

An Interview with Christine Hess

Perspectives from the COVID-19 Pandemic: Leadership and Learning in Nevada

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Each interviewee had the opportunity to review their transcript. All measures have been taken to preserve the style and language of the interviewee. This interview features Christine Hess, Chief Financial Officer of Nevada Housing Coalition, and was conducted on 3/31/22 by Kelliann Beavers and Saha Salahi. This interview covers topics including reflections on leadership, organizational challenges, and opportunities for collaboration.

Interview with Christine Hess

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SPEAKERS

Kelliann Beavers, Saha Salahi, Christine Hess

Kelliann Beavers 00:03

Okay, so to confirm that you reviewed our consent form, and that you are comfortable with us recording the interview & using your name - after you have a chance to look at anything we've written and make sure that it's okay with you.

Christine Hess 00:19

I did review it, and I am okay with it. Thank you.

Kelliann Beavers 00:23

Okay, wonderful. Well, I know you also had a chance to peruse some of the questions. So I think we'll just get right into them. There's a series of six that are just general and then we'll talk more specifically about housing. But feel free to also riff as you wish, you know, these are just guidelines, guidance for our conversation. And the first question is, can you describe your position and your role in your organization?

Christine Hess 00:53

Sure. So I am the Executive Director of the Nevada Housing Coalition. Do you want me to expand on that? Or is that good enough?

Kelliann Beavers 01:04

Up to you, the second question gives you some room to expand, especially given when you stepped into your role. The second question is, how do you see your role or your organization's role during the pandemic?

Christine Hess 01:18

Sure. So in my role as executive director, I lead the organization to advance and promote affordable housing in Nevada through our strategic priorities of education, advocacy, and collaboration. And during

the pandemic, which my role was a new role, and actually started March 2nd of 2020. So I almost exclusively know my role in the organization as a result of the pandemic. But I would say that our strategic priorities didn't change. So we still continue to advance affordable housing through education, collaboration and advocacy, through a pandemic lens, no doubt, but it did not shift our priorities. It did shift how we carried out business and connected, but in many ways, the pandemic actually allowed us to connect more quickly. Because it forced a virtual world, which as a statewide nonprofit for affordable housing, the virtual world really provided access to more stakeholders.

Kelliann Beavers 02:25

Right. Well, and I think we'll talk about this more as it as we go on, but I wonder if the pandemic has also pushed a lot of these subjects more to the forefront of just public consciousness and conversation?

Christine Hess 02:39

Oh, sure. Affordable housing. You know, Nevada was in an affordable housing crisis before the pandemic. But the pandemic just exacerbated where housing certainly was recognized - housing is our health, is health care, is our ability to stay safe during the pandemic. And so our severe shortage of affordable housing was definitely exacerbated by the pandemic and brought forward. And we're continuing to see that actually in decisions that are made in the prioritization of housing now among our leadership, so.

Kelliann Beavers 03:17

Right. The next question is which groups do you believe were hardest hit by the COVID recession as a whole? And I think you already spoke to the first part of this question was whether or not your organization's goals changed. But the second part of the question is, if there were any collaborative efforts among organizations that you wanted to speak about?

Christine Hess 03:41

Yeah, definitely our lower income households were hit hardest. And in Nevada, when we think of the shutdowns we had because of the pandemic, and the unemployment impacting abilities for income and the difficulties to get unemployment initially, and just the gig economy, right, the reliance on so many different forms of income, that are often difficult to measure, certainly difficult to reimburse in any kind of full capacity. Our lower income Nevadans were definitely hit hardest, but among them would also be renters, right. If I think about our housing community, and I think about our households and think about renters versus homeowners - and this speak to the question a little later, versus the COVID recession & the great recession. The differences would be our renter households were greatly impacted by the recession as well. And because of our housing shortage, our lower income households have just been more at risk of experiencing housing insecurity, and potentially homelessness. So collaborative efforts across non government organizations, definitely, I would say collaborative efforts I saw happen across non government organizations and government organizations, I actually thought Nevada's response was pretty good. You know, I would tell you that, you know, we need to remember that our non government

organizations or government organizations, everybody themselves were in crisis, personally. And then to put on top of that the work constraints and the crisis of those they serve. I think overall, we had a pretty good response, and not because everybody was helped. Right. But I think that Nevada did do a pretty good job at working together.

Saha Salahi 05:44

Thank you so much, Christine, for your answer to that. And to kind of jump off what you were mentioning, I'm very curious to see like, what are those specific ways that either the Nevada Housing Coalition or you in your role have assisted renters and homeowners to access like those COVID relief funds, right when they were hit during the pandemic?

Christine Hess 06:03

So for us, I would say our role, right, I always tell people, I don't make the decisions, and I don't hold the purse strings. I just try to influence those who do. And throughout the pandemic, I would say our influence, one came in the form of trying to influence again, the decision makers and those who hold the purse strings to prioritize resources, funding right for, for housing assistance, emergency housing assistance. Additionally, though, was encouraging and not just encouraging, facilitating communication, and coordination of those efforts to serve those most in need. We did even follow up with some analysis of initial data, for example, around the emergency rental assistance to make sure it was reaching those most in need. We looked at, we did it statewide, but really, the data was really only good, if you will, from a data perspective for Clark County, but looking at the distribution of emergency rental assistance in Clark County compared to Urban Institute's emergency prioritization index. And Clark County did do initially a relatively good job. And I'd like to follow up. I also respect that our local government staff are heavily burdened. So I don't want to make it an administrative burden, but they were very open to providing that information so that we could see that we were indeed reaching those most at risk. Is that helpful, Saha?

Saha Salahi 07:46

Yes, thank you so much!

Kelliann Beavers 07:51

Yes, one of the things that we did a lot of research about, that you probably are a lot more intimately familiar with, is the differences in the ways that there were assistances available for homeowners versus renters. And just the complexity and the nuance of the different programs. It was mind boggling - not to mention the need itself.

Christine Hess 08:18

Indeed.

Kelliann Beavers 08:21

The next question is whether (and keeping in mind what you said about just being aware that the local government and government in general was overloaded and confronted with something unprecedented as well as everyone else.) But the question is, whether there's anything in particular you wish that different levels of government would have done or could do differently going forward? As far as response to the recession?

Christine Hess 08:51

Um, you know, I did look at the questions. I think we can all look back and say, "Oh, this could be better. That could be better. But again, you know, I don't know that I could pinpoint one certain thing. I really think, although nothing was perfect. I think that it was pretty good. When I look, I guess. For example, the eviction moratorium, and the timing of it, right, letting it expire, or, you know, some of those things that be lack of consistency at the federal level, I think was extra challenging at the state and local level.

And so I think our response there looked different across the state, in fact, because it was unclear what we should be doing. But some of that was the lack of consistency and clear messaging at the federal level. I really leaving everybody wondering what to do so If it could be done differently, I guess I would wish that there was more consistency between the local and state government statewide. One thing I'm really proud of our state is the emergency Rental Assistance Program. That was not how it started out, there were conversations happening and things weren't necessarily going to look the same.

And you know, it's already hard to access help. The last thing, it needs to be as confusing depending on what zip code you're in. And so I'm really proud that the state coordinated the efforts of the emergency rental assistance programs so that it could just be easier for community service providers, and then also those who needed it to figure out how to get it. The rental mediation program, I thought was amazing. Could that have come sooner? Right, perhaps I mean, we didn't have the eviction, you know, it was in advance of the eviction moratorium, but the setup came to the last minute, right, getting it set up and stood up quickly. And this speaks to a question later on, but we did have some infrastructure in place. Because of the Great Recession, right, they did have the mediation efforts for foreclosure. And that really helped us and helped inform, but listening to the volume and the speed with which evictions happened versus foreclosures. Certainly, some more time to stand that up would have been helpful. So could it have been put in place six months earlier? So we could stand it up better? Maybe. But again, that would require some, some understanding which nobody had ahead of the pandemic.

Kelliann Beavers 11:41

Do you feel like the challenge that you articulated at the beginning of it being just confusing to navigate what the federal government was communicating to the local level. Do you think that's something that has improved or, you know, I recognize that the amount of aid and communication has changed significantly, but do you think there are still gaps in what would be ideal for you, or just if you want to

speak to that at all? In terms of ongoing communication, I guess, like, I looked some with Makada, at the who is another woman who's leading on this project from Brookings, and we were looking at the HAF funds, the housing assistance funds, and looking at the plans that different states made to sort of articulate to the Treasury how they were going to use the funding. And I'm just curious if as you know, time goes on and that funding is being distributed? Is there still kind of a lack of clarity about how to move forward with that? I recognize it's not going through you specifically. But I just wonder if you have a perspective on that?

Christine Hess 12:54

Oh, totally. I mean, I think that is one thing, our federal government could have done better and could still do better. There is a complete lack of clarity and appreciation of the questions being asked at the local and state government level. So the funding is amazing, and incredible, but you have the Treasury in particular, acting in a role that it's not typically, right? Treasury is playing in the housing space, because affordable housing is an eligible expense with some of the funds that are under its purview. And while it's coordinating with HUD, it left gaps in clarity for local and state governments, which what that does for us that I'm seeing is - people aren't sure. And nobody wants to take the risk, because everybody wants to abide by the rules in the law. Right, the risk,

Kelliann Beavers 13:48

Right

Christine Hess 13:49

exposing yourself to having to send funds back, because you didn't interpret correctly. So what it does is it creates this time lag, this inability to potentially design the most effective program for your local and state needs, which in some ways, I think the lack of specificity allows us to customize, right, more for our local and state needs, right? Obviously, Nevada is different than New York.

Kelliann Beavers 14:16

Sure.

Christine Hess 14:17

But in some ways, it has created this space where I operate, right? So I'm like, Okay, what are people around the country doing? Like? How come Colorado's using ARPA funds for revolving loan fund; when we read it, you can't do that. And so when we think about the different ways we may be able to activate and deploy the federal resources, the messaging there is confusing. And again, it's been confusing, though, from the health messaging to the aid messaging and I don't know that there's a fix for that though, right. I mean, again, we're talking about an unprecedented amount of recovery in aid that has come for the state. So I certainly don't want that to be seen as a negative.

Kelliann Beavers 15:08

No, I completely understand.

Christine Hess 15:13

but navigating it as we look to effectively deploy those funds for those most for those hardest hit is challenging. Now, one thing that Treasury did do that was amazing, when they classified any low income individual as hardest hit, I would totally agree with that. And so that has from an affordable housing perspective really helped us, you know, kind of draft for where we can have eligible uses. But anyway, that's kind of my soapbox. So yes, definitely some disconnected from the federal level back to the state and local, but not in a way that I would suggest has made it a failure by any means. It's impactful

Saha Salahi 15:56

Going off of like the disconnect that you kind of went in and talked about, I wrote down that you said, inability to have a design of a structure for local and state needs, right? Like how you mentioned, there's that on the federal level. So I'm very curious to see like, even though you said there are ways that we don't know what the solution is. But what can be done, like policy wise to alleviate those, like housing shortages, including high home prices and credit issues to affect renters and homeowners, especially like when we're looking at it at the local and state level. Right? Because like federally, you continue to say like there is that inconsistency. And there is that lack of communication.

Christine Hess 16:37

Yeah. Such a good question. Because it's not like these public funds should be untethered. Right? So I certainly think that respecting the wishes and the vision and intent of Congress is important, right? So I don't want to suggest otherwise and in some cases. Yeah, I don't exactly know what policies could be different, Saha, I can tell you that some of it is systemic, in terms of it pre, all of this happening with federal things that need to be changed. For us to be able to operate at the state or local level within the Affordable Housing world, for example, to be most effective, the federal government could make some changes, and that would help us tremendously. So for example, the housing provisions in Build Back Better Act. Right, those would be hugely impactful in Nevada and could - I guess, they don't necessarily impact our ability to deliver with some of this pandemic relief. But just I don't know, the timing, perhaps more consulting with some of the key players, right? So you wonder how much consulting was done with the National Council for State Housing Finance Agencies, right? - because they have been, you know, helpful in asking the same questions we're all asking.

Kelliann Beavers 18:17

And they I read a letter that they wrote to the Treasury, I think, with some very specific asks for what they wished the Treasury would do. And this, again, was just related to the HAF funds. But I mean, it does seem like they're a voice for what also comes up in my mind, which is there any arena for y'all to communicate with other states? And understand, you know, like Colorado? How did you do this thing that we didn't think that could be done?

Christine Hess 18:46

So right now, right, I reach out individually, right? So and I'm lucky, I have a network, a national network, and I'll tap my friends to get to someone else. And my state agency person can also do the same. But remember, they're like trying to deploy all these funds, and do their day job. So I try to help lighten that burden a bit. But the point is, in some ways, it seems like Treasury could have made that outreach on the front end. And I'm sure that some was made. But you wonder how much when some of the biggest pieces are missing for questions that we all still have.

Kelliann Beavers 18:49

Right.

Christine Hess 18:56

It also be a direct result, though, of the intent of Congress. Right. So, you know, that's another component of the conversations at the federal level that we might not know, that could have been given to Treasury.

Kelliann Beavers 19:43

Meaning that they, to some extent, prefer to leave it ambiguous and leave it in the hands of the states and locals to figure out and they will sort of, or not exactly?

Christine Hess 19:56

Yeah, I mean, so for example, I think of the American Rescue Plan Act Fund, because they're the biggest relief package that's come towards the end of the pandemic, right? And the fact that they still have a longer runway than the COVID dollars, but their runway is still pretty short. So you'd have to have it allocated by 2024 and spent by 2026. What does that mean? So that doesn't allow for anything to be stood up a little more sustainable, like a revolving loan fund, at least how we in Nevada are interpreting it, or just the speed at which we're going to deploy those funds, whether it's for housing or anything else, when again, you're already still dealing with Cares Act funding and other implications. And oh, by the way, your day job, it's just I think it's a lot on the states in that short timeframe, again, could have been lengthened. Additionally, in the housing world, we did a study that that showed in the Great Recession, you know, the peak evictions came two years after the highest peak on unemployment. So we are anticipating right, lagged effects from the pandemic as well. Now, the recession and Pandemic are very different. But how does that look? And how do we have at our, How do we have what we need to be able to address that in two years and three years? So just some of those things, I think, are things that just I think could have been done better and don't necessarily make sense. Not things to complain about, per se, we can work around it. But again, you're just working around it.

Kelliann Beavers 21:35

Yeah, it sounds like the State Housing Finance Agency, though, is lucky to have you and an organization like Nevada Housing Coalition, to help, you know, bolster what they're doing in a way that they may not have the capacity to. I don't know if you want to speak more to your relationship with that organization specifically or with with any groups really, that you feel like you successfully engaged with during the pandemic, I think is another question that's, that's on here that we didn't speak to directly.

Christine Hess 22:08

Yeah, I mean, our State Housing Finance Agency is awesome. I think they do an incredible job in terms of being available and responsive and receptive. I think that is amazing. They want to serve and do the best they can. And I feel strongly that our role is to help them be successful, because their success means we're serving, right? And so that our role is how can I help you? And our local governments have been fantastic, in particular, Clark County, in the Southern jurisdictions, they brought the coalition in are very early and engaged with us to help in capacity efforts, even I mean, I serve as a team lead on one of their initiatives called Operation home, right, so I help with one of the county programs. And then up north, you know, those are growing, but the difference of how the pandemic hits the north and south also, to me, was different, in how they open their doors and said, Oh, my gosh, you know, yes, I need information and help. And all of that was also a reflection probably, of how they hit differently.

Saha Salahi 23:17

Thank you for that I wanted to even tap into the points that you just made, like, on our end, in this project, we're trying to understand how policy can help create, like that robust economy that we're talking about, like, right, like during a national crisis. So I'm curious to know, like if there's anything else that you would like to share in regards to helping us understand how to put that into effect and make it the most efficient as possible.

Christine Hess 23:44

And so you're talking housing policy? Housing policies through a pandemic?

Saha Salahi 23:53

I think housing policy in a time where during a crisis, so like through the pandemic, like how does that look like to be the most effective?

Christine Hess 24:09

Some of it's elected officials in terms of the consistency of messaging, and that's not necessarily a policy thing. One thing that our state did not have in place that certainly delayed our ability to act was statewide infrastructure for emergency rental assistance. Now, we did stand it up fairly well, but we didn't have it before. And so from a policy perspective I guess having that prioritization of the federal government, so that state enabled that would be helpful. Additionally, I think the racial discrepancies and disparities we've seen - so while the information is collected, I don't think it's shared in a way that is

available and easy for us all to hold ourselves accountable, so that's just something in Nevada, for example, around data that we're working on and it's not because the data is not out there, it's just because it's not shared or available. And I think that's something that there are, I don't want to create more burdens on those that are accessing federal funds, but at the same time, that data and sharing would be helpful. I mean, I was just on a call around homelessness, and yeah, the disproportionate impacts on the black and brown community are real. Right? But I couldn't, I even had to look up data during the pandemic around our lowest income population and the demographics around it, right. Like, I couldn't find that readily. I'm like, how is that not? Doesn't anybody have that here in the state? And I had to have that data poll to see who I'm serving, right? Who, who is in our lowest income? So I think, some sort of policy at the federal level around that. But to be more transparent or helpful, like that dashboard is great for the vouchers. I can go on there and see lots of different data. And it's available. Once you find the dashboard. It's great. So what about some of the other programs

Kelliann Beavers 26:36

Yeah, and I think others Is a good example. It's hard to find the data on it. On what did you say? I'm sorry, I would think I was speaking,

Christine Hess 26:44

The National Housing Trust Fund. Like what other funding sources are coming alongside that? How are these projects successful? Because then I can look around the country more easily and say, "Oh, they did this in Michigan. And look at how successful it was." And they were leveraging housing trust funds with the state tax credit with a new program, do we need a new program because their new program helps get, you know, whatever done?

Kelliann Beavers 27:09

So not just data about - Well, in addition to data about - the populations experience, data about what is happening in terms of, creative, or just practically speaking, work to corral all this funding together and make things happen in other places so that it isn't such a guessing game. Is that what you mean?

Christine Hess 27:33

Yeah, right now it's a hodgepodge. And you have to know where to get it. And I do know where so I go here, I go there, then I look this up, then I call this person, but it's a hodgepodge. And it's because other groups are collecting it, not because it's required.

Saha Salahi 27:53

Yeah I totally hear you and that frustration can be real. And going into like, sort of the next question I'm very curious to understand, because like you mentioned earlier, you all didn't have, on the state level, like the emergency Rental Assistance Program and had to sort of funnel that through this, this crisis.

And I'm wondering what are the two to three like organizational changes that happen during the pandemic that you're most proud of like, through the Nevada Housing Coalition?

Christine Hess 28:27

I think to me, the thing I'm most proud of was connecting the state was, in particular with Clark County, to help establish that statewide infrastructure in a way that was smooth, right? So in Nevada, of course, we have Clark County, which is huge, and two thirds of our population. But so to, we really helped facilitate that connection and that was really important. That does remind me so another real disconnect, by the way, was all the emergency rental assistance funds that came from the federal government, they kept changing the requirements. So it takes this long to stand something up and then as you go to access the next pot of money for your emergency rental assistance, they changed some requirements. So now they're having to change the application requirements and what about these applications in the queue?

That was a complete disconnect. I mean, if you're going to provide emergency rental assistance that should not have changed from package to package. But um, so I guess that would be the biggest thing that and distribution of information, we held statewide webinars and invited our federal delegation and our division and local governments to share what they were doing and those were really well received. You know, we had over 200 people registering we'd have 170 to 180 live participants. And it was great to hear later how that helped people plan in advance, or they reached out to other communities that I would bring on from my national network to ask how they did something, so those were I guess the some of the things that were helpful. I don't even know if I answered your question.

Kelliann Beavers 30:07

Yeah, I think you did. And I had seen the meeting notes or records of that those webinars happening and just so grateful that they did. I mean, think about it this organization didn't even exist, whatever, five years ago? And I don't know, how this would have unfolded without you all doing what you do and bringing everyone together. There's a lot of voices and people who care in the field of what you're doing, but there just wasn't this groundedness that I feel like the Nevada Housing Coalition provides. So yeah, I think those webinars were a big deal. I had no idea how many people were on them. I mean, that's great to hear. And, you know, kind of saddening, because it means the need is great, but I think there's one question that I'm just going to sneak in here that is not on here. - because you mentioned something about meeting with someone about homelessness a moment ago, and I was wondering if you are able to, or if you want to, describe as far as the Nevada Housing Coalition and what it does, and how it connects with or, or doesn't is distinct - from what the providers who are working to address homelessness in the state do?

Christine Hess 31:27

So we partner closely with the Homeless Alliance, for sure which, although a statewide organization, probably more statewide, from a policy perspective, some education too, but their boots on the ground would be more specific to Las Vegas and Clark County. But we partner a lot, especially around policy.

Definitely, we recognize the difference in addressing homelessness and affordable housing, but there's so much overlap.

Kelliann Beavers 31:54

Yeah

Christine Hess 31:54

Right? And so in order to get out of homelessness, you need affordable housing. In order not to become homeless, you need affordable housing, right? So I think where you can see how we recognized and appreciated the challenges in Nevada are really in two ways. One we put forward, we worked with a task force that was made up of 70 people really 50 active representing organizations and entities from local government, public, private, north, south urban rural. And in that recommendation, it was \$500 million that the state invest of its ARPA funds, super excited that 500 million was the number that Governor landed on.

And it is consistent with our recommendation. Part of that recommendation, though, was that they have of that 500 million that they prioritize 20% of the multifamily bucket of funding, we recommended that they prioritize 20% for permanent supportive housing, which is really the first rung on the ladder out of homelessness, and also to zero to 30% housing, which are some of our most cost burdened and highest risk population of becoming homeless. So I thought that to me, was really a nod by this taskforce, it was very diverse of acknowledgement to our homelessness issue and our housing insecurity challenges. Additionally, our board of directors added three new members this year, two of whom directly give a voice to the extremely low income and highest at risk of homelessness, one from the Corporation for Supportive Housing, and then the other one from Anthem, Medicaid, primarily that component. That to me, is a way that shows that we definitely intersect and overlap. And although different, we we realize our role in being a partner in the solution.

Kelliann Beavers 33:51

Absolutely. Do you think particularly because you just refer to some of these other individuals in roles or beyond that? Are there any other specific people that you think we should talk to, that we might not know, to reach out to what it doesn't necessarily have to be with your organization, but in general, in your network?

Christine Hess 34:12

Um, yeah, definitely. So when I think about the questions you asked, I think that well, I get I'm sure you're speaking with like Clark County, right? Clark County Social Services.

Kelliann Beavers 34:30

Sure yeah. But I'm not sure exactly who to contact. Sometimes we just have notes and not exactly sure which person to speak to.

Christine Hess 34:38

I would contact either Kristen Cooper or Michelle Kohler. Hello, our Okay. been very active on the house. So I'm going to speak for a housing perspective. The Corporation for Supportive Housing is great. It's a regional organization. Brooke is based Brooke Paige is based in Las Vegas, but she is very policy focused and she'll really be able to tell you were in Nevada has had some misses, and other states especially because she works regionally. And so she would be an excellent contact as well. I think Hope Link Health of Southern Nevada to the larger community service providers have been very active in this space of housing assistance for nonprofit. And hopefully, I would talk to Stacy Lockhart, the director and health probably below the Riley's and director there. The housing authorities definitely Reno Housing Authority up north. So I think they would be an excellent look and there, you probably would talk to the director Amy Jones, or Heidi, last name is escaping me right now as the Reno housing authority, but she handled a lot of their actual program implementation. And then the director at the Nevada Rural Housing Authority, Bill Brewer, or his deputy director, Sean Hurst would be another great contact as well. In the southern Nevada regional housing authority, they be great too, they did just have a change of leadership, though, which is welcome. But he wouldn't, he may not be the person to speak to these kinds of things.

Kelliann Beavers 36:41

Gotcha. Unfortunately, I think my Zoom call is going to kick us off in like, a minute and a half, you guys, I didn't realize that it had a timer on it. So but that's also almost the end of the questions that we had. There was one other question about if you have any opinions about the distinction between the great recession and the COVID recession. And if it's okay with you, I'll just send that to you via email and if you have anything you'd like to say about it, you can that way, we don't all have to try to frantically get back on the call.

Christine Hess 37:12

Yeah, that sounds great.

Kelliann Beavers 37:13

Thank you again, so much for your time. I hope I have a chance to talk with you more because there's all kinds of things I'd love to ask you outside of this. I'm grateful for you doing what you do and for the Housing Coalition existing.

Christine Hess 37:26

Oh, yeah. No, thank you. Thank you both for what you do. I depend on good research and data and analysis to help inform and guide us so thanks!

Kelliann Beavers 37:37

Thanks so much. Have a good afternoon, Christine.

Christine Hess 37:41

Thanks, bye!