia community.

Every year we empower more than 35,000 individuals to achieve self-sufficiency. With these essential resources, our community is better equipped for future success and engagement among all of our neighbors. I want to talk a little bit about the Rental Subsidy & Services Program, which falls under community housing. And it is a program that offers medium to longterm rental subsidy assistance with case management.

It's a program that is designed to move clients from homelessness to maintaining self-sufficiency when they exit the program. The program offers subsidies for up to 24 months and every three months clients are assessed in order to determine the length of the subsidy. It is a housing first program. So the first thing we do is house the households who come to us. After that, we offer wraparound service, including benefits counseling, career navigation, and mental health wellness services.

The eligible households should earn less than \$50,000 of Fairfax County's average median income, but no minimum income is required. So we do have several zero income households because we are a no barrier program. That we get our referrals through the prioritization pool

through Fairfax County's office to prevent and end homelessness and clients are selected during housing match meetings. It is not a mandated program. So clients also have the option of refusing participation in the program. So it is a voluntary program.

It is not an open referral program. RSSP, as we call it, started last July. We targeted to assist 88 families in our first year. And I'm happy to say as if this week we have 88 certificates signed, which means we have 88 households engaged, and of those 88 certificate signed, we have about 50 households housed. I will now turn it over to Michaelsean, to talk a little bit about rapid rehousing prevention and utility assistance programs.

Michaelsean Adams: Thank you, Claire Louis. I'm going to start talking and wait for my slide to change. And by the time I reach -- there we go. Thank you, guys. I bring you greetings from Manassas, Virginia. I am Michaelsean Adams. I'm a program manager for homeless services here. I manage our 92 bed shelter facility along with our prevention programs, rapid rehousing, and utility assistance.

Not all of our services, but a key portion of our services are delivered by HUD certified counselors. My counselors became certified through our partnership with Virginia Housing. We attended a three-day training and after much trial and error, three of my team members were able to pass that test, which has been likened to an LSAT. It's very difficult, but we were able to get through it and we are pressing forward with our new team members also becoming HUD certified because it's very important in the rapid rehousing work that we do.

Like I said, we manage, first of all, the service shelter, we are in emergency shelter and financial assistance programs with rent and utilities. And our goal is to prevent homelessness from recurring in Fairfax and Prince William counties. My shelter is in Prince William County. All of our services are coordinated through our CoC and the beginning point or starting point for all of our services is our coordinated entry system. Coordinated entry manages shelter beds, prevention, and utility assistance spaces or prioritization list.

But when it comes to rapid rehousing, we are very fortunate to have had the Housing Trust Fund. We are the only shelter provider in our area who was approved for HUD HTF and we just did an application and we will receive it again. HTF has been our go-to when other forms of financing have been too restrictive and we needed something that was a little more flexible and a little more loose for rapid rehousing, we're able to utilize Housing Trust Fund.

But we're really very fortunate because we also have VHSP [ph], ESG, ESFP, CHIRP [ph] one and two, RUAP, and Bezos. As you guys might know, a few years ago, Jeff and Melinda Bezos gave 26 organizations in the country \$2.5 million for what they call day one funds to fight homelessness. And we were fortunate enough to have been the recipient of that large S [ph]. So we are using that money quite wisely.

Through our partnership with Virginia Housing, we provide renters education and renters counseling. Our education portion is an online module called renters ED. It is nine modules and it is required for everyone who is in a rapid rehousing program. Our housing counseling takes

place during one-to-one meetings with the housing counselor and overseen by a supervisor who is also a HUD 200 counselor.

So last year we were fortunate enough to be able to serve 253 souls. That represented 117 households. The average length of stay was about 92 days, 82 percent of those families and individuals were able to move to a place described as permanent by HUD. And 87 percent of those placements have remained successful after one year. We were also able to house three veterans and 100 percent of them were able to be housed and serviced, as well.

So next slide, please. So through the CoC, we have access to our ESG programs, which has been a life saver for us. We also were able to access ESG Cares. With those funds, we were able to purchase PPE to make our building safe, to purchase shields, and to put some of that money toward operation costs. But we also use ESG for rapid rehousing and prevention, almost as a plan B or plan C when VHSP is not available.

With CDBG, we were not -- we were a sub recipient. So the CDBG funds went to our partners at county. And then through them, we were able to access \$6,000 for transportation only. With that \$6,000, we were able to provide more than 200 cab rides, three tickets -- bus tickets that resulted in permanency, metro passes and tokens. And so that was great. It lasted about six months and we look forward to receiving those funds again, because we are in a dead zone as far as transportation is concerned here in Manassas, Virginia.

Our RSSP is funded through the CoC with leveraged dollars through Fairfax County owned rental property and revenue. And we're also operating an RUAP program, which is a combination rent and utility assistance programs. And landlords are able to recoup up to \$2,800 in rental payments and 750 can be used for utility assistance. So again, we were able to access those funds, prevent more than 22 utility shutoffs through our partners with TAP [ph], Novak, Energy Share, and Dominion.

Next slide. Oh, is that all? Gosh, I was just getting warmed up. I'm going to pass this to my good friend Bill who is probably in Johnson, Tennessee -- Johnson City, Tennessee. I hope but he's most definitely in the birthplace of gospel and country music. So I will turn it over to our friends in Tennessee.

Bill Lord: Thank you, Michaelsean, I appreciate it very much. And, no, I'm saying to say I'm not in Johnson City, though I do travel to Johnson City frequently.

Michaelsean Adams: All right.

Bill Lord: Our offices are in Nashville. I am actually in a little town called Shelbyville, Tennessee today. I'm happy to join you. And also joining me will be Jayna who is our housing education manager to talk about our programs as well. I'm going to focus on the CHDO program, which is our primary program for housing development for sale to low-income home buyers. And in that program, we partner with nonprofit organizations across the state of Tennessee to help build that stock of housing that can be sold to home buyers.

The partnerships are just extremely important when it comes to the development of housing and getting housing developed and built and put into the hands of folks who may not normally be able to purchase a house in the conventional market. One of the things that makes that work as it does is that is our housing counseling and housing education programs, which under the home program, we are required to make sure that the recipients are beneficiaries as we call those, the home buyers, are able to access and complete a HUD certified housing counseling education program and the housing counseling that goes with it.

In our partnership with the CHDOs, we encourage them to start early with that process. As a matter of fact, we require in our application for them to demonstrate they have a pipeline of potential home buyers that they're already working with along with the counseling to help prepare them for home ownership.

And of course, as part of that is the requirement that they complete the HUD certified home-ownership counseling program, as well. We, in the community programs division of THDA, which is our housing finance agency for the state of Tennessee, we partner with our home education department that is housed in another division to make sure they help prepare our CHDOs and other non-profits across the state.

And help maintain a home buyer education network across the state of Tennessee to make sure that we have folks ready and prepared to provide this home buyer education to the potential home buyers as they're preparing to move into home ownership. It's a very, very important. The downpayment assistance is provided as another part of our home program also requires that same home buyer education completion.

And we check the compliance that's done prior to the final funding of the purchase on our side is we check the compliance to make sure that that home buyer did complete the home buyer education and go through the home buyer counseling as required. And again, we work with our CHDOs. We're going to have one of those joining us shortly. Lindy will be joining us from Clinch Powell, so she's going to explain a little more clearly how they work that process and how that works for them.

In that process, we allow that to happen a couple of ways. So our nonprofits -- some of them are home buyer education -- certified home buyer, education counseling agencies, and have counselors on staff. But if that be the case, sometimes they provide the home buyer education. The home buyer themselves, the individual who's going to receive this -- buy this home that was built with these home funds has a choice. They can choose what the home buyer education provider that they would like as long as that provider's properly qualified and certified as a HUD certified agency and HUD certified counselor.

For that though, in some cases the home buyer will pay for that service directly, they'll pay for that education. And that is applied to the one percent requirement. They're required to put one percent investment into the home based on the purchase price of the home. And that amount that they pay for the counseling is often used as a portion of that. In some cases, again, that's provided by the agency themselves, and it can be billed directly back to the home program as a qualified soft cost. So there are different ways to approach it.

Our partners, we have partners that do it differently all across the state, but in the end, the biggest thing that we need to make sure that happens is that they are properly trained. That they go through the home buyer education course and receive that counseling and have access hopefully to ongoing counseling as they go through the process. And with that, I'm going to bring Jayna on board. Jayna, if you'd like to join, I think we are probably ready for you.

Jayna Johnson: Yeah. Okay. Thanks, to y'all. So what our team does -- I am -- my name is Jayna Johnson. I'm the housing education resource team manager at THDA. And our team basically supports the network that the CHDO -- the home program utilizes. So we are a team of seven and on our team, we actually have HUD housing counselors. So we know firsthand some of the things needed to stay in order to support the housing counselors.

Within our agents within our network, we have about 65 agencies, 20 of which are HUD approved. In talking about partnerships, we really want to highlight those agencies who are housing counseling agencies certified and approved under HUD, as well as CHDOs for the THDA program. So we have five housing counseling agencies within our housing counseling network who also serve as home CHDOs to develop affordable housing. Dominion Financial, Eastern Aid [ph] CDC, Furnisher [ph] CDC, home source of East Tennessee, as well as Clinch Powell. And we will hear from Lindy here in a little bit.

Collectively, these agencies provided housing education and counseling services to 347 clients in 2021. Of those, 200 were in rural areas. And if you know anything about Tennessee, you know we have a large area that's rural and we want to make sure that we're reaching them. Already this year, they have served 93 clients, which we're really pleased with. Although each agency is on a different grant cycle for their home administration that each have collectively assisted over 18 home applicants over the past three years.

So even that shows exactly what our agencies are doing and the partnerships they have with both my team, as well as the home program, but in an effort to support -- and if, Shawna, if you would go to the next slide for me, we offer variety and I say successes, but it's more or less the support that we offer the network providers.

As I mentioned, our team -- we have three certified housing counselors on staff, so they have experienced it firsthand what the exam looks like. And so that in itself has offered great advice and guidance for those who need to take the exam and prepare for it. We also utilize those housing counselors to offer study sessions and HUD bootcamps for our existing network and those who just need to complete the exam.

So we take time to invest in our agencies that are part of our network. We provide consumer materials, but we also offer compensation. Compensation is bill share, there's compensation on the home side, it can be billed to the grant, or there are some that the clients pay directly for the home [indiscernible] education and counseling services. And then there's also the opportunity where THDA offers compensation for their services.

And then the big thing is the training that we really value. And we find that our agencies greatly appreciate. We hold a monthly webinars, quarterly program check-ins, we do study sessions to prepare them for the certification exam. And then we do annual conferences. All of these things allow the opportunity for them to get continued education hours, which we all know is very important in supporting the certification.

The other way that we offer feedback and support our network are collaborations. We collaborate very closely with other HFAs, so other housing finance agencies. Our counterparts in other areas -- it was really good to hear from Michaelsean and Claire, because we work really closely with the Virginia Housing Authority. And right now we're actually working with Michigan to offer a succession planning tri [ph] series. It's a seven week series.

So we work together with other HFAs to see statewide, nationally, what's going on with best practices. Processes and procedures and industry related trainings. So those are some ways that we're able to be put back into our networks and our agencies.

So at this time, that's just a little bit about what we do to support our networks and those who are offering the education for the home program. I'd like to bring Lindy in so she can share a little more about what they do as our housing counseling agency and CHDO. Lindy?

Lindy Turner: Thanks, Jayna. And hello everyone out there. It's great to be here to share with you. And I want to say that we're honored at Clinch Powell to be asked to do so. As you see on the screen, kind of our way of looking things is that if we can do it, we will do it if we can. So as a nonprofit, that's pretty much how we all have to operate. You pitch in and get done what needs to be done.

Next slide. There we go. Thanks. Clinch Powell -- we are -- our headquarters is in east Tennessee, so we are closer to Johnson City, but still about two hours away from Johnson City. We are east of Knoxville to give you an idea of where my home office is. We are in Rutledge. So we are really in the rural area of the state.

We are a HUD approved counseling agency and have been since 2002. We have found that it's very important to be an approved counseling agency and we're proud to be so in working with HUD for all these years. I also want to take just this minute to say thank you to THDA in kind of underline the things that Bill and Jayna said.

And kind of the whole storyline here is partnerships are critical. While we were doing housing counseling, before it became a real focus of THDA, it has made a huge difference in the state of Tennessee when THDA really made an effort and has put not only money, but heft behind developing housing counseling across the state.

For many years, we were the only approved housing counseling agency that served rural Tennessee. And so we actually have always served the entire state because for many years, we were the only ones who would serve outside of the major metropolitan areas. We are also a CHDO and depend a great deal on the home program grants over the years. It makes a huge difference.

For those who might not really be familiar with CHDOs Community Housing Development Organization, and pretty much what the key point that is so important about being a CHDO it's this right here. It's that it basically provides us with construction financing and the ability to have some down payment assistance to leave in homes, to make them affordable for people who typically would find home ownership a real challenge.

We are a 501C3 we've been in business for 32 years and we didn't go into housing until like year 10. So -- and the reason that we went into housing is because it was a huge need. And if you -- for 80 percent of the people who lived in this rural region that we serve, to be a homeowner, pretty much your only options were to -- you might could afford very old housing stock that was riddled with the needs for repairs.

Or the other option might be mobile homes that were never energy efficient. The financing was very expensive. They depreciate instead of appreciate. So the choices for the vast majority of our citizens were very unacceptable. And that's the reason why we got into housing to start with.

So being a CHDO makes it possible to put people with moderate, modest incomes, limited incomes into new homes that are energy star certified and that appreciate in value rather than depreciate so that it is their avenue to build family, wealth, and security. And we all know that stable families build stable communities.

So over the years with home grants and then the proceeds that we have from those, we had produced pretty close to a hundred homes for people who is now building family wealth. And that's really important. So CHDOs are extremely important and I hope that you're all working with them and supporting them.

We also do a lot more with THDA. They're extremely important partner with us, including ESV and other programs. But today we want to talk about development. We're also a financial opportunity center with rural LISC, where we provide -- it's kind of that entry level of coaching, which then leads to counseling.

We look at things, we try to -- lots of folks that come to us are not on the ladder. So our first goal is to get people on the ladder and then with our programs, we move them up the ladder. Partnerships and collaborations are key. Next?

So when you walk into the door at pretty much any CHDO, all of us try to say the answer is going to be, yes. It might not be today, but we will meet you where you are and we'll take you where you want to go. And primarily that's done through counseling because if people -- there aren't that many people that walk in the door that don't have something to work on. But by working with our counselors and we have four certified counselors on staff, they will get you where you want to go. And we're very proud of that.

So let me tell you a little story as an example. This is Jeff's story. He came to us in 2012, single father of four children at the time. They were seven -- had twin girls 11 and then an older son

who was, I think, 13 or 14. When he first came in the door, what he wanted -- they lived in a substandard trailer mobile home.

And he had a dream of home ownership to make a better life for his kids. So we first worked with him. He became a renter in a house that we had. His credit score was down around -- he only had two scores, they were upper fives, low sixes. So we worked with him for a couple of years. Got him to where he had credit scores over 640, got collections taken care of, cleaned up all that, worked with him on household budgeting.

He is actually -- his only income was disability. And then he became a home participant. So we built him an energy star certified house with a home grant as a CHDO and his kids and he moved in in 2015, I believe. And now the kids are growing up, and he had -- one of his daughters actually is now a deputy sheriff and has applied for participation here. And she's also going to be a homeowner here in the next couple of months.

So just a real world example of how you can change or how we all-- all of us, every one of us on this conference call here, this conference are changing lives. And so, good job to us all. And we're really happy to be partners with HUD and with THDA and with all the other people. It does -- it takes everyone.

So at this point, I'm going to turn it over to Yvonne, who's my new good friend in Louisiana. And she's going to share with you about the Multi-Cultural Development Center.

Yvonne Bartley: Hi Lindy. Thank you so much. My name is Yvonne Bartley. I'm the executive director program director for Multi-Cultural Development Center, also known as MCDC. We are located in Bossier City, Louisiana. We are a relatively young and very small housing counseling agency.

In fact, I'm a team of one person. Here we target -- our target areas are Cato [ph] Bossier parishes. But because of where we're located, I get clients from east Texas as well as Arkansas. And then the entire state of Louisiana.

MCDC is a nonprofit community-based multi-program service agency that provide basic human needs through neighbors helping neighbors. The organization was formed by and continues to be supported by Stonewall Missionary Baptist Church. Stonewall members agreed to pool their resources to better serve the community needs through the services that we offer.

So MCDC is a full service organization that provides family services, which includes housing counseling. We are a member of -- or a subsidiary of the Louisiana Housing Corporation. They are the HUD approved intermediary. MCDC's housing counseling agency provides all eligible types of one-on-one counseling services with the exception of rental counseling and reverse mortgages.

Because we are so small, we just really do not have the capacity to offer those two types of counseling. So having said that, we provide the pre-purchase counseling, the first time home

buyer education classes, both in-person as well as online. We provide financial education, default/loss mitigation. And the kids financial literacy bootcamp, grades nine through 12.

And because of the pandemic, we now offer the counseling via Zoom, the internet, and telephone counseling. So linkages to CPD programs is that we received funding from Bossier City community development department. The funding provides a viable benefit for Bossier City through educating prospective home buyers.

It also aids in creating more ownership opportunities for LMI individuals and families, thus improving the quality of life, which is one of the goals of the consolidated plan for Bossier City. The funding covers housing counseling under public services. MCDC annually partners with the city of Shreveport on consolidated planning and analysis of impediments through focus group sessions and the consolidated plan forums.

So although we are a very small, still growing housing counseling agency, the CDBG funding is critical in helping to deliver the services to eligible participants in our community. This time I'll try to get over to Shawna.

Shawna LaRue Moraille: Thank you so much, Yvonne. And we are going to go to a couple of the questions in the questions box that we have. What we'd like to do is welcome you to ask any questions about partnerships. That's really what we're focused on in this particular session. But I would invite all the panelists to come back on camera and we'll at least take a couple, I think all of you could answer.

Which is, the very first one, is -- and I think Lindy answered this about how they got started in housing counseling, but I guess I'd like to know all of you just briefly, how did you find each other; okay? So maybe in Tennessee, it started on the CHDO side first. I don't know, but I would just like to know. And then for each of you just tell us how you got started with your linkage, your connection to these CPD grantees. Who started the conversation?

Jayna Johnson: Lindy, I'm not sure. Did you -- were you seated on the CHDO before you were a network agency? I feel like you were a homebuyer education provider for -- you've been in the housing counseling side for awhile.

Lindy Turner: Was that to me, Jayna?

Jayna Johnson: Yes.

Lindy Turner: Yes. Yes. We were a housing counseling agency first. Although it was pretty close right in there. I can tell you, when my organization, again, going into housing came after we did a regional strategic planning process and housing came up as a need. And then we spent about a year developing a strategy with, making sure we weren't going to duplicate services with other groups and that kind of thing.

So all part of that investigation brought then together who are the players? How would we possibly fund things? What would be the skills that we need to know? So clearly the housing finance agency is going to be one of your most important partners to get to know quickly. Yeah.

Shawna LaRue Moraille: That's great. Thanks, Lindy. How about for you, Yvonne? How did you get started with the communities that you're working with in Louisiana?

Yvonne Bartley: Okay. The way I got started was because I am so small, I had to seek out other places or other providers to help fund the programs that we do here. So I met the person, Kay [ph] Jackson in community development at one of the forum group meetings. And at the group, they were explaining some of the permissible uses for the funds. And that was when I realized there was a linkage in what I do and what they fund.

Shawna LaRue Moraille: Okay. Perfect. And was that in Bossier or Shreveport? It was Bossier; right?

Yvonne Bartley: I actually met her at the one in Shreveport.

Shawna LaRue Moraille: Okay. Great. So forum. A great opportunity to network and find out some commonalities. Okay. So Claire, do you want to talk about how you or Michaelsean, how you approach Fairfax County and Prince William County, or was it the other way?

Claire Louis: I think in both cases, we have a very close relationship with the counties where we serve. With the rental services and subsidy program, we had an older program bridging affordability that was being sunset and RSSP was a cooperative effort to try to continue to serve the same segment of the population, but in a new and more housing first centered way. So that would be how that one came about.

And with Prince William County, because our shelter is located in that county, we are always eager to have our guests exit and start their journey towards self-sustainability and hopefully permanent housing options. So it was sort of a natural relationship.

Shawna LaRue Moraille: Okay. Thank you so much, Claire. And actually this question is for Michaelsean. There was some interest, this is one of the questions that somebody wrote in. They were very interested alongside your one-on-one housing counseling, you also have this online renter education. Do you mind sharing a little bit more about that?

Claire Louis: I know Michaelsean was dealing with the crisis at the shelter right now. So I'll just speak for him.

Shawna LaRue Moraille: Thank you, Claire.

Claire Louis: Our renter's ed program is a program that we do in cooperation with Virginia Housing. So I can get the information and forward it to you to share with all of the participants.

Shawna LaRue Moraille: Okay. Got it. No, actually you just had to say Virginia Housing. I did forget that they have a rental online education program, just like Tennessee, Virginia Housing is also a state housing finance agency. One of 1920 that works with HUD's housing counseling program as well. They participate as part of their connection to HUD. So thank you, Claire, that's really helpful.

Let's see what other kinds of questions we have. We've got two different -- a couple of rural examples, mid-sized city, and then also urban, if you don't mind me saying that Claire, for Northern Virginia, since I lived in Fairfax County and know Prince Williams County as well, just a lot of different needs in different areas, but still helpful.

So I'm not seeing anything in particular here about partnerships. A couple things -- so if you guys could ask questions about partnerships. Anything on your mind, Karen, in terms of our panel here? What came to mind as they were speaking?

Karen Hoskins: Well, I just want to let Yvonne know that she got a shout out from a participant at the mention of the fact that she's a team of one, so that's pretty impressive. But they also ask the question about, do you engage volunteers to support the work of the organization perhaps through churches? How do volunteers play a role in the services provided, if at all?

Yvonne Bartley: Okay. This is Yvonne again. The volunteers from the church and from my board will help promote the program. I can not use them in my office because the confidential information in the office. And so for that reason, I can not utilize them there, but they're really good about passing out flyers and promoting the first time home buyer classes, the kids financial literacy bootcamp. That's another way we can get the word out because we don't have a lot of marketing money.

Karen Hoskins: Okay. Great. Great. Thank you for that. Also, this is to everyone who may have a comment about it. Certainly we're in a period where housing prices are rising. Rental costs are rising. What impact is that having on the services that your agencies provide? Lindy, you talked about the fact that you assist folks in getting into affordable housing in this market. I'm sure that can be challenging. Any thoughts around that? Any strategies or has that changed your approach to supporting clients at all? This environment?

Lindy Turner: Oh boy, that's a huge one and it is a challenge. It's a struggle. You know, we're not a developer at a scale that can buy things in bulk or like, the bigger players do. The fact that we build our own houses helps somewhat because we have the ability to control somewhat a bit admin or the overhead type charges.

It is -- just to be honest with you, we've been fortunate in that we had quite a bit of land and that's -- even though this supply chain is a massive problem. And the big reason that it's such a problem is because that extends the time it takes to develop or to build a house and time is money. So your carrying costs are so much.

And then your financing is changing every day. The rates are going up. So it's just something you have to be really careful with in business. Make sure you don't get out ahead of yourself.

Make sure we're connecting -- our counseling department is different from our development department and our development and counseling department are different from our lending department.

So you just have to be really careful and make sure you're connecting them with the best financing and quite honestly, hold your breath, to be honest with you. That's where we are today.

Shawna LaRue Moraille: I'm glad you mentioned all the separation of folks in your office, too. I think that's really helpful since housing counseling agencies always have to provide multiple options in terms of homeownership. I wonder, Karen, I have another sort of community wide question, but wanted to make sure that you didn't have anything else on your mind.

Karen Hoskins: Well, while we're talking to Lindy, I just want to ask her one additional follow-up. Lindy, first of all, we love the story -- Jeff's story. That's really -- housing counseling agencies live for stories like that. Would be interested to know since you all serve rural communities, how do you get the word out about your services?

Lindy Turner: Honestly, we found that the best -- well, word of mouth is always the best sales thing, but for us and the most affordable, most effective is actually social media. It's cheap. And that for us is -- and then through other groups. We try to network with the broad range of groups. But for us, that's the most affordable, the most effective. And since we don't serve a community or a city or a county, it's also the easiest way to do it. And across the state or across the region kind of thing. So that's what's worked for us.

Karen Hoskins: Okay. Shawna?

Shawna LaRue Moraille: Yeah. Thanks. Thanks, Karen. So yeah, one of the folks asked about -- she thought this panel would be about broader partnerships. And this is actually is a question for Yvonne, since she has been working with both Bossier City, as well as city of Shreveport on their planning process.

So this person's looking for community partnerships, community wide, bringing in social service, health agencies, local housing authorities. So maybe you could talk about what the city of Bossier or Shreveport is doing in terms of how they brought you in or how you have been able to make some inroads there. And Yvonne, if you're talking on mute, unmute yourself.

Yvonne Bartley: Okay. Are we there?

Shawna LaRue Moraille: Yes. Absolutely.

Yvonne Bartley: Okay. I'm sorry. I'm sorry. I was talking.

Shawna LaRue Moraille: No. No. You're fine.

Yvonne Bartley: I can talk specifically about Bossier because that's where I got my funding from. First of all, for a long time, there were HUD approved housing counseling agencies in

North Louisiana, but none that were -- I guess you could say certified, that was literally here, physically located here in the area, doing the work.

And so our partnership entail me doing work that is much needed work that the community has asked for. For example, the reason we ended up doing the kids financial literacy bootcamp is because majority of the parents in first time home buyer classes says our kids need to know this information before they become adults. And they make the same mistake that I made.

So for that reason, whenever we went to community development, we explained this is what the participants in this area are asking for. And so they saw the need. And here in this area, we have a huge number of payday lenders. And so it was just -- it was specific things that we addressed, that they also wanted addressed in the community. And so that was how there was a linkage there with our agency and with Bossier community development.

Shawna LaRue Moraille: Okay. That was really helpful example. Jayna, did you want to comment?

Jayna Johnson: [indiscernible] I want to piggyback off of some of the conversation topics that were mentioned, but really the connection within HFA here -- local Housing Finance Agencies -- I see somebody asking what should newbies do? Just that connection alone, that offers a variety of resources.

And I know I mentioned that our team has housing counselors on staff. We connect with -- and every state may be different, but in Tennessee, there's something called CAB. So Community Advisory Boards, and there are in every county. And so they are literally connecting resources, social services, health agencies, the housing authorities.

And they come together every month for a meeting. So they talk about programs. They talk about county things, housing, and things like that. And so we're able to not only be a resource, but also connect with others that could be a resource for us. So those are ways that if they're available in other states, you should definitely connect.

Shawna LaRue Moraille: Yeah. Those are all really great tips. I feel like this is kind of coming full circle since we had the linkages session the beginning, where we learned about these housing committees, we learned about continuum of care, have advisory boards, and their own continuum of care committees too.

We heard forums is also Yvonne hooking up originally on a forum that was done locally there in Bossier and others. I feel like Claire also wanted to say how they have also -- yeah, go ahead, Claire.

Claire Louis: Hi. I just wanted to say, with our RSSP program, we have 24 months to move people to self-sustainability and we do a lot of linkage and referral at a really grassroots-y level to make sure that those who participate in our program know what the resources are.

So that includes making sure that the participants know about local food banks and partnering with health works and our local departments of social services to make sure that they have access to benefits. We partner with organizations as varied as we have an organization Women Giving Back that can provide clothes if people need to go to interviews. We partner with our local community colleges for training and job placement.

So I don't know, Nicole, if you were looking for real nuts and bolts about building community networks, so that once our service is over, we're hopeful that we're empowering those who have participated with developing a network of their own so that they can continue to access the services they need far beyond the scope of our program, which I hope that's helpful.

Shawna LaRue Moraille: Absolutely. And it's like, you need to uncover all these different places in your community as well as in your state. So I think that's really helpful. I just want to go back to Mentimeter in terms of partnerships and see what we see here before we kind of close this out today.

So we're seeing here a couple of Pennsylvania examples. I'm seeing community development corporations can be great, folks that folks can work with. Let's see what else is coming in? Housing counseling agency collaborating with Mercer County and Mercer County – oh, it's also in Pennsylvania.

There's a lot of housing counseling agencies in Pennsylvania and HUD grantees as well. North Carolina Housing Coalition. Okay. Cincinnati Community Action Agency working with legal aid society. Oh. And here's some Texas -- city of Houston, state of Texas Harris County. And I can't read the rest unless I – okay, and also a university, University of Texas Southern University.

So we're going to have to just keep this like flowing behind us and move back to our slides. But I did want to thank our panel so much for talking to us today about your partnerships and all the connections that you've made in Virginia, Northern Virginia, and the state of Tennessee, as well as in the part of Louisiana in that corner that's Bossier and Shreveport.

Really appreciate you guys sticking with us for the session and sharing your expertise. So we will be talking further about partnerships and we invite those particularly those that were a part of Mentimeter that talked about your partnerships. Please use this session and tell us there what your partnerships are too.

We like to use Mentimeter because there's a database behind it. It's very helpful. And we get an awesome report at the end of the day. So we're going to get back to some of you about your connections, but still talk to us on Whova. It would be really helpful if you could do that.

So you can always go back and get the materials for this presentation, as well as come back to the audio recording, the transcript, all of those things. And certainly if you are a part of the Community Planning and Development Programs, check out all the resources on the HUD exchange -- that housing counseling. There is a lot there. And if you want to communicate with

HUD directly housing.counseling@hud.gov, and if your housing counseling agency, of course, your HUD point of contact is always a great resource for you.

So we have about three minutes for us to take a deep breath before we start the closing and lessons learned session. It's the same link. Just stay with us. We're going to hear from David. We're going to hear from Michele Perez with field policy and management. We're also going to hear from Jemine Bryon, from the office of special needs programs as well as the office of HIV housing -- AIDs and HIV housing. So stick back with us, take a deep breath. You can stretch and we'll be back momentarily, but thanks so much for joining us for this partnership session.

Okay. Well, welcome back everyone. This is Shawna LaRue Moraille again, we are so happy that you're here with us for the closing session and to grab some lessons learned from the deputy assistant secretary is given the programming this week through our conference. So we still have the chat box open and the Q&A open from our partnerships discussion that we just had. So if you have any questions for us that are content related, please put those in the questions box.

If you do want to ask any technical questions about the software, or if you need anything related to Whova, etc, go ahead and use the chat box for that. We would really appreciate it. And then this PowerPoint has been posted for this session. It's the exact same as the partnerships. We will be updating the link with the transcript, the recording. We do need to have a little bit of time to do that. So just give us another few days to get that posted, usually somewhere around a week after the event. And then you can find that actually underneath the webinar archive for housing counseling.

So we, for this conference and for other housing counseling events, we do offer a certificate of attendance. So we have to mark you as complete though, which takes a couple of days after the meeting, we'll mark you as complete. And then you'll be able to go ahead and pull that certificate for this session and for all the sessions.

And it is individualized because we know not everyone could come to all of the sessions, but we are thankful for those of you that have been with us for every single session this week. But go ahead and check back maybe end of next week to print that certificate. And I did want to go ahead and move back into Mentimeter and thanks for many of you who shared like your partnerships and all of that, like incredibly important. And we'll follow up with many of you about those linkages, because we need to find more examples of how housing counseling is making a difference in your communities every single day.

So we would like to know for this one, after the conference, how likely are you to coordinate further with housing counseling agencies? And we just came up with what we thought would be examples of what you might say if we were in person meeting, maybe over coffee after this event. So is your answer very likely, likely, or many of you have said, well, maybe it's the same as we've done for years. So maybe you just want to continue that partnership that you've always done.

So this really is a question, as you can imagine, for the CPD grantees that have been with us for the last two days, and we'd really like to know, are you going to partner with housing counseling

agencies? So we'll just give this a moment to let the results kind of come in. I'm excited to see that a lot of people are saying very likely, same as they've done for years. All of those are really helpful. And a couple of likelys. So please do that.

And then those of you -- I don't want to advance the screen yet, but you could be thinking about our final question that I will have open here on Mentimeter, which is going to be about your takeaways for day two. And a lot of you gave really great examples of takeaways for day one, where you learned a lot of information, maybe you're unfamiliar about CPD programs. We'd like to know maybe what are your takeaways for day two?

So I'm going to make sure that that is open. I'm going to give you more time to answer this question, and then I'll advance behind the scenes so we can get to all of our fantastic deputy assistant secretaries who are here to talk to us about their takeaways for the last two days. So we -- I want to welcome David Berenbaum, the deputy assistant secretary for HUD's Office of Housing Counseling to kick us off for this closing session. David?

David Berenbaum: Thank you so much Shawna. And I want to thank everyone again for joining us, both for yesterday and today, as well as this closing and lesson learned session. You know, over the years in the housing counseling community, before I joined HUD, I know that many organizations were curious and they felt a little bit apprehensive about engaging with in fact, their localities on a state or local level, those who are funded by CPD to explore funding opportunities, to look collaboratively on how we can realize our mutual mission to serve residents in our community, in all of the areas that have been covered over the past two days.

I hope that everyone feels more comfortable working with each other now and exploring these important partnership opportunities. And I have to say as well, Shawna, and to the entire partnership panel. Your presentations really did bring the entire conference together by presenting real life applications of programs, utilizing both funding from CPD, as well as our own housing counseling program.

And frankly, the panelists kept it real during the conversation about how they engage with their localities and communities. The Q&A was great. Thank you very much for using the Zoom Q&A mechanism. And clearly housing affordability is a growing concern for all of us and quite frankly, Yvonne, Jayna, Michael, Lindy, and Claire, you're all housing counseling rockstars. Thank you for all that you do every day.

In fact, I'd like to express my appreciation for the critical work that all of our housing counseling professionals are doing on a local level. The work that each of you do to help consumers across the nation, help them make informed housing decisions, is so critical at this time. And that Mentimeter result, wow. I'm delighted to see that so many of our state and local CPD grantees are inclined to be much more engaged with housing counseling agencies.

And I invite all of you who have been listening to this program to reach out to each other, to schedule meetings, to follow up, to sit down and explore those opportunities for collaboration and funding. And for those who have existing relationships to continue to build upon them, to ensure that we have high impact programming.

Existing and new CPD program partnerships will ensure racial equity and housing, leverage the availability of affordable housing, ensure that the nation moves forward beyond the pandemic, and even support climate resiliency and other related important services for many constituencies. Whether they be low to moderate income or consumers who are renting apartments, those recovering from disasters and those with special needs.

So I'm really pleased that we have an opportunity to check in with my colleagues, my fellow deputy assistant secretary is at HUD. And I'd like to kick things off by asking and Jemine, how did you take -- what were your feelings about the interesting discussions this week on special needs housing, particularly those who are homeless, as well as those who are at risk of being homeless? I think the audience would love to have you kick us off and discuss some of these issues with them and your recommendations for us to proceed.

Jemine Bryon: Thank you, David. Thank you very much for the introduction and hello to everyone. I'm Jemine Bryon. I am deputy assistant secretary for the office of special needs here at HUD. I oversee all of the homelessness programs and also the HOPA [ph] program. I want to really, really thank you very much for allowing us to attend your conference over the last few years -- the last few days and share all of the information that we have shared.

We work best when we acknowledge and leverage the skills across multiple organizations sectors. And I look forward to the implementation of new ways for us to work together that emerged out of this conference. Ladies and gentlemen, homelessness is a critical issue in the United States and ending homelessness will take the full effort of our nation.

And today I invite you -- I challenge you to be part of that solution. Housing counseling agencies really possess the skills and have access to the networks that could help make a real difference in placing people experiencing homelessness into homes. We formed innovative partnerships across sectors. And we have to do that if we hope to end homelessness in this country.

So a couple of takeaways for the office of special needs that have been identified is first, the importance of providing housing and services for people experiencing homelessness and those who are at risk of homelessness. There's a need for variety of services, including housing counseling activities, focused on housing search and placement.

And while the data from the housing counseling agency so far show a small percentage of activities, targeting people experiencing homelessness, and those who are at risk of homelessness, we are really, really optimistic that many more agencies will connect with homeless service providers locally and to begin the work to facilitate moves into housing for people who are experiencing homelessness.

And our strongest takeaway as well is that we have an opportunity to really create additional resources, tools, training in collaboration with the Office of Housing Counseling to support our programs. And we will do that. So, David, thank you to you and your team for pulling this conference together and for allowing us to participate. And thank you all who attend, not only for

being here today, but also for the work you do every day. Thank you and I'll turn it back to you, David.

David Berenbaum: Thank you so Jemine. And I'm sure that your feedback is going to resonate with everyone in our audience. And we look forward to continuing to collaborate with your office on these important issues as well. You know, it's critical that we leverage the skills and expertise of all of us across not only our programs and our various funding areas, but really that we engage consumers across the country with housing counselors to make a difference in the quality of their lives and the housing that they live in.

We look forward to our continued collaboration and developing resources between all of our stakeholders, as well as our offices, of course. Moving on, one of our strongest partnerships that can assist us with leveraging our collective impact is with the Office of Field Policy and Management. I'm not a big fan of acronyms, sorry folks. I'm so pleased that Michele Perez could join us today to offer her thoughts and takeaways.

Michele, before I turn it over to you, I'd like to take this opportunity to thank you and your team for helping the Office of Housing Counseling reach out to the over 400,000 FHA mortgagors who at this time have not elected to take advantage of some of the new tools for loan modification who have been struggling with their monthly payments as a result of covid and the impact of the pandemic.

The letter that we worked with you on to send out to all of those mortgagors has hit the mail. And we're very pleased with the response that we're receiving to date and the role of your office in assisting us in that outreach has been critical. Thank you so much for that. Michele, let me turn it over to you.

Michele Perez: Hi, David and hello to everyone who is on the line today. I am absolutely thrilled to be here with my partners, David and Jemine, who I consider to be dear colleagues and respected leaders in this space. I just want to celebrate both of you, as well.

For everyone who may not know who I am, I am Michele Perez. I am the assistant deputy secretary for the Office of Field Policy and Management. And it's a really bizarre place for me to be because I am now leading an office that I actually joined in 1999 when I first joined federal service. So it feels as if I am home.

And one of the things that I think is particularly important to talk about FPM and what we do is the fact that it requires to some degree, a re-introduction of who we are and what our purpose is. For those of you who don't know us, or don't have relationships with us, FPM operates out of 64 field offices across the country and in the territories. So that means that there's a regional administrator or a field office director who oversees the work that HUD is doing in local communities and serves as the primary point of contact with local community on the ground.

So if you don't know who your local FPM or HUD point of contact is, I just wanted to highlight the fact that we advance HUD's mission and represent all of HUD. And it is most important for you all to understand. And which is why I'm here to share with you that not only can you connect

with us, but in hearing the conversations over the course of the last couple of days, we can't wait to connect with you in the networks and the relationships that you've established.

Because we can serve a really substantive role in helping to amplify the work that you're doing in encouraging and inviting more partners to the table. And there's something special to be said about the convening role of what the office of HUD in your local community can do. So on behalf of all of the regional administrators and field office directors, I want to just emphasize that we serve that role.

Trust is the foundation of our relationships and it drives accountability. And that is, I think, why it's important to make mention David even to go into a little deeper the first loan that I had when I bought my first home was an FHA loan. I too am a customer. And there is a fear and an apprehension as you all well know on this call, if receiving the letter. And this letter, ironically, was the letter that we were asking folks to call -- reach their servicers, to find out ways to ensure foreclosure prevention.

And one of the things that FPM has done with David and can do in other ways with each of you is working with community groups, with advocacy groups, with local media markets with -- through our public affairs officers in the field. One example in which we use to be really just simply creative and trying to reach folks who may not necessarily open the letter, get the information is translating this message into languages that our customers may actually be most accustomed to speaking.

And so we actually recorded spots in Spanish language and gave them to Spanish media markets and locations. So there are ways in which we can assist you. And I would also say, I can't wait to hear more about how we can engage with you to capitalize on the information, sharing it with as many folks as possible in getting this critical information to the people who need it most.

On another level, I understand from David that there's been conversations about equity as well, how the president's mandate frankly, and the secretary's vision really calls for us to talk about how we deliver equity in community. And this is one particularly important way because you all, as representatives and partners in community, understand what the impacts are.

So I would say it's important to share that we actually have an equity plan. It's at hud.gov/equity. And I want to highlight the fact that it emphasizes homeownership as one of four priorities highlighting the work that we need to do and must do as a consequence of that equity plan to advance. We also have included, as Jemine mentioned, homelessness as another priority area where we can focus and must focus on the disparity of equity.

The other is stakeholder engagement, which is ironically exactly what we're doing in this conversation through you and with you. And then finally procurement. And I highlight that one because the pipeline of folks who can do this work of individuals who are skilled, knowledgeable, and ready to deliver the training and education that you've already spoken about is really important and where we can capitalize on leveraging HUD resources to expand that message. One way includes the section three program.

As an example, it is a means by which where HUD funded investments in community are leveraged and identify where there are job opportunities where we can encourage and invite folks who are living in close proximity of, or who are actual residents of public housing or other HUD assisted housing to gain the skills necessary to enter the workforce.

And so this is actually the kind of work that I think we can do in really expanding the power of equity, like in substance use disorders, where peer to peer relationships are so helpful in helping people because they, those who have experienced substance abuse or substance use, have the lived experience of what it is.

Here, too, we've got an opportunity to really encourage those who are in the midst of experiencing this, providing them with resources and skills, and at some point increasing the opportunity of others to really ensure that we increase the total number of folks who have the great opportunity of home ownership and the prevention of homelessness.

So with that, I would say to you that there is a big opportunity for HUD to connect with you on the ground, in the communities that you are in, through your field offices, through your regional offices. And if there's any way that I can help to facilitate those engagements, I'm happy, willing to do so. And really thrilled to be a part of this conversation with you today.

David Berenbaum: Thank you so much, Michele, and our office treasures the work that we're doing together. It is so important to seize the moment. And thank you also for referencing HUD and the secretary's commitment to racial equity and housing, as well as housing finance as well. At the Office of Housing Counseling, we're walking the walk on those points in particular with our initiatives, looking at racial equity and housing through our collaborative work and workforce development with our agencies and HBCUs and MSIs.

But more significantly as well, we're looking at providing culturally sensitive and linguistically appropriate services across all of our programs, not only the work that we're going to do in the communities that reflect HBCUs or MSIs footprint, but across all of our programs. And we're laser focused on expanding the capacity of our housing counseling agencies to address the home ownership gap and to provide these services.

And of course, we are partnering with all of our agencies, state housing, finance agencies, and all of our partners across HUD, public, and private to address some of the very significant challenges of the day, whether it's responding to disasters, whether it's promoting accessibility in housing or looking at innovative ways to address some of the affordability challenges that we're facing.

In particular moving forward right now, I'd like to do a special shout out to a number of you in the audience. And you know who you are. You're the Whova board community. You have been really just alive with activity. The boards and discussions have been thoughtful. They've been busy. Frequently they've been kind of light and fun, kind of entertaining. And over 800 of you throughout the entire conference have been on the boards, have been chatting, have been emailing, have been exchanging professional information about each other to continue the discussions.

This virtual networking in a virtual environment is something we're very proud that we were able to do that ICF suggested to the Office of Housing Counseling, and we know it's valued by you. So thank you all for your active participation. I know that many of you have been watching the leaderboards' quotes scores. So now I'd like to recognize several of the top scores.

So first coming in third, I have Patty Alams [ph] from Northfield Community LVC of Staten Island, New York. That was the latest information that I was shared. Thank you, Patty. Coming in second, I see Brina [ph] Davis from Community Service Network in Massachusetts. And then number one, I see Althea Stevenson [ph] with San Juan County Partnership in New Mexico. But thank you all because I know these boards have been fluid and up and down, I looked at about two o'clock, so I hope I'm still on point, but thank you all. And I hope you really had fun with the board.

I think we have a few news items to share with you as we're moving forward. First we invite you to join us again at our next major conference. Now, folks be aware that over the month of June, we're going to have a number of programs celebrating home ownership month with a host of different offices at HUD. And we'll be announcing those over the listserv and through social media as we always do.

But our big event of the year that I know many of you attended will be taking place August 9th through the 11th of this year. And that's our community conference. This year, it will be virtual again, so that we can celebrate the participation of local housing counseling agencies, all of your staff, as well as Housing Finance Agency, their affiliates, and of course national and multi-state regional intermediaries, who, of course, have their affiliated about the staff as well.

We want everyone to attend. It's going to be hard hitting subjects, great continuing education, great news and policy development information from a host of leaders and sources in the federal government and the private sector, really updating the entire industry to our priorities with what we hope will be real resources to help you realize many of these programs.

Now moving to closing, first, I also want to recognize the entire and talented staff at all of the offices who work with us behind the scenes, as well as ICF to produce this wonderful conference. Thank you and extremely well done, team. And in closing to all of you, we were delighted that you were able to interact and join over 1,450 of your colleagues in this informative program.

It featured generative discussions, both via Zoom and Whova on how counselors can play a critical role in their communities, partnering and working with CPD grantees, as well as all of our local HUD offices across the country. Seize the moment. Reach out to all of these agencies. Reach out to the HUD staff. Reach out to your CPD entities that are funded at the state and local level. And let's make the dream real. Shawna, let me turn it back to you and thank you all again.

Shawna LaRue Moraille: Okay. Yes. Thank you so much, David. And it was wonderful working with three offices, not just the Office of Housing Counseling, but Community Planning and Development. Myriad of offices as well as Field Policy and Management. We went ahead and

put the link to Whova. We keep sharing that, I realize, so after the conference, the boards will keep going. We do know that there's some outstanding questions, content questions that we'd like to answer along with the HUD staff.

So please we will be able to engage you for another week or so on Whova. And I noticed that there's quite a number of meetup groups that folks have put together. So there's at least one on Spanish -- serving those who are Spanish speaking. There was one I think, with the state of North Carolina and others. So you can still schedule those virtual meetups afterwards. So feel free to do that on Whova as we continue the conversation.

So please stay connected with the materials, the rest of the materials that will be posted on the HUD exchange in the training websites, grab those recordings, those transcripts, and others. We will be posting those as soon as we can make those available next week. And then of course, check out the housing counseling website, which is on the HUD exchange for all practitioners. So you might work in community planning and development programs, but there's a lot of great information there for you.

In order to get to know housing counseling's program, such as self-pace online training about what is housing counseling, just if you need another like refresher or want to share it with others. So we welcome you to do that. And then if you want to engage HUD directly, you can email housing.counseling@hud.gov or work with your HUD point of contact if you are a housing counseling agency who joined us this week.

So as David said, and everyone else here, thank you so much for attending on behalf of the ICF team that put this together with HUD offices. Thank you all so much and look forward to seeing you at another event soon and definitely in August the ninth through the 11th of 2022. Thank you.