



# Comprehensive Housing Counseling (CHC) and the Housing Counseling Training (HCT) NOFO (Fiscal Year 2025)

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April 9, 2026



# Webinar Logistics

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- The webinar is being recorded.
- Handouts were sent out prior to webinar.
- We will take ten-minute breaks in between each program presentation.
- There will be a limited Q&A session after each program presentation.

# How to Ask Questions

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- Please submit your text questions and comments using the **Q and A box**. We will seek to respond to them during the webinar.
- Please also send your questions and comments to: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) with "FY2025 NOFO Question" in the subject line.



# FY2025 NOFO Introduction

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**David Berenbaum**

Deputy Assistant Secretary

HUD Office of Housing Counseling

# Overview

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- Funding up to \$56.1 million for two programs under one NOFO:
  - \$54.6 million for Comprehensive Housing Counseling (CHC) includes \$3 million for MSI
  - \$1.5 million for Housing Counseling Training (HTC)
- One-year NOFO
- NOFO aligns with Presidential and HUD directives and priorities
- FY2025 NOFO funds identify reimbursable activities prioritizing HUD clients (renters and homeowners)

# Overview

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- Diversified Funding Category has been added and contributes meaningfully to the overall score.
- Period of Performance: October 1, 2025 - March 31, 2027.
  - 18 months to utilize grant funding
- 60-day application period instead of 30 days, taking into account changes to the FY2025 NOFO.
- Application Due Date: **05/26/2026, 11:59:59 Eastern Time**



# Introduction

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**Elizabeth Odom**

Team Leader

Office of Policy and Grant Administration



## Main presenters

Elizabeth Odom, Team Leader

Gabriela Roman, Co-Lead

Shelena Hawkins, Co-Lead

Joel Ibanez, Office of Outreach and Capacity Building



# Agenda

- Highlights of the Comprehensive Housing Counseling and Housing Counseling Training NOFO (FY2025)
- Comprehensive Housing Counseling (CHC)
  - MSI/HBCU Funding Initiative
- Housing Counseling Training (HCT)



# Highlights of This NOFO

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- Combines the CHC and HCT programs into **one NOFO**.
- Agencies may apply to one or both funding opportunities by completing the corresponding forms and attachments.
- The application window is 60 days.
- Eligible applicants that meet the minimum funding score will be awarded.

# Application Form

This document includes the forms for two Grant programs in the NOFO: Comprehensive Housing Counseling (CHC) and Housing Counseling Training (HCT). These two programs have distinct eligibility criteria. If eligible, Applicants may apply to one or more of these programs. To be considered for the MSI award, you must meet the minimum fundable score for each applicable program.

**Instructions:** Please check the box below in Column 1 for each program in Column 2 in which you are applying. Review the eligibility information in Column 3 and refer to the applicable pages in Column 4 for forms related to each program. Complete and submit the corresponding applicable grant forms and charts identified in Columns 5 and 6.

See NOFO Section IV. A-D for information about other mandatory forms. See NOFO Section V. A-D for threshold requirements of grant programs and the review and selection process for grant applications.



| Comprehensive Housing Counseling (CHC) and the Housing Counseling Training (HCT) NOFO (FY2025) |         |   |                               |   |   |
|--|---------|---|-------------------------------|---|---|
| 1  | 2       | 3   | 4                             | 5   | 6   |
| Check Box for Each Grant Application   | Program | Eligible Applicants   | Applicable Pages in this Form | Application Form                                    | OHC Supplement Excel Charts (For Intermediary, SHFA, or Multi-State Org. Applicants Only) |
| <input type="checkbox"/>   | CHC     | Housing Counseling Agencies approved to participate in the HUD Housing Counseling Program prior to the NOFO issue date. See NOFO, II. Eligibility   | Pages 5-16                    | HUD-9906, Charts A, B, C, D, and Chart F (Excel)    | HUD-9906 Chart A Supplement (Excel)   |
| <input type="checkbox"/>   | CHC MSI | Eligible CHC Applicants who submit a completed CHC application.   | Pages 5-16                    | HUD-9906, Charts A, B, C, D, E, and Chart F (Excel) | HUD-9906 Chart A Supplement (Excel)   |
| <input type="checkbox"/>   | HCT     | Public or private non-profit organization as described in section 501(a), pursuant to section 501(c) of the Internal Revenue Code of 1996 (26 U.S.C. 501(a) and (c)), other than an institution of higher education, with a minimum two (2) years of experience providing housing counseling training services nationwide to housing counselors employed by HUD-approved Housing Counseling Agencies. | Pages 17-21                   | HUD-9906 Charts G, G1, G2, G3, and G4               | Not Applicable  |
| <input type="checkbox"/>   | HCT MSI | Eligible HCT Applicants who submit a completed HCT application.   | Pages 17-21                   | HUD-9906 Charts G, G1, G2, G3, and G4               | Not Applicable  |

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# Changes From Previous NOFO

- **Combination NOFO with multiple awards.** This NOFO combines requirements from CHC and HCT, previously published as separate NOFOs.
- **Executive Order Compliance.** This NOFO and all funding opportunities contained in this NOFO align with HUD's mission, Presidential Actions, and relevant laws. Adjustments were made to rating factors to accommodate these priorities.
- **Changes to grant specific application forms.** The two individual grant specific forms, the HUD-9906 (CHC) and HUD-92910 (HCT) have all been consolidated into one combined fillable PDF HUD-9906. This fillable PDF should not be separated but submitted as is, with applicants only completing the portions relevant to their own application. The fillable PDF includes a cover page with instructions and identifies the pages in the fillable PDF that are relevant to each application award.

# Changes From Previous NOFO

(cont.)

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- **Changes to grant specific application forms.** Diversified Funding Resources (Chart F Excel) has been added. *All* applicants will be assessed on their success in securing additional resources to support housing counseling activities between October 1, 2024, and September 30, 2025, including direct financial assistance, program income, and in-kind contributions (equipment, office space, labor, etc.). Resources must be used for the housing counseling program and may be provided by governmental entities, public, private nonprofit organizations, for-profit private organizations, or other entities. Additional resources cannot be federal funds or federal pass-through funds. Failure to submit a fully completed Chart F may result in the Applicant receiving zero points for Diversified Funding.
- **Reimbursement for housing counseling activities.** See section II.A

# Eligibility Requirements

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- Please review statutory requirements for each Program you are applying to in **Section II. Eligibility.**
- Eligibility, statutory, and regulatory requirements are outlined in **Section III. Program Description**
- Reimbursable activities for the FY2025 CHC program are aligned with Presidential and departmental priorities.

# CHC and MSI Eligible Activities

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- Housing counseling (See Section 2 for limitations)
- Group education as defined in 24 CFR 214.3 “Education”
- Oversight, compliance, and quality control
- Supervision of housing counseling staff
- Housing counselor training and certification
- Marketing and outreach of the program

# CHC and MSI Reimbursable One-on-One Housing Counseling Limitations

## Funding Restrictions applicable to awards under this NOFO:

1. Rental housing counseling (24 C.F.R. 5.100) to HUD-Assisted Households as defined in Appendix 1\* with a focus on building financial independence and creating clear pathways toward transitioning into unassisted rental or owner-occupied housing;
2. Post-purchase homeownership counseling for Eligible Homeowners as defined in Appendix 1\*\* related to: (1) preventing or resolving mortgage delinquency; and (2) non-delinquency counseling (e.g., home maintenance and financial management, budgeting, refinancing, etc.);
3. Home Equity Conversion Mortgage (HECM) counseling;

\*A HUD-assisted household is a household receiving rental assistance under a HUD program including but not limited to: (1) Housing Choice Vouchers; (2) Project-Based Rental Assistance; and (3) Public Housing.

\*\*An Eligible Homeowner is a borrower with a single-family mortgage loan that is made, insured or guaranteed, or held by HUD, VA, or USDA.

# CHC Reimbursable Housing Counseling Activities (Continued)

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4. Disaster preparedness and recovery counseling to HUD-assisted households and eligible homeowners to help reduce long-term recovery costs and minimize the financial impact on federal resources;
5. Homeless prevention counseling services (in accordance with Executive Order 14321), including information regarding treatment, recovery, and self-sufficiency.
6. Other activities as outlined as a HUD priority in the Grant Agreement.

# Funding Methodology (1 of 2)

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Funding amount determined by multiple factors including:

- NOFO application score
- Past performance including timely use of HUD funds and funds recaptured
- Planned number of Performance Reviews by an intermediary for oversight and quality control (Form HUD-9910).
- Number of HUD Certified Housing Counselor Full Time Employees (FTE)

# Funding Methodology (2 of 2)

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Funding amount determined multiple factors including:

- Number of Clients Served
- HECM Reverse Mortgage Housing Counselor FTEs
- **New** HECM Certified Counselors (FTEs added to overall HUD roster)

# Application Format

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**Applicants will complete the appropriate charts based on HCA type:**

## **LHCAs:**

- HUD-9906: Charts A-D for CHC
- HUD-9906: Charts A-D and E if applying for MSI
- HUD-9906: Chart F Diversified Funding Sources (Excel)

## **Intermediaries, State Housing Finance Agencies (SHFA),**

## **Multi-State Organizations (MSO):**

- HUD-9906: Charts A-D for CHC
- HUD-9906: Charts A-D and if applying for MSI, Chart E
- Chart A Supplement indicate Housing Counseling Agency network (Excel)
- HUD-9906: Chart F Diversified Funding Sources (Excel)

# Application Checklist (1 of 3)

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See the “Application Checklist” in Section IV.A Required. Submit one per application. Note: If you do not use the correct forms, your application is considered incomplete:

- **SF-424:** Application for Federal Assistance (substitute with program budget form)
- **HUD-424-B:** Assurances and Certifications
- **HUD-2880:** Applicant/Recipient Disclosure/Update Report
- **OMB Number 4040-0013:** Certification Regarding Lobbying Activities
- **SF-LLL:** Disclosure of Lobbying Activities
- **HUD-50070:** Certification for a Drug-Free Workplace

# Application Checklist (2 of 3)

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## Additional Items:

- **HUD-9902:** HCA Fiscal Year Activity Report, for the Period October 01, 2023, through September 30, 2024 – for newly approved applicants who were not required to submit a 9902 on HCS
- State Housing Finance Agency (SHFA) Statutory Authority, if applicable

# Application Checklist (3 of 3)

See the “Application Checklist” in Section IV.B, additional Items (if applicable):

HBCU/MSI Initiative (if applying for this funding initiative):

- Proof of the college or university’s status as a Minority Serving Institutions (MSI).
- Letter or MOU certifying that a Historically Black Colleges and Universities (HBCU) or other MSI partnership is in place or that there is an intent to enter a partnership.



# Finding and Submitting the Grant Application

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**Gabriela Roman**

Housing Program Specialist

Office of Policy and Grant Administration

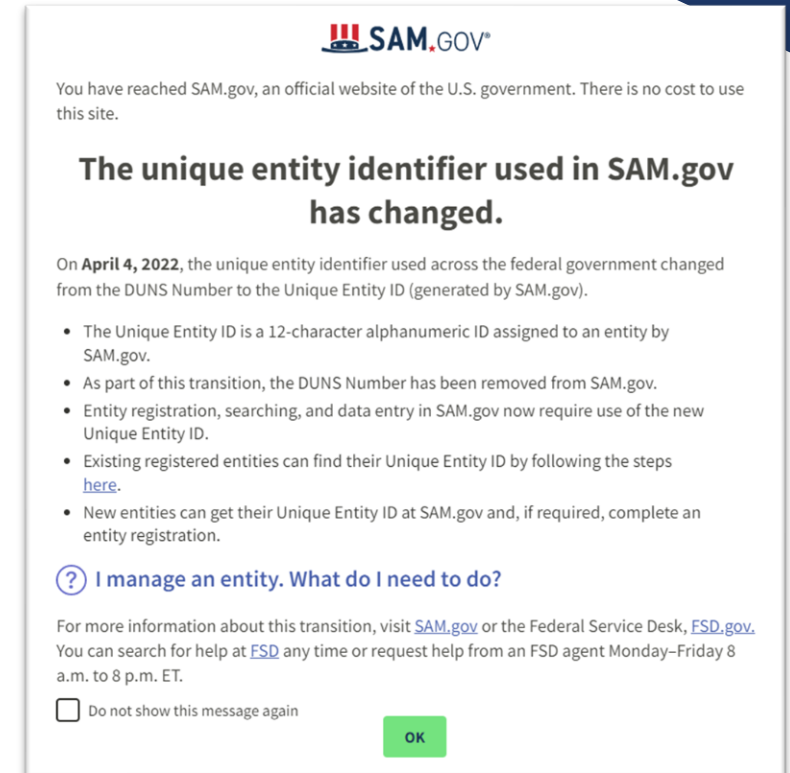
# Application Overview


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1. Obtain a Unique Entity Identifier (UEI) number
2. Register/review your System for Award Management (SAM) registration
3. Register for <https://www.grants.gov/>
4. Find FY2025 Comprehensive Housing Counseling (CHC) and the Housing Counseling Training (HCT) NOFO on Grants.gov
5. Download and review instructions and package
6. Complete and submit the application

# Obtain a UEI Number

- An UEI is a number issued by the System for Award Management (SAM) to identify businesses and other entities that do business with the federal government. The UEI has replaced the Dun and Bradstreet (DUNS) number as the authorized identifier for the federal government.
- Entities already registered in SAM should have automatically received their new UEI but may also search for their UEI at <https://sam.gov/>



 SAM.GOV®

You have reached SAM.gov, an official website of the U.S. government. There is no cost to use this site.

**The unique entity identifier used in SAM.gov has changed.**

On **April 4, 2022**, the unique entity identifier used across the federal government changed from the DUNS Number to the Unique Entity ID (generated by SAM.gov).

- The Unique Entity ID is a 12-character alphanumeric ID assigned to an entity by SAM.gov.
- As part of this transition, the DUNS Number has been removed from SAM.gov.
- Entity registration, searching, and data entry in SAM.gov now require use of the new Unique Entity ID.
- Existing registered entities can find their Unique Entity ID by following the steps [here](#).
- New entities can get their Unique Entity ID at SAM.gov and, if required, complete an entity registration.

[?](#) I manage an entity. What do I need to do?

For more information about this transition, visit [SAM.gov](#) or the Federal Service Desk, [FSD.gov](#). You can search for help at [FSD](#) any time or request help from an FSD agent Monday–Friday 8 a.m. to 8 p.m. ET.

Do not show this message again

**OK**

# Register With SAM.gov

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- SAM registration is required to use <https://www.grants.gov/>
- Login using <https://www.login.gov/> user account information
- Verify that you have access to your record and that the registration will not expire before the application deadline
- First-time registration can take up to 2 weeks, or up to 5 more days if acquiring an IRS Employer Identification Number (EIN) is necessary



Official U.S. Government Website  
100% Free

### The Official U.S. Government System for:

#### Contract Opportunities

(was fbo.gov)

#### Contract Data

(Reports ONLY from fpls.gov)

#### Wage Determinations

(was wdol.gov)

#### Federal Hierarchy

Departments and Subtiers

#### Assistance Listings

(was cfda.gov)

#### Entity Registration

Including Disaster Response Registry

#### Entity Reporting

SCR and Bio-Preferred Reporting

#### Exclusions

### Register Your Entity

Register your entity to get started doing business with the federal government.



Get Started



Renew Entity



Check Registration Status

### Already know what you want to find?

Select Domain...

▼ e.g. 1606N020Q02



# SAM.gov Helpdesk

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**Federal Service Desk (FSD):** The FSD is a free technical support service desk for user assistance. Visit <https://www.fsd.gov/> to search frequently asked questions, chat live with a support agent, submit a web form, or call for assistance.

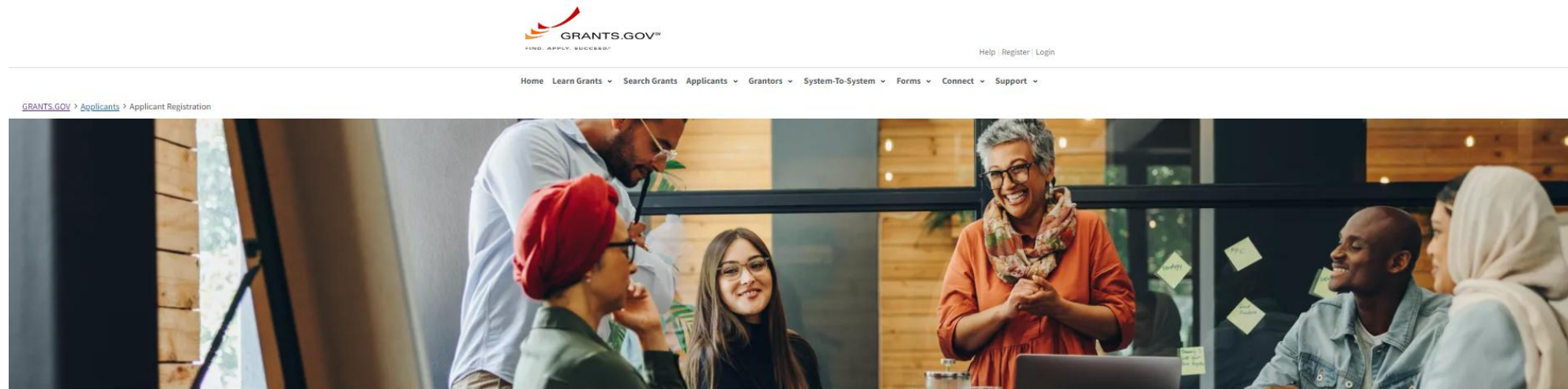
## Call and Live Chat Hours:

- Monday to Friday from 8:00am to 8:00pm Eastern Time
- U.S. calls: 866-606-8220
- International calls: +1 334-206-7828
- DSN: 94-866-606-8220

**Note:** SAM.gov is independent of HUD. HUD staff cannot resolve SAM.gov issues.

# Register with Grants.gov (1 of 2)

- <https://www.grants.gov/applicants/applicant-registration>



- **GRANT APPLICATIONS**
  - [How to Apply for Grants](#)
  - [Track My Application](#)
- **APPLICANT RESOURCES**
  - [Workspace Overview](#)
  - [Applicant Eligibility](#)
  - **Applicant Registration**
  - [Applicant Training](#)
  - [Applicant FAQs](#)
  - [Adobe Software Compatibility](#)
  - [Submitting UTF-8 Special Characters](#)
  - [Encountering Error Messages](#)

## APPLICANT REGISTRATION

### Organizations Must Register with SAM.gov and Grants.gov

#### SAM.gov

The System for Award Management (SAM.gov) is a government-wide registry for organizations doing business with the Federal government. SAM.gov centralizes information about grant recipients and provides a central location for grant recipients to change organizational information. Grants.gov uses SAM.gov to establish organizational authority for its users and to provide unique entity identification numbers. SAM registration must be renewed annually.

First, you must register with SAM.gov to obtain a Unique Entity Identifier (UEI). The UEI is a 12-character alphanumeric identifier assigned to all entities (public and private companies, individuals, institutions, or organizations) to do business with the Federal Government. Organizations will also need to designate an E-Business Point of Contact (EBiz POC). It can take 7-10 business days to fully complete the registration process required for most funding opportunities. There is no fee for registering with SAM.gov.

#### Grants.gov

After obtaining the UEI for the organization from SAM.gov, you must return to Grants.gov to continue registration. There is no fee for registering with Grants.gov. Your organization's EBiz POC must:

#### Help: Online User Guide

Find registration, search, and application instructions for all users in the [Grants.gov Online User Guide](#).

For detailed applicant information, review the Applicants section of the online user guide.

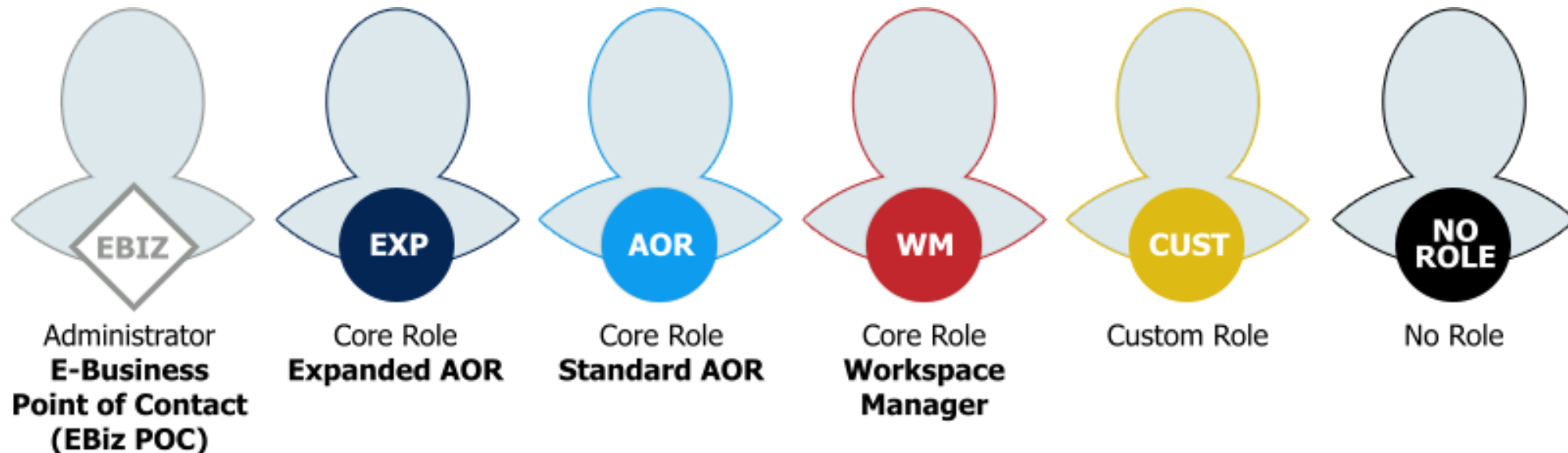
#### Help: Support Center

Contact the Grants.gov Support Center to get help from a representative.

Email us at [support@grants.gov](mailto:support@grants.gov) or [visit our Support page](#).

# Register with Grants.gov (2 of 2)

- Understand the different workspace roles at Grants.gov.
  - <https://www.grants.gov/applicants/workspace-overview/workspace-roles.html>
- Your agency can have multiple staff members work on the application, but only an Authorized Organization Representative (AOR) can submit it.



# Find the NOFO (1 of 3)

- Search <https://www.grants.gov/> for Funding Opportunity Number **FR-6900-N-33** NOFO for the FY2025 Comprehensive Housing Counseling Grant Program.



Home Learn Grants **Search Grants** Applicants

## SEARCH GRANTS



### BASIC SEARCH CRITERIA:

Keyword(s):

Opportunity Number:

CFDA:

Search

## Find the NOFO (2 of 3)



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- On the “**View Grant Opportunity**” page, click “**Apply**” to create a workspace.
- In your workspace, in the “**Forms**” tab, click the “**Download Instructions**” button to download the compressed files of the NOFO, instructions, and attachments.
- More detailed information can be found in the Grants.gov online user guide

# Find the NOFO (3 of 3)

The application contains two zip files: the full announcement and other supporting documents for FR-6900-N-33.

These are the files specific to this NOFO. Please make sure to also download general NOFO files.

-  FR-6900-N-33 - Other Supporting Documents - Other Supporting Documents.zip
-  FR-6900-N-33 - Full Announcement - Full Announcement.zip

-  426.pdf
-  Form HUD-9906 (formerly HUD-9906 L & P, HUD-91045, HUD-92910).pdf
-  HUD-9906 Chart A Supplement Excel (formerly HUD-9906 Chart A2 Supplement Excel) FY25 NOFO Final.xlsx
-  HUD-9906 Chart F Diversified Funding Excel (formerly HUD-9906 Chart D Budget Excel) FY25 NOFO Final.xlsx

# Accessing the NOFO Application and Forms

- Click “Download Instructions” to download a WinZip folder containing the following files:
  - Comprehensive Housing Counseling (CHC) and Housing Counseling Training (HCT) Notice of Funding Opportunity (FY2025) NOFO
  - CHC and HCT Combination Notice of Funding Opportunity NOFO Application (fillable PDF)
  - Form HUD-9906
  - Chart A Supplement (for CHC Intermediaries, SHFAs, and MSOs) (Excel)
  - Chart F Diversified Funding Sources (Excel)
  - Form HUD-424-B, Assurances and Certifications (PDF)

# Grants.gov Forms

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- Some forms can be filled out as webforms or as PDFs (you only need to fill out one version).
- To fill out a form in your workspace:
  - In the “**Forms**” tab, click “Download” (for .PDF) or “Webform” (for webform, if available).
  - Agree to “**Lock**” this form so that no other users can fill it out while you’re working on it.
- When you have completed a form, click “**Upload**” for PDFs or “**Save**” for webforms.

# HUD-9906 Fields for Standardized Answers & Attachments

**CHART A, APPLICANT CHARACTERISTICS**  
(Formerly Form HUD-9906-L, Form HUD-9906-P, and Charts A1 and A2)

Name of Applicant:

A1) Location City:  State:

A2) Applicant's HUD Housing Counseling (HCS) Number:

| INSTRUCTIONS  |   |
|---|---|
| <b>LHCA Applicants</b>  | <b>MSO, Intermediary, and SHFA Applicants</b><br>Note: Applicant must verify Subgrantees included have not been terminated from the Housing Counseling Program and have their own unique HCS number at the time of application.   |
| <p><b>Fields A3, A4, B, C:</b> Do not answer</p> <p><b>Fields D, E, and F:</b> Provide the correct number of total certified counselors Full-Time Equivalents (FTEs), total HECM FTEs, and new HECM counselors.</p> <p><b>Fields G and H:</b> Enter an "x" if applicable.</p> <p><b>Fields I through J:</b> Enter an "x" in the fields below for modes of housing counseling services you will provide during the grant period.</p> <p><b>Field K:</b> Indicate maximum grant request. If <u>none</u>, leave blank.</p> | <p><b>Fields A3-K:</b> Complete Chart A Supplement (Excel); transcribe the information totals into the labeled fields in the chart below. Attach Chart A Supplement in Excel to your Grants.gov application.</p> <ul style="list-style-type: none"> <li>- <b>Field A3 and A4:</b> Provide the number of eligible Branches/Subgrantees</li> <li>- <b>Fields B and C:</b> Provide award allocation percentages for Applicant and its Branches/Subgrantees</li> <li>- <b>Fields D, E, and F:</b> Provide total number of FTEs</li> <li>- <b>Fields G-J:</b> Provide number of applicable Branches/Subgrantees</li> <li>- <b>Field K:</b> Indicate maximum grant request. If <u>none</u>, leave blank.</li> </ul> |

# Attaching Forms

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Optional forms (such as the MSI documentation and SHFA Authority) must be attached to the application in your workspace.

Please visit <https://www.grants.gov/applicants/workspace-overview> for more information on managing your workspace and attaching forms.

# Submitting Your Application (1 of 2)

- Click the “**Check Application**” button to find any errors that may impact submission.
- Click “**Complete and Notify the Authorized Organization Representative (AOR)**” when ready to submit. Only AORs can submit the application on behalf of the organization.
- Click “**Sign and Submit**”.
- Applications may not be received by Grants.gov or by HUD until they have been signed and submitted by an AOR prior to the application deadline. For the SF-424, Form HUD-2880, and Certification Regarding Lobbying, the signature of the authorized representative and the date signed are completed upon submission.

# Submitting Your Application (2 of 2)

**The application must be received by Grants.gov by 05/26/2026, 11:59:59 PM Eastern time to be eligible for consideration:**

- Best practice to submit your application at least 2-3 days before the deadline. Keep in mind that 05/25/2026 is a federal holiday.
- Confirm Grants.gov has a valid email address for you.
- Check your email often for confirmation notice and application tracking number. Remember to check your “spam/junk” folder too.
- Rejected applications with errors must be corrected before the 24-hour grace period ends or HUD will not review your application.
- Once validated, your application will be forwarded to HUD for review.

# Grants.gov Helpdesk

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The Grants.gov helpdesk is available 24 hours a day, 7 days a week excluding federal holidays.

- You can also submit a ticket online for helpdesk assistance at:  
[https://gditshared.servicenowservices.com/hhs\\_grants](https://gditshared.servicenowservices.com/hhs_grants)
- <https://grants.gov/>
- 1-800-518-4726 (U.S.)
- 1-606-545-5035 (International)
- Email at: [support@grants.gov](mailto:support@grants.gov)

# Addressing Technical Application Errors

- **Technical Application Errors** (formerly known as curable deficiencies) are errors or missing information in your application that may be addressed after the application is submitted.
- OHC staff may contact you if your agency's application requires correction. Examples of technical errors include inconsistent funding requests, improper signature on a form, a missing or incomplete form (not related to merit review), and nonprofit status documentation.
- Agencies may only address the technical error requested but must leave all other parts of the application as submitted. You will be given a short deadline, and you must return any changes before the deadline otherwise your application is not eligible for funding.

# Debriefing

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Beginning 30 days after the public announcement of awards under this NOFO, for a period of at least 120 days, HUD will provide a debriefing for requesting applicants.

## How to Request a Debriefing:

- A debriefing request must be made in writing or by email by the Authorized Organization Representative (AOR) in grants.gov (or their successor) whose signature appears on the SF-424 submitted with this application.
- Debriefing requests can be submitted to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).



# CHC Rating Factor 1: Capacity of Applicant (8 points)

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**Melissa Noe**

Housing Program Specialist

Office of Policy and Grant Administration

# Rating Factor 1

## HUD-9906 Charts A, B, C, D

| none, leave blank. |  | LHCAs only               | MSO, Intermediary, and SHFA only |
|--------------------|--|--------------------------|----------------------------------|
| A3                 | Total # of branches of an Intermediary, MSO, or SHFA   |                          |                                  |
| A4                 | Total # of subgrantees of an Intermediary, MSO, or SHFA  |                          |                                  |
| B                  | % of award Applicant intends to allocate to itself (enter a whole number)  |                          |                                  |
| C                  | % of award Applicant intends to allocate to its Branches/Subgrantees (enter a whole number)  |                          |                                  |
| D                  | Number of FTE HUD Certified Housing Counselors   |                          |                                  |
| E                  | Number of FTE HECM Roster Housing Counselors   |                          |                                  |
| F                  | Number of counselors to be added to the HECM Roster  |                          |                                  |
| G                  | Housing counseling agency staff have attended a housing counseling training provided by HUD or a Training (HCT) NOFO Grantee within the last two (2) years   | <input type="checkbox"/> |                                  |
| H                  | One or more housing counseling program staff have three (3) or more years of experience as a HUD-certified housing counselor or performing other program work as an employee of a HUD-approved housing counseling agency | <input type="checkbox"/> |                                  |
| I                  | Client exit or follow-up surveys are issued  | <input type="checkbox"/> |                                  |
| J                  | Evidence of client follow-up is maintained in the client file  | <input type="checkbox"/> |                                  |
| K                  | Maximum grant requested (if none, leave blank)   |                          |                                  |

## HUD-9906 Chart A Supplement (Excel File)

| Field on the HUD-9906 Chart A: | A  | A1                   | A2  | A3                                      | A4  | C   | D  | E   | F  | G   | H   | I                                       | J  |
|--------------------------------|--|----------------------|---|---|---|---|--|---|--|---|---|---|--|
|                                | Name of Applicant, and the Branches and Subgrantees that Applicant Proposes to Fund with this NOFO | Location City, State | Agency's HUD Housing Counseling System Number | Branch of an Intermediary, MSO, or SHFA | Subgrantee of an Intermediary, MSO, or SHFA | % of Award Applicant Intends to Allocate to Each Branch or Subgrantee | # of Certified Housing Counselor Full-Time Equivalents | # of HUD HECM Roster Counselors Full-Time Equivalents | # of New HECM Roster Counselors to be Added to the HECM Roster | Housing Counseling Agency Staff Attended Training Provided by a Training NOFO Grantee within the Last 2 Years | One or More Housing Counseling Program Staff have Three Years or More Experience in their Field | Issued Client Exit or Follow-Up Surveys | Evidence of Client Follow-Up is in the Client File |
| Applicant                      | ABC Intermediary   | Alexandria, VA       | 12345   |   |   |   |  |   |  |   |   |   |  |
| Branches and/or Sub-grantees   | ABC Intermediary   | Alexandria, VA       | 12346   | X                                       |   | 0.25  | 2  | 2   | 2  |   | X   |   | X  |
|                                | Housing Resources  | Alamosa, CO          | 56789   |   | X   | 0.25  | 3  | 3   | 3  | x   | X   | X                                       |  |
|                                | Housing Affiliate  | Erie, PA             | 98765   |   | X   | 0.25  | 8  | 4   | 5  | x   | X   |   | X  |
| <b>TOTAL</b>                   |  |                      |   | 1                                       | 2   | 75%   | 13   | 9   | 10   | 2   | 3   | 1                                       | 2  |

# Rating Factor 1A

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## Duration of HECM Counseling Session (2 points):

- HCAs with Home Equity Conversion Mortgage (HECM) or Reverse Mortgage housing counselors will be assessed on the average duration of a counseling session.
- **HUD will use its own records to score this factor.**

# Rating Factor 1B

## Staff Training and Experience (3 Points):

- **Field G:** Using Chart A, indicate by entering an “X” in the appropriate field if staff have received housing counseling training in the past two years, not including on-the-job training. Intermediaries, SHFAs, and MSOs must specify this information for each Branch or Subgrantee on the HUD-9906 Chart A Supplement (Excel), and then transfer the totals onto the HUD-9906, Chart A.
- **Field H:** Using Chart A, indicate by entering an “X” in the appropriate field if Housing Counseling Program staff have three (3) years or more experience in their field. Intermediaries, SHFAs, and MSOs must specify this information for each Branch or Subgrantee on the HUD-9906 Chart A Supplement (Excel) and then transfer the totals onto the HUD-9906 Chart A. In addition, Applicants that manage networks of counseling agencies and also those who provide housing counseling services at their main office must include this office in the list of Subgrantees and Branches. The main office will be treated as a Branch for scoring and funding formula purposes.

# Rating Factor 1C

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## Client Satisfaction and Progress (3 points):

**Chart A, Fields I and J:** HUD will reward applicants that measure customer satisfaction and progress.

- **Field I:** Issued client exit surveys at the end of counseling or education sessions or follow-up client surveys after the counseling was completed.
- **Field J:** Applicant maintains evidence of client progress in the client file as part of follow-up.
- **Note:** Intermediaries, SHFAs, and MSOs must specify this information for each Branch/Subgrantee on the Chart A Supplement (Excel) and then transfer the totals onto Chart A. Provide number of applicable Branches/Subgrantees.



# CHC Rating Factor 2:

## Needs and Program Priorities (17 points)

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**Rebecca Mullaley**

Housing Program Specialist

Office of Policy and Grant Administration

# Rating Factor 2A

- **Rural Communities, MSI Partnerships, and Opportunity Zones (Maximum 7 points):**
- **Rural Communities:** HUD will use agency-reported data to determine the extent that an applicant (and, if applicable, its network) serves clients from a “rural area” (as defined by the U.S. Department of Agriculture (USDA) at: 7 CFR § 3550.10). HUD will use its own records to score this factor.
- **MSI Partnerships:** To be considered for MSI Initiative funding, Applicants must meet the minimum fundable score required by the CHC grant and provide a complete response to all questions on the HUD-9906, Chart E. Each response will be weighted as part of the scoring for this sub-factor. Failure to submit a fully completed Chart E may result in ineligibility for MSI initiative funding.
- **Opportunity Zones:** If applicable, Applicants must complete Chart B, Field A, if the Applicant’s main office and/or its network is located within an Opportunity Zone and describe what services are provided in the areas designated as Opportunity Zones. Applicants may list up to 5 eligible census tracts.

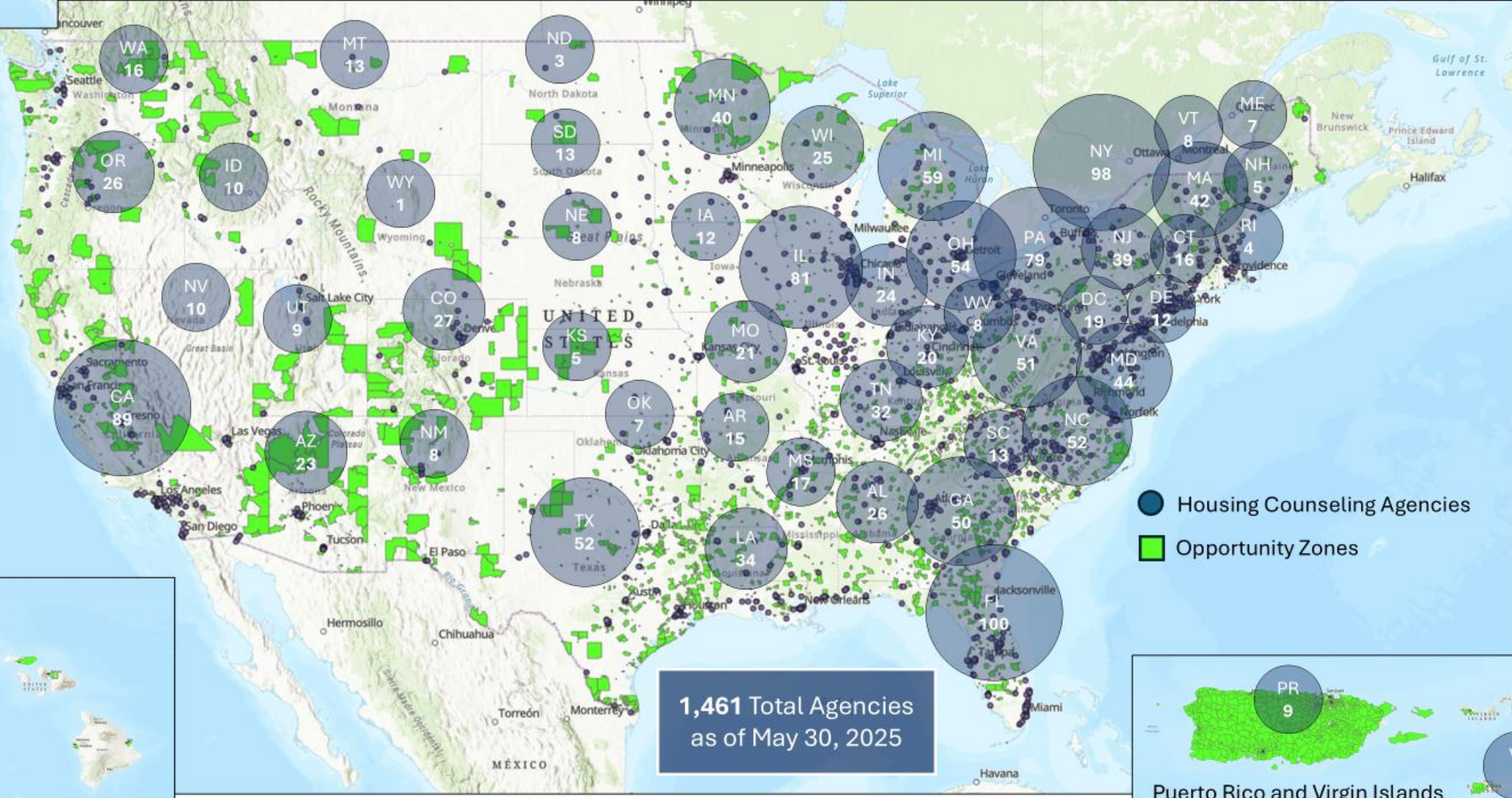
# Rating Factor 2A

## How to Find an Opportunity Zone

- Go to the website: <https://www.hud.gov/opportunity-zones>
- Type address in box (top, right) to determine if the location is in an Opportunity Zone.



# Housing Counseling Agencies and Opportunity Zones throughout America



1,461 Total Agencies  
as of May 30, 2025



# Rating Factor 2B (New) 1 of 2

---

## HUD-Assisted Households and Eligible Homeowners (8 points):

- Applicants should demonstrate relevant experience working with HUD-Assisted Households/Eligible Homeowners.
- Examples include renters assisted through the Housing Choice Voucher, Project-Based Rental Assistance, and Public Housing programs, as well as Federal Housing Administration (FHA)-insured borrowers (see Appendix I definitions).

## **Rating Factor 2B (New) 2 of 2**

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### **HUD-Assisted Households and Eligible Homeowners (8 points):**

Applicants should highlight their success in helping renters transition from HUD-assisted housing to stable, secure, non-assisted housing; and/or assisting homeowners in preventing or resolving mortgage delinquency; and/or providing non-delinquency post-purchase counseling on issues such as home maintenance and financial management, budgeting, and refinances.

(Chart B, Field B).

# Rating Factor 2C

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## Emergency Preparedness (2 points):

- Emergency preparedness and disaster recovery activities must be included within the agency's Work Plan. Applicants must describe their experience assisting individuals and families with disaster preparedness counseling, resilience building, and post-disaster recovery counseling. Applicants should explain how the agency plans to help clients reduce long-term recovery costs and minimize the financial impact on federal resources.

(Chart B, Field C).



# CHC Rating Factor 3:

## Soundness of Approach (45 points)

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**Joel Schumacher**

Housing Program Specialist

Office of Policy and Grant Administration

# Rating Factor 3A

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## Clients Served (14 points):

- HUD will evaluate the total number of clients served based on HUD-9902 data reported in HUD's Housing Counseling System (HCS).
- Newly-approved applicants that received approval as HUD HCAs after September 30, 2024, must prepare and submit a HUD-9902 for the period October 01, 2023, through September 30, 2024, as part of the application.

# Rating Factor 3B (1 of 3)

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## Cost per Client (4 points):

- Applicants must document total housing counseling program expenses for the period of October 1, 2023, through September 30, 2024, on Chart D (Use of Funds). This includes salaries and fringe of housing counselors and staff who provide individual counseling or group education sessions, other direct costs, and indirect costs.
- Applicants must fill out Chart D. Intermediaries, SHFAs, and MSOs must include total expenses for their entire supported network.

# Rating Factor 3B (2 of 3)

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## Cost per Client (4 points):

- Agencies that became HUD-approved HCAs during the past year should ensure that expenses reflect the entire fiscal year and not just the period for which the HCA was HUD-approved.
- Applicants may provide a narrative response to receive an adjustment point if the applicant has an inordinately high cost per client. Please provide a justification or explanation in the narrative.

# Rating Factor 3B (3 of 3)

## CHART D, HOUSING COUNSELING PROGRAM EXPENSES

(Formerly Form HUD-9906-L and Form HUD-9906-P, Charts D1 and D2)

### Instructions:

Applicant's total housing counseling program expenses:

- Do not limit program expenses to the grants provided by the Office of Housing Counseling. Include all expenses for your housing counseling program during the period requested.
- Include expenses for the entire year, even if HUD approval came during the year

Intermediaries, MSOs, and SHFAs Applicants:

- Include total program expenses for the entire network
- Only include costs of affiliates that were part of the network during the period indicated below
- Costs of new affiliates not approved during the period requested should not be included.

| Description  | Applicant's Total Expenses for the Operation of the Housing Counseling Program during FY24 (10/1/23-9/30/24) |
|--|--|
| <b>1. Salaries and Fringe for:</b>   |  |
| (a) Housing Counselors that provide direct housing counseling and/or group education: This is the salary and fringe of housing counselors program staff who provide direct housing counseling or group education. If the staff person's primary duty is providing counseling and education, the entire salary/fringe benefits may be considered. |  |
| (b) Other Program Staff: Salary and fringe of housing counseling program staff who do not provide direct housing counseling or group education and not included above.   |  |
| <b>2. Other Direct Costs:</b>  |  |
| (a) Travel   |  |
| (b) Training   |  |
| (c) Equipment  |  |
| (d) Marketing and Outreach   |  |
| (e) Supplies   |  |
| (f) Contracting  |  |
| (g) Other Direct Costs - Include other direct costs not already listed above.  |  |
| In the field below, briefly describe the Other Direct Costs included in (g). Costs must be incurred pursuant to the eligible activities described in this NOFO, Section II, <i>Eligibility</i> (limit 500 characters).   |  |

# Rating Factor 3C

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## Counseling and Education Expense Ratio (3 points):

- HUD will calculate the ratio of counseling and education costs to program expenses from the applicant's response in Chart D.
- Applicants without a previous HUD grant will be awarded full points.

# Rating Factor 3D New (1 of 4)

## Diversified Funding Sources in the CHC Grant: Ratio of HUD Grant to Total Program Expenses (12 points):

- All Applicants will be evaluated based on their success in obtaining additional resources for their housing counseling activities, for the period October 1, 2024 - September 30, 2025, including direct financial assistance, program income, and in-kind contributions: equipment, office space, labor; etc. Resources must be used for the housing counseling program and may be provided by governmental entities, public or private nonprofit organizations, for-profit private organizations, or other entities. None of these additional resources can be federal funds or federal pass-through funds. (Chart F)

**Note: Failure to submit a fully completed Chart F may result in the Applicant receiving zero points for diversified funding.**

# Rating Factor 3D (2 of 4)

## Sample Chart F

HUD-9906 Chart F: Diversified Funding

Applicants must list their nonfederal diversified funding in HUD-9906 Chart F: Diversified Funding (Excel) and complete all fields for each resource. Applicants should only include diversified funding (non-federal) that are exclusively allocated for the housing counseling program and are available during the grant period of October 1, 2024 - September 30, 2025.

Note: Failure to submit a fully completed Chart F may result in the Applicant receiving zero points for diversified funding.

In Field A, enter the name of the Applicant, LHCA, Subgrantee, or Branch for which the diversified funding is proposed.

In Field B, enter the name of the organization providing the resources, including the contact information (name, phone number, or email address) of the individual who can verify that these resources are dedicated to the housing counseling program.

In Field C, use the drop down arrow to enter the type of diversified funding (Direct Financial Assistance, Program Income, and In-kind) dedicated to the housing counseling program.

In Field D, enter the use of the diversified funding. Note: For in-kind contributions, briefly describe the goods or services contributed.

In Field E, enter the amount of diversified funding from this resource. Note: Include only funding that will be available during the period of performance.

|   | A   | B  | C  | D   | E  |
|---|---|--|--|---|--|
|   | Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded | Organization Providing Diversified Funding/In-Kind Contributions and Point of Contact (with phone number or email) | Type of Diversified Funding Contribution | Use of Diversified Funding (Describe In-Kind Contributions) | Amount of Diversified Funding from this Resource |
| 1 | ABC Intermediary  | ABC Intermediary/Millie Hall 555-5555<br>MHall@ABCWorks.com  | Direct Financial Assistance              | Pre-purchase Counseling                                     | \$100,000.00                                     |
| 2 | Housing Affiliate   | Jane Dough Foundation/ John Dough 213-555-1212<br>Jane.Dough@janedoughfoundation.com                               | Direct Financial Assistance              | Mortgage Delinquency and Default Resolution Counseling      | \$10,000.00                                      |
| 3 | Housing Affiliate   | Chase Bank Foundation/ Sally Clams 213-555-1213<br>Sally.Clams@chasebankfoundation.com                             | Direct Financial Assistance              | Pre-purchase Counseling                                     | \$7,500.00                                       |
| 4 | Housing Resources   | City of Siever/ Pat Culver 213-555-1214<br>Pat.culver@Sievercity.gov   | Program Income                           | Pre-purchase Counseling                                     | \$12,000.00                                      |
|   |   | ABC Legal Services/Suzv Council 213-555-1215   |  | Legal services for housing                                  |  |

# Rating Factor 3D (3 of 4)

## Possible Chart F errors (examples are not inclusive)

Missing contact information

|   | Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded | Organization Providing Diversified Funding/In-Kind Contributions and Point of Contact (with phone number or email) | Type of Diversified Funding Contribution | Use of Diversified Funding (Describe In-Kind Contributions) | Amount of Diversified Funding from this Resource |
|---|---|--|--|---|--|
| 1 | ABC Intermediary  | ABC Intermediary   | Direct Financial Assistance              | Pre-purchase Counseling                                     | \$100,000.00                                     |

Lists federal funding (CDBG)

|   | Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded | Organization Providing Diversified Funding/In-Kind Contributions and Point of Contact (with phone number or email) | Type of Diversified Funding Contribution | Use of Diversified Funding (Describe In-Kind Contributions) | Amount of Diversified Funding from this Resource |
|---|---|--|--|---|--|
| 1 | ABC Intermediary  | Big City CDBG Program/Millie Hall 555-5555<br>MHall@ABCWorks.com   | Direct Financial Assistance              | Pre-purchase Counseling                                     | \$100,000.00                                     |

Missing diversified funding amount

|   | Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded | Organization Providing Diversified Funding/In-Kind Contributions and Point of Contact (with phone number or email) | Type of Diversified Funding Contribution | Use of Diversified Funding (Describe In-Kind Contributions) | Amount of Diversified Funding from this Resource |
|---|---|--|--|---|--|
| 1 | ABC Intermediary  | ABC Intermediary/Millie Hall 555-5555<br>MHall@ABCWorks.com  | Direct Financial Assistance              | Pre-purchase Counseling                                     |  |

# Rating Factor 3D (4 of 4)

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- **Evidence of funds** must be maintained for HUD review
  - Grantees are required to maintain evidence that diversified funding sources cited in the NOFO application were actually provided to the agency
  - Funding files and/or diversified funding sources files may be reviewed by HUD staff as part of the performance reviews and on-site monitoring visits

# Rating Factor 3E

## Allocation to Subgrantees (2 points):

- Applicants that manage networks of counseling agencies must submit a proposed sub-allocation plan indicating how they will divide their CHC Grant funds among their Branches and Subgrantees, based on percentages of the grant rather than dollar amounts (see Form HUD-9906, Chart A, Fields B and C.). Intermediaries, SHFAs, and MSOs must indicate the percentage of the proposed award the Applicant intends to Subgrantee and Branch (Chart A Supplement, Field C). Points are awarded to Applicants who sub-allocate a larger percentage of their award. Further, a Subgrantee cannot be funded at 100% of its budget.

| Field on the HUD-990 6 Chart A: | A  | A1                   | A2  | A3                                      | A4  | C   | D  | E   | F  | G   | H   | I                                       | J  |
|---------------------------------|--|----------------------|---|---|---|---|--|---|--|---|---|---|--|
|                                 | Name of Applicant, and the Branches and Subgrantees that Applicant Proposes to Fund with this NOFO | Location City, State | Agency's HUD Housing Counseling System Number | Branch of an Intermediary, MSO, or SHFA | Subgrantee of an Intermediary, MSO, or SHFA | % of Award Applicant Intends to Allocate to Each Branch or Subgrantee | # of Certified Housing Counselor Full-Time Equivalents | # of HUD HECM Roster Counselors Full-Time Equivalents | # of New HECM Roster Counselors to be Added to the HECM Roster | Housing Counseling Agency Staff Attended Training Provided by a Training NOFO Grantee within the Last 2 Years | One or More Housing Counseling Program Staff have Three Years or More Experience in their Field | Issued Client Exit or Follow-Up Surveys | Evidence of Client Follow-Up is in the Client File |
| Applicant                       | ABC Intermediary   | Alexandria, VA       | 12345   |   |   |   |  |   |  |   |   |   |  |
| Branches and/or Sub-grantees    | ABC Intermediary   | Alexandria, VA       | 12346   | X                                       |   | 0.25  | 2  | 2   | 2  |   | X   |   | X  |
|                                 | Housing Resources  | Alamosa, CO          | 56789   |   | X   | 0.25  | 3  | 3   | 3  | x   | X   | X                                       |  |
|                                 | Housing Affiliate  | Erie, PA             | 98765   |   | X   | 0.25  | 8  | 4   | 5  | x   | X   |   | X  |
| <b>TOTAL</b>                    |  |                      |   | 1                                       | 2   | 75%   | 13   | 9   | 10   | 2   | 3   | 1                                       | 2  |

# Rating Factor 3F

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## Counseling and Financial Education Services (4 points):

- HUD will consider the types of housing counseling and education services offered by the agency and/or its network.
- HUD will use its own records to score this factor.

# Rating Factor 3G (1 of 2)

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## Oversight Activities (6 points):

- Applicants must indicate their oversight and quality control activities (Chart C, Questions 1-3). Items selected in these charts must be included in an agency's quality control plan and may be verified by HUD staff prior to approving grant activity reports and drawdown requests, as well as during performance reviews. LCHAs fill out column A.
- Intermediaries, MSOs, and SHFAs must enter how many your organization monitors the above-cited requirements for your branches and subgrantees in column B.
- The applicant can enter a total up to the total subgrantees and/or branches included in the application in question 4. (This section is not limited to 5).

# Rating Factor 3G (2 of 2)

## Oversight Activities Chart C (6 points) cont.:

### CHART C, OVERSIGHT ACTIVITIES

(Formerly Form HUD-9906-L and Form HUD-9906 P Charts C1 and C2)

| <b>LHCA Applicants:</b> Check the box in Column A if the oversight and quality control activities will be performed during the grant period.  |   | A               | B                                  |
|---|---|-----------------|------------------------------------|
| <b>Intermediary, MSO, and SHFA Applicants:</b> Enter the number of branches/subgrantees in Column B for which oversight and quality control activities will be performed during the grant performance period. |   | LHCA Applicants | Intermediary, MSO, SHFA Applicants |
| 1   | <b>Grant Expenditures.</b> Grantee (and as applicable, its branches/subgrantees) maintains supporting documentation, including personnel expense documentation that satisfies 2 CFR 200.430(i) requirements, invoices, client file lists, or similar forms of documentation.  | YES             |                                    |
| 2   | <b>Supervisory Monitoring.</b> Grantee (and, as applicable, its branches/subgrantees) conducts supervisory monitoring of its housing counseling program activity to include inspecting client and education files, supervising counseling sessions, and providing technical assistance as needed, to ensure compliance with OHC regulations and the current version of the HUD Handbook 7610. | YES             |                                    |



# CHC Rating Factor 4: Achieving Results (30 points)

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**Kathleen Carrigan**

Housing Program Specialist

Office of Policy and Grant Administration

# Rating Factor 4

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- Evaluates the Applicant's success in achieving performance goals and adhering to commitments made under prior applications and within grant agreements.
- All elements in this section will be based on existing sources.

# Rating Factor 4A

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## Performance and HCS Reporting (10 Points):

- HUD will evaluate Applicant compliance with programmatic requirements and oversight results. HUD will use its own records to score this factor.
- Applicants will be assessed on timely validation of their agency profile in HCS, timely submission of form HUD-9902 reports, and use of their CMS to submit form HUD-9902 reports (including client level data). HUD will use its own records to score this factor.

**Applicants will not provide a response to this sub-factor.**

# Rating Factor 4B

---

## Grant Expenditure History (10 points):

- HUD will evaluate the Applicant's use of previously awarded grant funds.
- Significant delays in grant execution and expenditure, including the need to recapture funding, will be taken into consideration.
- HUD will use its own records to score this factor.
- Applicants without a previous HUD grant will be awarded full points.

**Applicants will not provide a response to this sub-factor.**

# Rating Factor 4C

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## Counseling Outcomes (10 points):

- HUD will evaluate the positive impacts that an Applicant's housing counseling services had on clients.
- HUD will use its own records to score this factor.
- Applicants approved after September 30, 2024, that did not submit a FY24 4th Quarter HUD-9902, are reminded to prepare and submit a HUD-9902 as part of the application.

**Applicants will not provide a response to this sub-factor.**



# Minority Serving Institutions (MSI)/Historically Black Colleges and Universities (HBCU) Funding Initiative

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**Shelena Hawkins**

Housing Program Specialist

Office of Policy and Grant Administration

# MSI/HBCU Funding Initiative (1 of 11)

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**Purpose:** The Minority Serving Institutions (MSI) Initiative was launched in the FY 2021 CHC NOFO to expand Historically Black Colleges and Universities (HBCUs) and other Minority Serving Institutions (MSIs) roles and effectiveness in:

- Expanding partnerships with HCAs
- Providing housing counseling services
- Addressing the housing and financial needs of their local communities

# MSI/HBCU Funding Initiative (2 of 11)

HUD will provide \$3 million for the MSI Initiative to HUD-approved HCAs that:

- If the Applicant is not the MSI:
  - Submit documentation of their partnering college or university's status as an HBCU or MSI and
  - Submits a letter (signed by an authorizing official of the MSI) certifying that an HBCU or other MSI partnership is in place or there is an intent to enter into a partnership.
- If the Applicant is the MSI:
  - Submit documentation of their status as an HBCU or other MSI
- MSIs/HBCUs must check the appropriate box in Chart E, Question 1 and provide responses to Questions 2-5.

# MSI/HBCU Funding Initiative (3 of 11)

MSI Initiative funding will be awarded to HUD-approved HCAs, in addition to an Applicant's CHC award amount:

- Applicants must indicate a maximum grant request that will be considered as a cap in establishing the award.
- Applicants can request up to \$250,000 as an HBCU or other MSI, or for its partnership and/or subgrantee partnership with an HBCU or other MSI.
- Applicants can also request up to \$150,000 for each additional partnership and/or its subgrantee partnership with an HBCU or other MSI.

**Note: HUD reserves the right to fund less than the amount requested in the application.**

# MSI/HBCU Funding Initiative (4 of 11)

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## Eligible activities include:

- Housing counseling
- Group education
- Oversight, compliance, and quality control
- Supervision of housing counseling staff
- Housing counselor training and certification
- Marketing and outreach of the CHC Program

**Eligible activities must be consistent with the proposed work described in HUD-9906 Chart E.**

# MSI/HBCU Funding Initiative (5 of 11)

**Review and Selection Process:** Applicants interested in MSI funding must complete Chart E on the HUD-9906. The Applicant must indicate:

## Question 1:

Partnership with  
the applying LHCA



|    |   |  |
|----|---|--|
| 1. | Please state whether you are applying as an MSI or partnering with an MSI by selecting the appropriate box and providing the information requested.   |  |
|    | <p>Applicant is not an MSI itself but is partnering with an HBCU or other MSI.</p> <p>If yes, the Applicant must submit the following:</p> <ol style="list-style-type: none"> <li>1. A letter certifying that an HBCU or other MSI partnership is in place or that there is an intent to enter a partnership. The letter must be signed by the Applicant and an authorizing official of the HBCU or other MSI; and</li> <li>2. Documentation of the partnering college or university's status as an HBCU or other MSI.</li> </ol> |  |
|    | <p>Applicant is an HBCU or other MSI.</p> <p>If yes, the Applicant must submit the following:</p> <ol style="list-style-type: none"> <li>1. Documentation of the college or university's status as an HBCU or other MSI.</li> </ol>   |  |

# MSI/HBCU Funding Initiative (6 of 11)

**Review and Selection Process:** Applicants interested in MSI funding must complete Chart E on the HUD-9906. The applicant must indicate:

- **Question 2: Number of Clients Served.** How many housing counseling clients the Applicant or the Applicant’s network of HBCUs or other MSIs partners plan to serve with the MSI funding.
- **Question 3: Award Amount (Budget).** Provide the total amount of funds requested for these purposes, and if applicable, indicate the amount allocated to each partnership.

|    |   |  |
|----|---|--|
| 2. | How many housing counseling clients does the Applicant and/or its partner plan to serve with this funding during the period of performance? |  |
| 3. | Indicate the total award amount requested to provide services for this purpose.   |  |

# MSI/HBCU Funding Initiative (7 of 11)

- **Question 4: Partnership.** Complete the table below for the Applicant and/or the Applicant's network. Include name of agency and HCS ID, HBCU/MSI partner and contact info, and the amount allocated to each partnership.

Partnership #1 with a Subgrantee →

Partnership #2 with a Subgrantee →

| Name of Housing Counseling Agency and HCS ID | Name of Partner HBCU or other MSI;<br>City, State;<br>Contact Name, Email Address<br>(State "N/A" if subgrantee or branch is an HBCU or other MSI) | Allocation Amount (\$) |
|--|--|------------------------|
|  |  |                        |
|  |  |                        |

# MSI/HBCU Funding Initiative (8 of 11)

## Review and Selection Process (continued):

### Statement of Work.

Applicants must describe the following (Limit 2,000 characters per question).

- a. **Chart E, Question 5a.** All proposed eligible activities and major tasks required to successfully implement the proposed initiative (Chart E, Question 5a).
- b. **Chart E, Question 5b.** The extent to which there is a need to fund the proposed initiative and the importance of meeting the need(s).
- c. **Chart E, Question 5c.** Relevant experience and capacity of the Applicant, its staff, and HBCU or other MSI partners in implementing the proposed eligible activities.
- d. **Chart E, Question 5d.** How the Applicant will measure the outcomes on the target population by the end of the grant performance period.

# MSI/HBCU Funding Initiative (9 of 11)

## Review and Selection Process (continued):

### Statement of Work.

Applicants must describe the following (Limit 2,000 characters per question).

- e. **Chart E, Question 5e.** How the Applicant proposes to integrate the institution's students and faculty into proposed eligible activities.
- f. **Chart E, Question 5f.** How the community (e.g., businesses, residents, and others) will be involved in the implementation of the program and how the institution will expand its role in the target community.
- g. **Chart E, Question 5g.** The other resources (not including HUD's CHC Grant) that support or fund the Applicant's existing housing counseling related partnerships with HBCUs or other MSIs. Include the dollar amounts of support provided, if applicable.

# MSI/HBCU Funding Initiative (10 of 11)

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## Memorandum of Understanding (MOU) or Similar Agreement:

- Applicants must also execute and maintain on file MOUs or similar agreements between all participating HCAs and MSIs for HUD's review upon request.

# MSI/HBCU Funding Initiative (11 of 11)

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## MSI Statement of Work (SOW):

- At grant execution, Applicants must provide information on the projected activities undertaken as part of the MSI Initiative, as laid out in the MSI Initiative SOW.
- Applicants will also provide a detailed, line-item budget for each participating HCA and MSI.
- The line-item budget and SOW should accurately reflect the activities for each participating HCA and MSI partnership.



# Conclusion for CHC

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**Elizabeth Odom**

Team Leader

Office of Policy and Grant Administration

# Tips for Success

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- Read the Quick Start Guide for Applicants in Grants.gov
  - <https://www.grants.gov/quick-start-guide/applicants>
- Read the entire NOFO. In some cases, questions have changed from previous years.
- Get started early! If you are applying for more than one program, you will need all the time provided.
- Follow all the instructions including required attachments.
- Understand the charts, how to fill them out, and submit the appropriate charts.
- Answer all the applicable questions.
- Submit your application early and save those confirmations and emails accepting or rejecting your application.

# For Assistance

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- Read the Frequently Asked Questions (FAQs)
- Email your grant questions to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).
- Contact Grants.gov 24/7 regarding issues with technology, technical assistance and customer services at:
  - 1-800-518-4726
  - TTY 1-800-877-8339
  - Email [support@grants.gov](mailto:support@grants.gov)
- Be sure to keep copies of any emails that you send to Grants.gov regarding submission problems. If you need to appeal a late submission, those communications are critical to support a potential appeal.

# OHC Resources

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- Please email us at: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)
- Find us at: <https://www.hudexchange.info/programs/housing-counseling/>
- Sign up for our email list
  - <https://www.hudexchange.info/programs/housing-counseling/mailing-list/>



# Question & Answer Session

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# 10-Minute Break

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Upcoming:

Housing Counseling Training (HCT)





# HUD Office of Housing Counseling

Fiscal Year 2025 Housing Counseling Training (HCT)  
Program Training





# Introduction

## Housing Counseling Training (HCT)

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**Julie Rice**

Acting Director

Office of Outreach and Capacity Building

# Agenda

- FY 2025 HCT Award Overview
- HCT Changes from FY 2024
- Eligibility Information
- Charts
- Rating Factors (RF)
- Application Process and Tips



# Today's Presenters

- Joel Ibanez
- Javon Blye
- Morgan Clark
- Stanley Marion
- Benjamin Yanetta





# Housing Counseling Training (HCT) Application Key Points

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**Joel Ibanez**

Housing Program Specialist

Office of Outreach and Capacity Building

# Application Key Points (1 of 2)

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- Housing Counseling Training (HCT) Award
- Separate grant from Comprehensive Housing Counseling (CHC) awards
- Not for agency homebuyer or other types of group education for clients

# Application Key Points (2 of 2)

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- Funding to support training of housing counselors that will improve and standardize the quality of housing counseling
  - Training is to be accessible to all counselors nationwide
- This HCT Award supports both:
  - General housing counseling training
  - Training in specialized topics
- Eligible applicants are non-profit and governmental organizations with at least 2 years experience providing training to housing counselors nationwide

# New Eligible Activities

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- Reverse Mortgage Examination Preparation
- Reverse Mortgage Continuing Education
- Disaster Assistance Counseling- Preparedness Module
- Disaster Assistance Counseling- Response/Recovery Module
  - Disaster Assistance Specialist Designation

# Prior Activities No Longer Eligible

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- Counseling on Energy Efficiency
- Property Appraisal and Valuation Equity (PAVE)
- Marketing Your Agency
- Dealing with Stress, Trauma, and Mental Health
- Ethics in Counseling

# Eligible Training Recipients

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- Counselors and staff employed by Housing Counseling Agencies (HCA) participating in HUD's Housing Counseling program
- Individuals enrolled in workforce development training programs administered by the HCT grantee and an institution of higher education including, but not limited to, an HBCU, TCU, or other MSI... or military veterans and transitioning service members sponsored by a HUD participating housing counseling agency.

# Award Information

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- \$1,500,000 in funding has been provided by Congress for the FY 2025 HCT Grant
- HUD may fund a single organization or make multiple awards
- The award is for an 18-month period beginning October 01, 2025, through March 31, 2027
- **Important note:**
  - Applicants should not request a specific award amount or provide a proposed budget
  - Form SF-424, line 18a - enter \$1

# Cooperative Agreements

- All awards will be made on a cost reimbursement basis in accordance with the requirements in 2 CFR Part 200
- Awards made as “cooperative agreements” will have significant HUD involvement, including:
  - Review and approval of:
    - Assistance in marketing of courses
    - Proposed courses, including course materials
    - Evaluation instruments and methodology
    - Training locations, technology and logistics
  - Provision of content standards
  - HUD staff may audit training courses



# Eligibility Information

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**Morgan Clark**

Housing Program Specialist

Office of Outreach and Capacity Building

# Eligible Applicants

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- Must be a public or private 501(c)3 non-profit organization OR governmental organization;
- Must have 2 years experience providing housing counseling training nationally to housing counselors employed by housing counseling agencies participating in HUD's housing counseling program
- May use in-house staff, sub-grant recipients, training partners, qualified third-party trainers, and consultants, with requisite experience and capacity
- In addition, the proposed training program offered by or in conjunction with regional training partners may focus on state and local housing issues

# Training Partners

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- Applicants may partner with agencies and organizations with requisite experience and capacity
- Partners may be governmental agencies, non-profit and for-profit organizations, State Housing Finance Agencies (SHFA), housing counseling coalitions and networks, housing industry associations, and other units of state, local, and tribal government agencies, and educational institutions

# Required Activities In Proposal (1 of 2)

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- Training recipients must be housing counselors employed by HCAs participating in HUD's housing counseling program **OR...**
- Military veterans and transitioning service members enrolled in a HUD-certified housing counselor career development program **OR...**
- Persons enrolled in a HUD-certified housing counselor career development program sponsored by the HCT grantee and an institution of higher education including Historically Black College or University (HBCU), Tribal College and University (TCU) or other Minority Serving Institution (MSI).

## Required Activities In Proposal (2 of 2)

---

- Trainers (experienced in adult education)
- Open enrollment (all have equal access to training)
- Housing counseling training (variety of modes)
- Learning checks (including final exam)
- Scholarships (including Intern opportunities)

# HCT Threshold Requirements (1 of 2)

---

- Timely submission of application
- No outstanding delinquent federal debts
- No debarments and/or suspensions
- Pre-selection review of performance
- Sufficiency of financial management system
- No false statements

# HCT Threshold Requirements (2 of 2)

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- Mandatory disclosure requirement
- Prohibition against lobbying activities
- Equal participation of faith-based organizations in HUD programs and activities
- Threshold requirement deficiencies are not curable
- Applicants must ensure their application package addresses all threshold requirements
- Please check your application carefully! (Then check it again)



# Charts

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**Joel Ibanez**

Housing Program Specialist

Office of Outreach and Capacity Building

# List of Charts

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- The charts are in the instructions section of the application download at [Grants.gov](https://www.grants.gov)
- There are five required charts for the HCT application this year (G1-G4). These charts are incorporated along with the CHC charts (A-E).

**Chart G1 - Past  
Performance**

**Chart G1 -  
Proposed  
Performance**

**Chart G2 Budget**

**Chart G3  
Diversified  
Funding**

**Chart G4 Training  
Partners**

# Summary Table

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- There is an “HCT Summary Table” in **Section V.B.1.c.** of the NOFO that gives the points for each RF along with which charts and columns need to be filled out and when a narrative is required
- This tool will help you understand when a narrative is needed in your response and which chart to use

# Application Point Values From NOFO

| Criteria                     | Housing Counseling Training (HCT) Program |
|------------------------------|---|
| Rating Factor 1.             | 32 points                                 |
| Rating Factor 2.             | 8 points                                  |
| Rating Factor 3.             | 36 points                                 |
| Rating Factor 4.             | 12 points                                 |
| Rating Factor 5.             | 12 points                                 |
| <b>Total Points</b>          | <b>100 points</b>                         |
| Policy Preference Initiative | MSI Initiative                            |

# General Instructions for Charts

---

- Make sure that “Applicant’s Name” is on each chart, as required
- For columns prompting numerical responses, place numerical digits into each block
- Place an “X” for YES in correct field, only when called for (Chart G3 only)

# Sample Chart G1

**Chart G1 - Proposed and Past Performance**

| <u>Past Performance</u>  |  |                  |   |   |
|--|--|------------------|---|---|
| <p><u>List the number of training courses by delivery method that you and your applicant partners provided during the prior period of performance (FY24 – October 1, 2023 – September 30, 2024) stated in this Housing Counseling Training NOFO.</u></p> |  |                  |   |   |
|  | <u>Delivery Method:</u>  | <u>In-Person</u> | <u>Web-based<br/>Online/Interactive</u> | <u>Web-based<br/>Online/Non-Interactive</u> |
| 1.   | Number of courses provided during the period of performance described in the HCT NOFO      |                  |   |   |
| 2.   | Number of counselors trained during the period of performance described in the HCT NOFO    |                  |   |   |
| 3.   | Number of courses that addressed Departmental Priorities (Example: Disaster, HECM Default) |                  |   |   |
| 4.   | Number of courses in which student satisfaction was measured                               |                  |   |   |

# Sample Chart G3

## CHART G3, DIVERSIFIED FUNDING SOURCES

(Formerly HUD-92910 Chart D)

**Instructions:** All Applicants must itemize the list of diversified funding resources (only non-federal) for the Applicant itself, and for each proposed sub-grantee and identified Training Partner. All Applicants must provide a list of all proposed sub-grantees they propose to fund and itemize for each the names of the organizations providing all diversified funding sources and in-kind contributions. Include the total amount and the source of funds. Applicants must also list all Training Partners collaborated with during the previous performance period (October 1, 2023 – September 30, 2024) and proposed during the upcoming performance period (October 1, 2025 – March 31, 2027). Using funds earmarked by the Training Partners to support housing counseling training. Fee income can be counted as diversified funding resources. Applicants claiming fee income must project the total income anticipated from fees.

| Organization Providing Diversified Funding/In-kind Contributions (include fees/program income) and Point of Contact | Type of Contribution (cash, in-kind, fees) | Time Period Funds are Available | Commitment Letter in Hand (not pending) | Use of Funds | Amount of Funds |
|---|--|---------------------------------|---|--------------|-----------------|
| <b>EXAMPLE</b>  |  |                                 |   |              |                 |
| <i>ABC Intermediary</i>   | <i>Fees</i>                                | <i>10/1/XX - 9/30/XX</i>        |   |              | <i>\$50,000</i> |
| <i>Jane Dough Foundation/ John Dough (123) 456-7891</i>   | <i>Cash</i>                                | <i>1/1/XX - 1/1/XX</i>          |   |              | <i>\$10,000</i> |
| <i>Chase Bank Foundation/Penny Money (456) 789-1011</i>   | <i>Cash</i>                                | <i>10/1/XX - 9/30/XX</i>        | <i>x</i>                                |              | <i>\$7,500</i>  |
| <i>City of Love/Happy Giver (345) 678-9123</i>  | <i>In-Kind</i>                             | <i>1/1/XX - 8/31/XX</i>         | <i>x</i>                                |              | <i>\$12,000</i> |



# HCT Rating Factor 1

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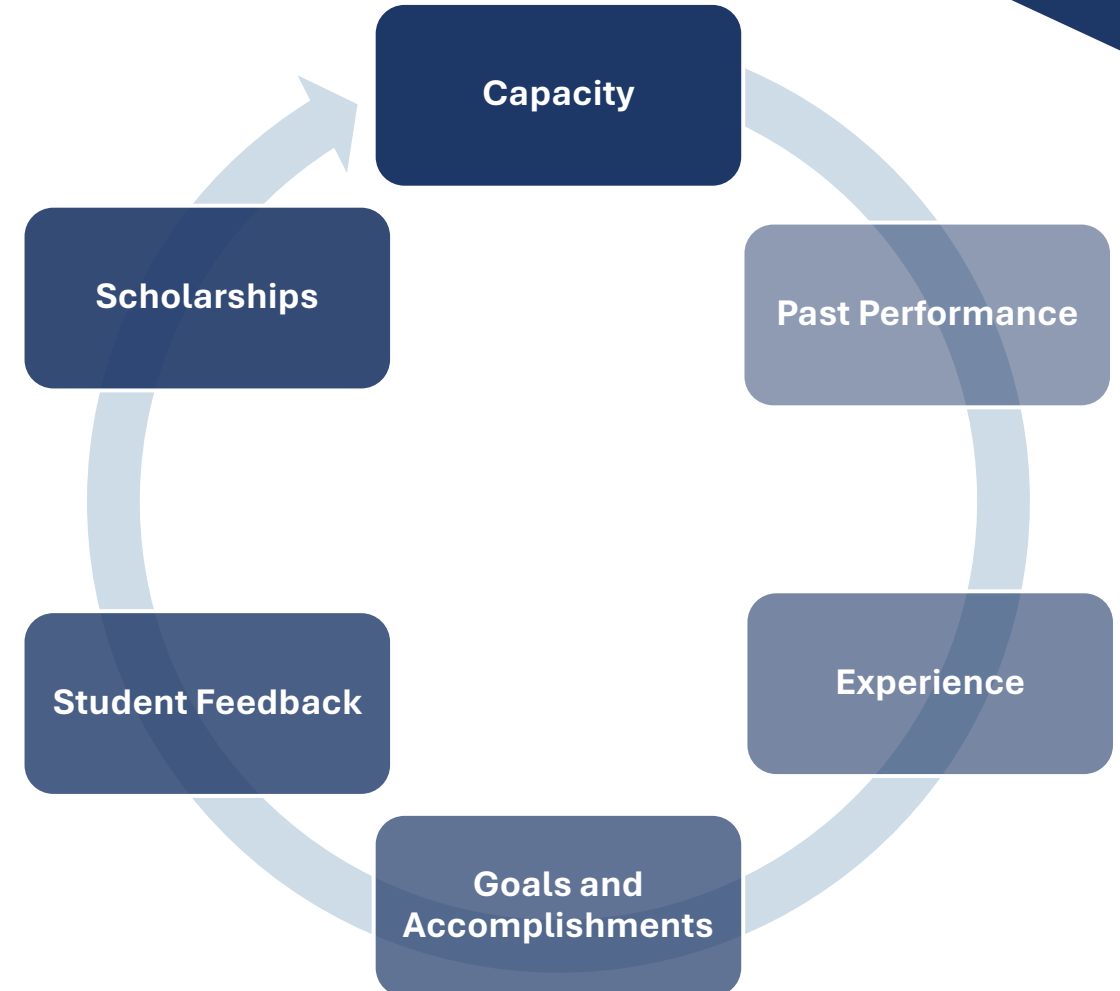
**Javon Blye**

Housing Program Technical Specialist  
Office of Outreach and Capacity Building

# RF-1: Capacity of the Applicant

## Maximum 32 points

- To evaluate the readiness and ability of the applicant to immediately begin and to successfully implement the proposed work plan described in RF-3



# RF-1, SF-A: Capacity and Experience of the Organization

---

## 13 points

- Chart G1, Fields #1-11, Past Performance:
  - FY 2024 Grant Period of Oct. 1, 2024 to Sept. 30, 2025
  - Number of courses provided (Field #1)
  - Number of counselors trained (Field #2)
- Complete Chart
  - Place the appropriate number in all fields

# Chart G1: Past Performance

## RF-1: Capacity and Experience

**Chart G1 - Proposed and Past Performance**

| <u>Past Performance</u>  |  |                  |   |   |
|--|--|------------------|---|---|
| <p><u>List the number of training courses by delivery method that you and your applicant partners provided during the prior period of performance (FY24 – October 1, 2024 – September 30, 2025) stated in this Housing Counseling Training NOFO.</u></p> |  |                  |   |   |
|  | <u>Delivery Method:</u>  | <u>In-Person</u> | <u>Web-based<br/>Online/Interactive</u> | <u>Web-based<br/>Online/Non-Interactive</u> |
| 1.   | Number of courses provided during the period of performance described in the HCT NOFO      |                  |   |   |
| 2.   | Number of counselors trained during the period of performance described in the HCT NOFO    |                  |   |   |
| 3.   | Number of courses that addressed Departmental Priorities (Example: Disaster, HECM Default) |                  |   |   |
| 4.   | Number of courses in which student satisfaction was measured                               |                  |   |   |

# Past Experience

---

## In a narrative (simple and clear):

- Total years of training experience and the total number of housing counselors who have participated in your training in the past three grant years, October 01, 2022, through September 30, 2025
- Total years providing web-based or other forms of remote training
- Average years of housing counseling trainer experience for proposed trainers

# RF-1, SF-B: Performance and Grant Requirements

---

## 8 points

- Evaluating performance relative to goals and how well the applicant satisfied grant requirements
- HUD may use its own records to score this factor
- There is no chart to complete
- Narrative is required for applicants who did not receive a HUD housing counseling training grant for FY 2024 for period Oct. 01, 2024, to Sept. 30, 2025
- Narrative is optional for applicants who received a HUD grant

# RF-1, SF-B: Goals and Accomplishments

---

- If submitting a narrative, describe performance relative to grants received and goals set during the FY 2024 Grant Period of Oct. 01, 2024 to Sept. 30, 2025
- Indicate whether funds were fully spent, goals were met, and explain why they were not, if applicable

# RF-1, SF-B: HUD Oversight Audits, Financial and Administrative Reviews

---

- Significant findings on oversight, financial and administrative reviews and audits conducted by HUD staff, HUD contractors and/or HUD's Inspector General will be taken into consideration when scoring this section
- For agencies not receiving a HUD grant, provide information and documentation pertaining to oversight and audits of governing entities

## Measuring Student Feedback

---

### 6 points

- Applicants who measured student satisfaction and adjusted training based on that information will be rewarded
- For the period of October 01, 2024 to September 30, 2025
- Complete Chart G1: Field #4 “Measured Student Satisfaction”
- In a narrative:
  - Describe process when data was collected
  - Summarize data collected
  - Attach copy of data collection instruments
  - Describe course and/or test adjustments made based on student feedback

# RF-1, SF-D: Scholarships

---

## 5 points

- Chart G1, Proposed and Past Performance (Fields #9 and #10)
- List the total number of scholarships provided for each scholarship type during the FY 2024 grant period of October 01, 2024 to September 30, 2025



# HCT Rating Factor 2

---

**Stanley Marion**

Housing Program Specialist

Office of Outreach and Capacity Building

# Rating Factor 2

---

**Needs Data**

**NOFO  
Priorities**

**Lead Based  
Paint  
Fair Housing**

# RF-2:

## Needs and NOFO Priorities

---

### Maximum 8 points

- Provide a narrative for the Sub-factors
- RF-2 addresses the applicant's assessment of the need for training services for housing counselors and the extent to which the proposed activities described in response to RF-3 address these needs, in addition to certain NOFO priorities

# RF-2, SF-A: Needs Data

---

## 6 points

- Estimate total number of counselors that may require general housing counseling training in FY2025. Explain how applicant estimated this number
- Describe and document overall need and demand for each proposed training activity and delivery method (place-based, online-interactive, and on-line non-interactive) based on current market conditions
- Describe how its housing counseling training program will train counselors who serve consumers in Rural Areas, as defined by the U.S. Department of Agriculture at 7 CFR 3550.10.
- Incorporate needs into training plan

# RF-2, SF-B: NOFO Priorities (1 of 3)

---

## 2 points maximum

- Narrative
- 2 NOFO priorities identified
- An applicant may address as few or as many of the priorities as they wish
- Applicants must limit responses to 500 words per NOFO priority

# RF-2, SF-B: NOFO Priorities (2 of 3)

---

## Priority 1: Client Self-Sufficiency Planning

- Offer training that equips housing counselors to integrate employment and workforce placement strategies into housing counseling sessions. Training should enable counselors to support clients in identifying actionable steps to better employment and or less reliance on government assistance, including self-sufficient, unsubsidized housing. (1 point)

# RF-2, SF-B: NOFO Priorities (3 of 3)

---

## Priority 2: Lead-Based Paint

- Train housing counselors to inform clients about lead-based paint. Housing counselors that provide education or counseling regarding pre-purchase/home buying, or locating, securing, or maintaining residence in rental housing, are to be encouraged to inform clients about their rights and responsibilities under the HUD lead-based paint disclosure rule (1 point)



# HCT Rating Factor 3

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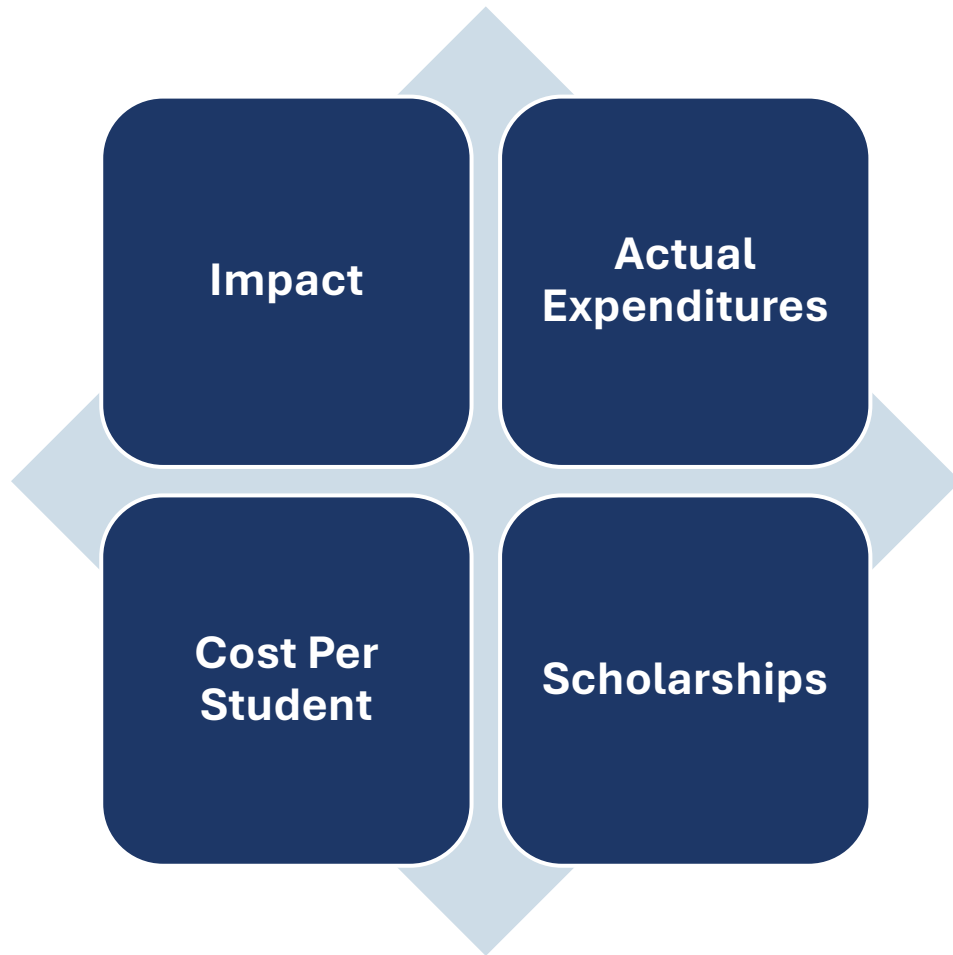
**Joel Ibanez**

Housing Program Specialist

Office of Outreach and Capacity Building

# Rating Factor 3

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# RF-3: Soundness of Approach

## Scope of Housing Counseling Training Services

---

### 36 points total

- Addresses the past performance and the quality and effectiveness of the proposed housing counseling training work plan
- Evaluate extent to which applicant presents a detailed and sound approach to providing proposed services
- Evaluate cost-effectiveness of the proposed activities and long-term results

# RF-3, SF-A: Past Performance Impact, Actual Expenditures

---

## 5 points

- Detailed comprehensive report of actual expenditures from all funding sources during the FY 2024 grant period of October 01, 2024 to September 30, 2025. Please use **Chart G2**:
  - Applicants must explain expenses in excess of 10% of the overall budget that did not result in the direct provision of training services and were not supported by an approved Negotiated Indirect Cost Rate Agreement (NICRA) or an indirect cost rate

## RF-3, SF-A: Past Performance Impact, Cost per Student

---

**Chart G1-Fields #1-11 Past Performance:** Calculate the cost per student by dividing the “Total Expenditures” on **Chart G2** by the total number of counselors trained shown in **Chart G1-Field #2** “Past Performance”. Enter this number in **Chart G1-Field #11**. Explain any factors that may have impacted the cost per student such as number and type of scholarships, locations, or other training expenses.

# RF-3, SF-A: Past Performance Impact, Cost per Student

**Chart G1 - Proposed and Past Performance**

| <b>Past Performance</b>   |   |                  |   |   |
|---|---|------------------|---|---|
| <b>List the number of training courses by delivery method that you and your applicant partners provided during the prior period of performance (FY24 – October 1, 2024 – September 30, 2025) stated in this Housing Counseling Training NOFO.</b> |   |                  |   |   |
|   | <b>Delivery Method:</b>   | <b>In-Person</b> | <b>Web-based<br/>Online/Interactive</b> | <b>Web-based<br/>Online/Non-Interactive</b> |
| 1.  | Number of courses provided during the period of performance described in the HCT NOFO   |                  |   |   |
| 2.  | Number of counselors trained during the period of performance described in the HCT NOFO   |                  |   |   |
| 3.  | Number of courses that addressed Departmental Priorities (Example: Disaster, HECM Default)  |                  |   |   |
| 4.  | Number of courses in which student satisfaction was measured  |                  |   |   |
| 5.  | Number of courses in which learning checks were included in the examination. (Indicate the number of courses with learning checks and examinations that will be required to pass the course.) |                  |   |   |
| 6.  | Number of counselors by Delivery Method that include rural, lower income, persons of disabilities and other underserved and underrepresented  |                  |   |   |
| 7.  | Number of courses provided in multiple languages  |                  |   |   |
| 8.  | Average number of hours per Delivery Method   |                  |   |   |
| 9.  | Number of scholarships provided to individuals with limited English proficiency, rural, lower income, persons with disabilities and other underserved and underrepresented                    |                  |   |   |
| 10.   | Total # of scholarships (all types with all funding)  |                  |   |   |
| 11.   | Average cost per student by Delivery Method   |                  |   |   |

**CHART G2, BUDGET**  
(Formerly HUD-82910 Chart C)

**Instructions:** Complete all applicable sections below with your actual expenditures for the Housing Counseling Training Program.

Notes: Applicants who did not receive a Housing Counseling Training Grant should provide expenditures from all other sources. For budget items not listed in the "Other Expenses" line, describe in detail in the comments box

| <b>Actual Expenditures for the Period of Performance Stated in this Housing Counseling Training Application</b> |  |  |
|---|--|--|
| <b>Expense Items</b>  | <b>Actual Expenditures –<br/>Grant Funds</b> | <b>Actual Expenditures –<br/>All Sources</b> |
| <b>EXAMPLE</b>  |  |  |
| Staff Salaries  | \$50,000                                     | \$150,000                                    |
| Staff Salaries  |  |  |
| Staff Fringe Benefits   |  |  |
| Consultant/Trainer Fees   |  |  |
| Rent/Office   |  |  |
| Rent/Training Venues  |  |  |
| Travel/Consultant/Trainer   |  |  |
| Travel/Staff  |  |  |
| Total Amount of Scholarships  |  |  |
| Equipment   |  |  |
| Telephone/internet/Website  |  |  |
| Delivery Services   |  |  |
| Printing / Production of Class Materials  |  |  |
| Other Expenses (Describe in Comments)   |  |  |
| Other (Describe in Comments)  |  |  |
| Other (Describe in Comments)  |  |  |
| Other (Describe in Comments)  |  |  |
| Training Partners   |  |  |
| Sub-grantee Disbursements   |  |  |
| Indirect Costs (indirect cost rate):  |  |  |
| Total Expenditures  | \$0  | \$0  |
| Percent of HUD Grant Spent on Scholarships:   | 0%   | 0%   |

Comments (limit to 500 characters):

# RF-3, SF-B: Work Plan (1 of 3)

---

## 15 points

- The “Training Work Plan” must describe in detail how the applicant plans to develop and administer the proposed training services, including administrative tasks, marketing, scholarships, federal electronic and information technology accessibility and compliance with section 508 of the Rehabilitation Act
  - <https://www.fcc.gov/general/section-508-rehabilitation-act>

## **RF-3, SF-B: Work Plan (2 of 3)**

---

The training must indicate the eligible activities the applicant proposes to address in each course and the following:

- (a) Proposed curriculum
- (b) Administrative staff and trainers
- (c) Delivery methods
- (d) Marketing and enrollment
- (e) Federal Electronic and Information Technology  
Accessibility and Compliance Act, Section 508

## RF-3, SF-B: Work Plan (3 of 3)

---

- The applicant must describe each course it plans to offer and indicate which of the housing counseling eligible activities listed in Appendix VI the applicant proposes to address in each course
- Applicants must denote any national standards that may have been incorporated into the development of the curriculum. HUD will award higher points to those applicants that include courses that support disaster recovery, housing counseling for renters, financial stability, and sustainable homeownership

## Scholarships and Fees (1 of 2)

---

### 10 points

- **Scholarship:** The proposal must include a scholarship element, detailing the full or partial costs to be covered, including travel (lodging, transportation and per diem) and tuition to be awarded to housing counselors. Indicate if scholarships will be made available to other HUD stakeholders covered by HUD's Final Rule for housing counseling certification for an introductory class only, or to persons enrolled in a HUD certified housing counselor workforce development program sponsored by the HCT grantee, including military veterans and transitioning service members, or an institution of higher education including, but not limited to, an HBCU, TCU, or other MSI, as additional funds may be available for these scholarships.

# RF-3, SF-C:

## Scholarships and Fees (2 of 2)

---

Describe the scholarships that will be offered with these and diversified non-federal funds and the methodology applied for issuing these scholarships. Explain how the scholarships will be distributed based on needs in RF-2

Fees: Indicate the fees that may be charged for each proposed activity

# RF-3, SF-D: Training Partners

---

## 3 points

- List Training Partners in Chart G4
- **Past Training Partners.** Provide the number of partnerships created during October 01, 2024 to September 30, 2025
- **Proposed Training Partners.** Identify proposed training partners proposed for FY2025 grant period. Applicants that have established training partners will score higher on this sub-factor
- Training partners include state housing finance agencies, state, local and tribal government agencies, housing counseling coalitions and networks, HUD approved housing counseling agencies and other housing industry partners with two (2) years of experience providing housing counseling training.

## Management Activities

---

### 3 points

- Applicants must describe management activities that will be performed as part of the projected work plan, including monitoring and oversight of agency staff and if applicable, sub-grantees and/or training partners
- Describe what process will be used to select proposed sub-grantees and/or training partners and to determine sub-funding levels



# HCT Rating Factor 4

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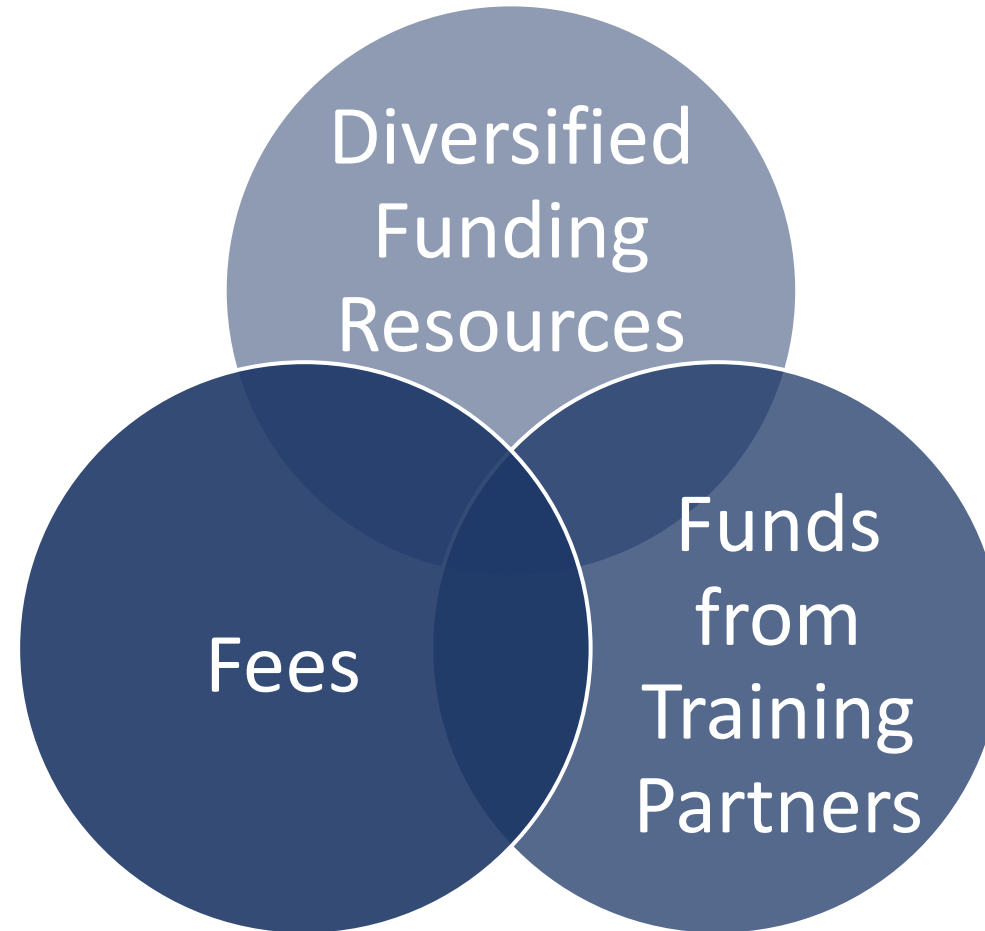
**Ben Yanetta**

Housing Program Specialist

Office of Outreach and Capacity Building

# Rating Factor 4: Funding Resources

---



# RF-4: Diversified Funding Resources (1 of 3)

---

## 12 Points

- All applicants must itemize the list of diversified (leveraged) funding resources for the applicant itself, and for each proposed sub-grantee and identified training partner
- The following charts are utilized for this factor:
  - Chart G3 Diversified Funding Resources - 7 Points
  - Chart G4 Funds from Training Partners - 5 Points
- Complete all columns in each chart!

# RF-4: Diversified Funding Resources

## (2 of 3)

---

- Acceptable funding sources must be available during the HCT performance period from **October 01, 2025 to March 31, 2027**.
- Acceptable funding sources include:
  - Attorneys General Mortgage Settlement funds
  - Direct financial assistance (grants)
  - In-kind contributions such as services, equipment, office space, labor; etc.
  - Resources provided by the applicant may count as diversified funding resources. Include only funds that will directly result in provision of housing counseling training.

# RF-4: Diversified Funding Resources

## (3 of 3)

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- Do not include the same diversified funding resources submitted for the **CHC** award under this **HCT** award. Resources identified for these programs cannot be claimed again as a diversified funding resource for the FY 2025 **HCT** application
- Do not count funds from federal sources, such as, but not limited to:
  - Hardest Hit Funds (HHF)
  - Community Development Block Grants (CDBG)
  - Fair Housing Initiatives Program (FHIP)
  - Home Investment Partnerships Program (HOME)

# Chart G3

## Chart G3 - Leveraging

**Instructions:** Identify all non-federal leveraged resources available during the period of performance stated in the Housing Counseling Training NOFO for the proposed work plan including subgrantee resources, if applicable.

| Organization Providing Leveraged Funds/In-kind Contributions (include fees/program income) and Point of Contact | Type of Contribution (Cash, In-kind, fees) | Time Period Funds are Available | Commitment Letter in Hand (Not Pending) | Use of Funds | Amount of Funds |
|---|--|---------------------------------|---|--------------|-----------------|
| <b>EXAMPLES</b>   |  |                                 |   |              |                 |
| ABC Intermediary  | Fees                                       | 10/1/XX - 9/30/XX               |   |              | \$50,000        |
| Jane Dough Foundation/ John Dough<br>(123) 456-7891   | Cash                                       | 1/1/XX - 1/1/XX                 |   |              | \$10,000        |
| Chase Bank Foundation/Penny Money<br>(456) 789-1011   | Cash                                       | 10/1/XX - 9/30/XX               | x                                       |              | \$7,500         |
| City of Love/Happy Giver<br>(345) 678-9123  | In-Kind                                    | 1/1/XX - 8/31/XX                | x                                       |              | \$12,000        |

# Chart G4

## Chart G4 - Training Partners

**Instructions:** Identify training partners you worked with to provide place-based training during the past period of performance (FY24 – October 1, 2024 – September 30, 2025) and will work with during this period of performance stated in the Housing Counseling Training NOFO. The amount of training partner contribution should be added to your agency leveraging in **Chart G3**.

**Note:** See the **HTC NOFO, Appendix I, 2** for definition of Training Partners.

| Name           | Type of Entity  | Name of Contact at Entity | Contact Phone Number | Number of Events | Proposed amount of Training Partner contribution for upcoming period of performance | Past amount of Training Partner contribution for past performance period |
|----------------|-----------------|---------------------------|----------------------|------------------|---|--|
| <b>Example</b> |                 |                           |                      |                  |   |  |
| City of Love   | City Government | Happy Giver               | (345) 678-9123       | 1                | \$5,000.00  | \$2,000.00   |
| <b>ABC Org</b> | Local NP        | Betty Boop                | (234) 567-8901       | 2                | \$10,000.00   | \$0.00   |
|                |                 |                           |                      |                  |   |  |

# Evidence of Funds

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- Evidence of funds must be maintained for HUD review
  - Grantees are required to maintain evidence that diversified funds cited in the NOFO application were actually provided to the agency
  - Funding files and/or diversified funding source files will be reviewed by HUD staff as part of the performance reviews and on-site monitoring visits



# HCT Rating Factor 5

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**Morgan Clark**

Housing Program Specialist

Office of Outreach and Capacity Building

# RF-5: Achieving Results and Program Evaluation, Grant Expenditure History

Evaluation Plan

Information Collection

Data Analysis

Work Plan Adjustments

# RF-5: Achieving Results and Program Evaluation

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## 12 points

- To ensure that applicants meet the commitments made in the application and cooperative agreement
- Applicants must indicate how they evaluate program success
- Applicants demonstrating a variety of methods to evaluate performance will score higher points

# RF-5, SF-A: Evaluation Plan

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## 4 points

- Applicants must indicate how they evaluate the impact of the training program. The plan must identify:
  - Information Collection: Weight will be given to applicant's ability to measure change in counselors' knowledge and skill
  - Data Analysis and Work Plan Adjustments: Applicant's identification of steps to be taken to make needed adjustments

## Grant Expenditure History

### 8 points

- HUD will evaluate applicant compliance with programmatic requirements and expenditure results during the FY 2024 grant period of October 01, 2024, through September 30, 2025, and any approved extension period
  - If an extension was required, applicant must submit a narrative to explain reason for not expending funds within the grant period
- If applicant did not receive a HUD training grant in FY 2024, they should provide this information on the applicant's compliance with the funders' requirements

# Resources

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- HUD can answer “general” questions about the NOFO, but not specific questions that may or may not create a competitive advantage
- Please email questions regarding specific HCT program requirements to: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)
  - Please use “**FY2025 NOFO**” in the subject line
- Find us at:
  - <https://www.hudexchange.info/programs/housing-counseling/>
- Sign up for our email list
  - <https://www.hudexchange.info/programs/housing-counseling/mailing-list/>



# Question & Answer Session

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# HUD Office of Housing Counseling

email at: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)

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