Help from:   
VRoid Studio (anime character creator did not download any models used base without clothes)

<https://vroid.pixiv.help/hc/en-us/articles/900005965706-How-to-edit-hair-color-and-texture-material> for hair.

Blender (potentially 3D hair)

Unity

Ignore Blender Help:  
Ctrl+shift+T drags in all materials from adobe substance painter

Shift+N flips faces.