



HUD Office of Housing Counseling

FY2023 Comprehensive Housing Counseling Grant Application Training

January 17, 2024

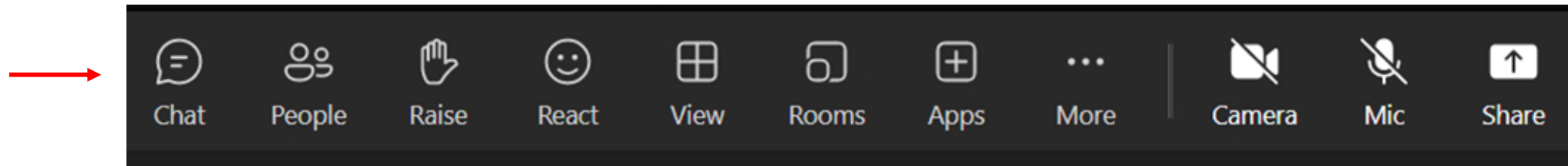


Webinar logistics

- The webinar is being recorded. The PowerPoint and a transcript will be available on the [webinar archive](#).
- The webinar will be posted in 7-10 days.
- Handouts were sent out prior to webinar.

How to ask questions

- Please submit your text questions and comments using the chat box. We will answer some of them during the webinar.
- Please also send your questions and comments to: housing.counseling@hud.gov with the webinar topic in the subject line.



Get credit!

- Webinar materials will be posted on the HUD Exchange in the [Webinar Archive](#), Find by date or by topic
- To obtain credit select the webinar, and click “Get Credit for this Training”

Get Credit for this Training

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Get Credit



David Berenbaum

Deputy Assistant Secretary
HUD Office of Housing Counseling



Overview

- Funding up to \$40.25 million available for new applicants.
 - Includes \$3 million for the Historically Black Colleges and Universities (HBCU)/Minority-Serving Institutions (MSI) initiative.
- Two-year NOFO.
 - Successful applicants will not need to reapply.
- Period of Performance: October 01, 2023 - September 30, 2024.
 - 12 months to utilize grant funding.
- Application Due Date: **February 08, 2024, 11:59:59 Eastern Time.**



Rebecca Mullaley

Team Leader

Office of Policy and Grant Administration





Today's presenters

- Rebecca Mullaley, Team Leader
- Kathleen Carrigan
- Shelena Hawkins
- Aphrodite McCarthy
- Gabriela Roman
- Joel Schumacher
- Elizabeth Steele-Dunn



Agenda

- Changes from previous Comprehensive Housing Counseling (CHC) Notice of Funding Opportunity (NOFO)
- Eligibility requirements and funding methodology
- Finding and submitting the grant application
- Rating factors and preference points
- MSI/HBCU funding initiative



Changes from previous NOFO

Changes are specified in Section I.A.2:

- **Application Package:** HUD has replaced Chart B: Leveraged Resources and is no longer requiring leveraged resources information as part of the FY23 NOFO application.
- **Rating Factors:**
 - Rating Factor 2. HUD will use internal data sources to score applicants on how they serve Limited English Proficient (LEP) communities and Low-Income communities. Applicants will answer a new narrative question on experience promoting racial equity.
 - Rating Factor 3, Sub-Factor B. Applicants may provide a narrative response to receive an adjustment point if the applicant has an inordinately high cost per client.
- **Funding Methodology:** HUD may base a portion of the funding methodology on total clients served, as reported on the applicant's previous fiscal year's HUD-9902.

Eligibility requirements

- Eligibility, statutory, and regulatory requirements are outlined in Section III of the NOFO

Funding methodology

Funding methodology is specified in Section V.B.3:

- Base amount determined by size of counseling network
- NOFO application score
- Funding to monitor a housing counseling network (oversight and quality control using form HUD-9910)
- HUD Certified Housing Counselor Full Time Employees (FTE)
- HECM Roster Housing Counselor FTEs
- (NEW) Total Clients Served

Application format

Applicants will complete the appropriate charts based on HCA type:

- LHCA:
 - HUD-9906-L (.pdf)
 - Chart D (Excel) indicate total program expenses.
- Intermediaries, State Housing Finance Agencies (SHFA), Multi-State Organizations (MSO):
 - HUD-9906-P (.pdf)
 - Chart A2 Supplement (Excel) indicate Housing Counseling Agency (HCA) network.
 - Chart D (Excel) indicate total program expenses.

Application checklist (1 of 2)

See the “Application Checklist” in Section IV.B Required:

- SF-424: Application for Federal Assistance
- HUD-424-B: Assurances and Certifications
- HUD-2880: Applicant/Recipient Disclosure/Update Report
- HUD-9906: Charts

Additional Items:

- Form HUD-9902: HCA Fiscal Year Activity Report, for the Period October 01, 2021, through September 30, 2022
- SF-LLL: Disclosure of Lobbying Activities
- SHFA Statutory Authority

Application checklist (2 of 2)

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 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.
- Preference Points (if applicable):
 - Form HUD-50153, Certification of Consistency with Promise Zone Goals and Implementation.
 - MSI Letter of Commitment.



Aphrodite McCarthy

Finding and submitting the grant application

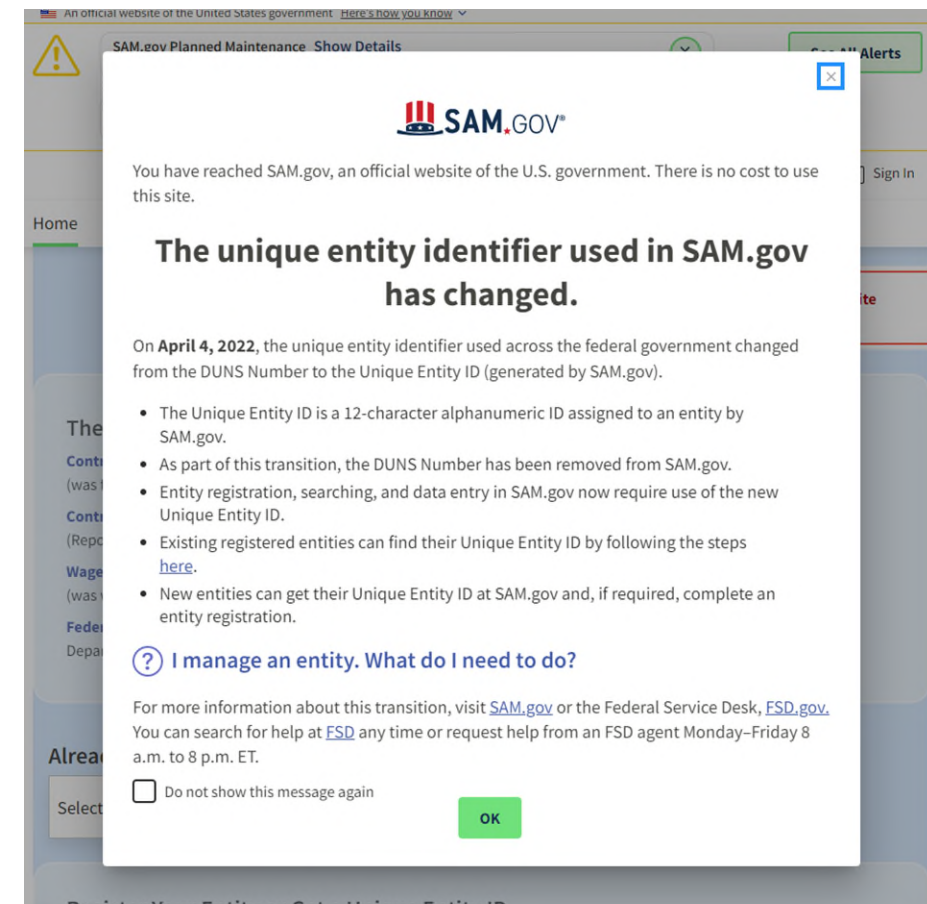


Application overview

1. Obtain a Unique Entity Identifier (UEI) number.
2. Register/review your System for Award Management (SAM) registration
3. Register for [Grants.gov](https://www.grants.gov).
4. Find FY2023 CHC NOFO on Grants.gov.
5. Download and review instructions and package.
6. Complete and submit the application.

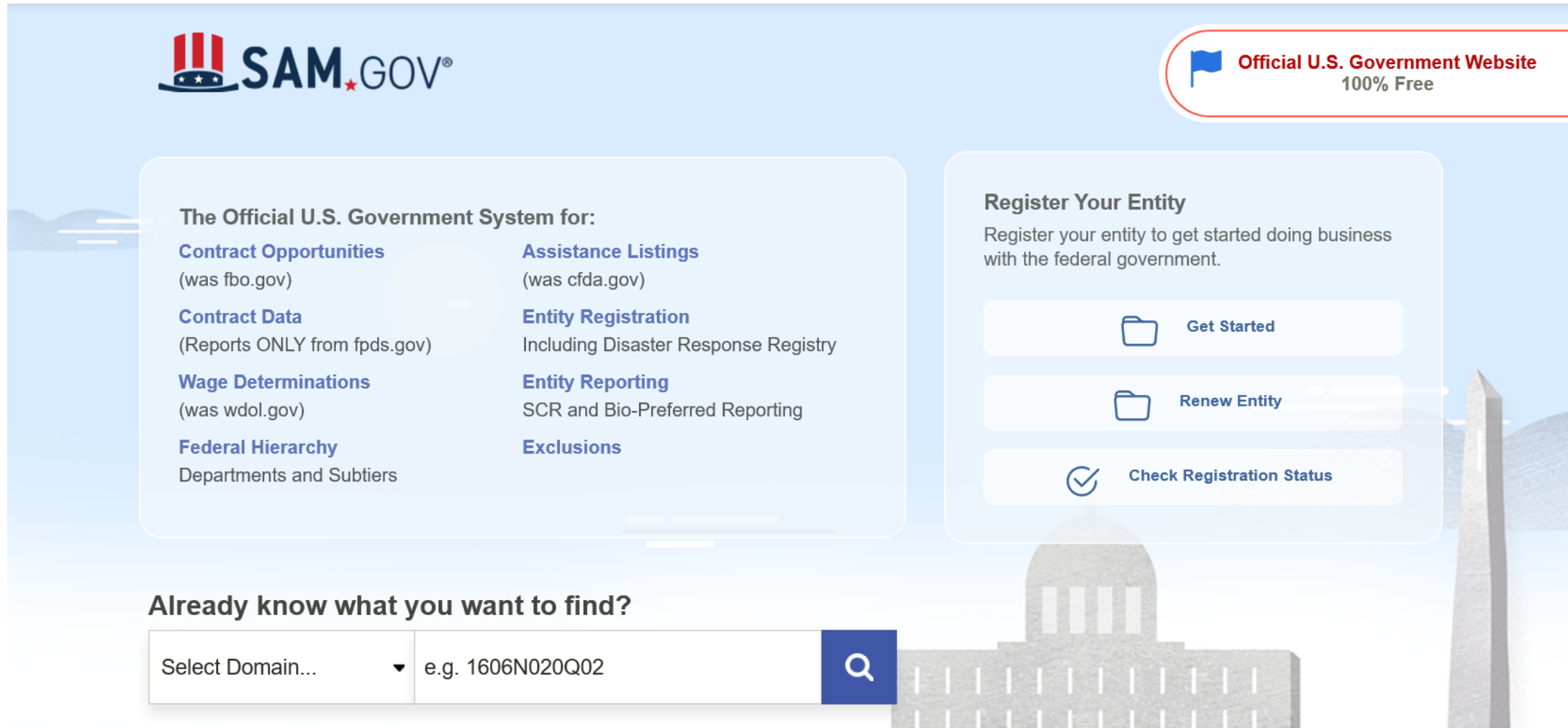
Obtain a UEI number

- A 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 [SAM.gov](https://sam.gov).



Register with SAM.gov

- SAM registration is required to use [Grants.gov](https://www.grants.gov).
- Login using [Login.gov](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.



The screenshot shows the SAM.gov homepage with a light blue background and a faint illustration of the U.S. Capitol and the Washington Monument. The SAM.gov logo is in the top left, and a red-bordered badge in the top right states 'Official U.S. Government Website 100% Free'. The main content is divided into two columns. The left column, titled 'The Official U.S. Government System for:', lists eight categories: Contract Opportunities (was fbo.gov), Contract Data (Reports ONLY from fpds.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), and Exclusions. The right column, titled 'Register Your Entity', includes the text 'Register your entity to get started doing business with the federal government.' and three buttons: 'Get Started' (with a folder icon), 'Renew Entity' (with a folder icon), and 'Check Registration Status' (with a checkmark icon). At the bottom, a search bar is labeled 'Already know what you want to find?' and contains a dropdown menu with 'Select Domain...', a search input field with 'e.g. 1606N020Q02', and a blue search button with a magnifying glass icon.

SAM.GOV®

Official U.S. Government Website
100% Free

The Official U.S. Government System for:

- Contract Opportunities**
(was fbo.gov)
- Contract Data**
(Reports ONLY from fpds.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 **Q**

SAM.gov helpdesk


Federal Service Desk (FSD): The FSD is a free technical support service desk for user assistance. Visit [FSD.gov](https://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


Register with Grants.gov (1 of 2)

Registration checklist/information

Help | Register | Login

[Home](#) | [Learn Grants](#) | [Search Grants](#) | [Applicants](#) | [Grantors](#) | [System-To-System](#) | [Forms](#) | [Connect](#) | [Support](#)

[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.

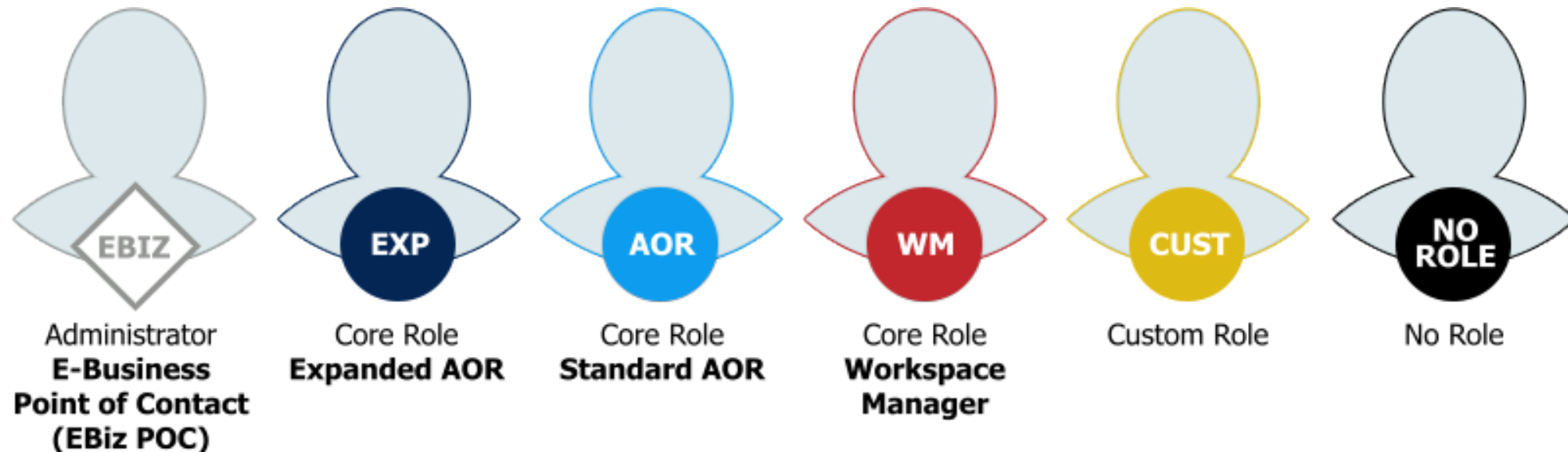
Help: Support Center

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

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

Register with Grants.gov (2 of 2)

- Understand the different [workspace roles at Grants.gov](#).
- 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 [Grants.gov](https://www.grants.gov) for [Funding Opportunity Number: FR-6700-N-33](#) NOFO for the FY2023 Comprehensive Housing Counseling Grant Program.



[Home](#) [Learn Grants](#) [Search Grants](#) [Applicants](#)

SEARCH GRANTS



BASIC SEARCH CRITERIA:

Keyword(s):

Opportunity Number:

CFDA:

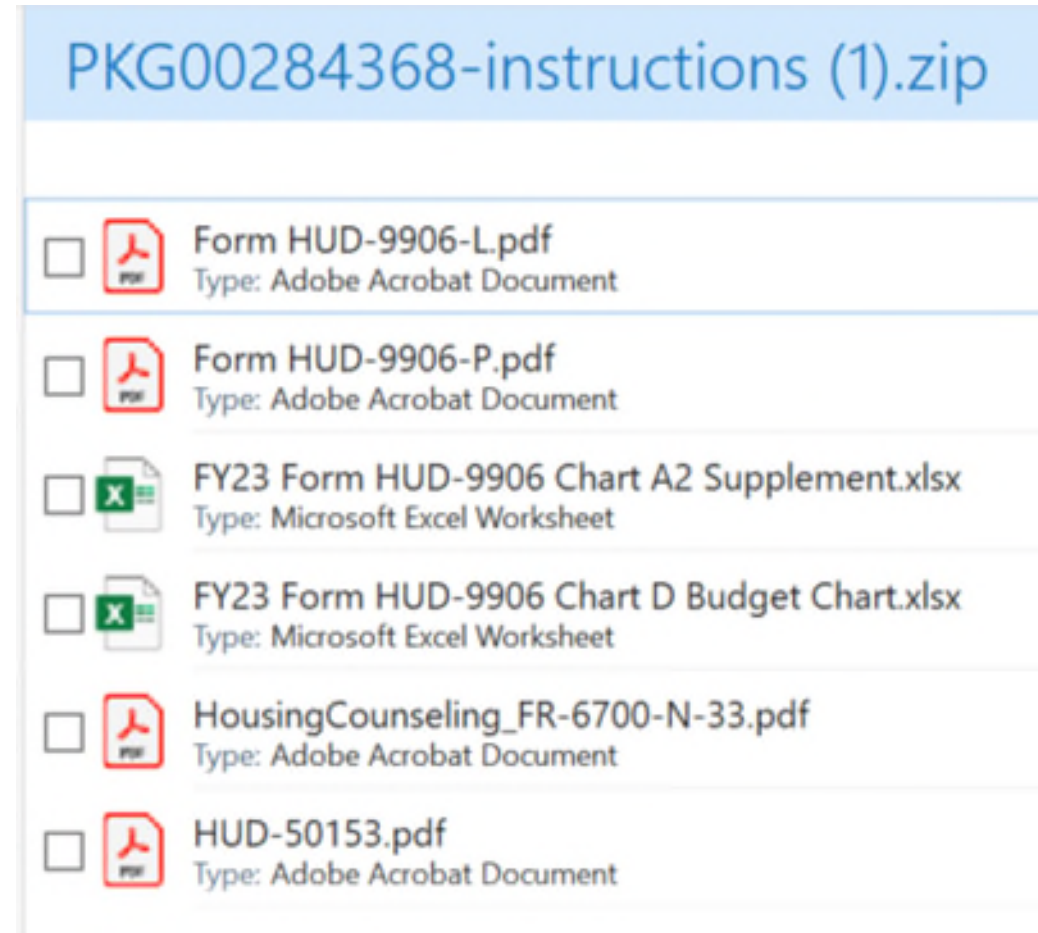
Search

Find the NOFO (2 of 3)

- 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: [Grants.gov Online Help](#).

Find the NOFO (3 of 3)

- **Note:** The files shown in this screenshot **are not** all inclusive. This is just a sample screenshot from the FY23 NOFO application cycle. Additional files may be included in your agency's application.



Grants.gov forms

- 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 A2 – INTERMEDIARY, SHFA, OR MSO CHARACTERISTICS

A) Name of Applicant

B) Location City State

C) Agency's HUD Housing Counseling (HCS) Number

If the Applicant's main office provides direct housing counseling activities, the main office must be included in the list of subgrantees and branches in the Chart A2 Supplement (Excel). All Intermediary, SHFA, and MSO Applicants must fill out and submit the Chart A2 Supplement (Excel) with their branch and/or subgrantee information. Enter the totals from that chart here.

The Applicant must remember to attach their Chart A2 Supplement (Excel) to their grants.gov application.

D	# of Branches of an Intermediary, MSO, or SHFA	<input type="text"/>
E	# of Subgrantees of an Intermediary, MSO, or SHFA	<input type="text"/>
F	Number of Certified Housing Counselor Full-Time Equivalents	<input type="text"/>
G	Number of HECM Roster Reverse Mortgage Counselor Full-Time Equivalents	<input type="text"/>
H	Formal Housing Counseling Training	<input type="text"/>
I	Adopted National Industry Standards - <i>Not Applicable</i>	<input type="text"/>
J	Issued Client Exit or Follow-Up Surveys	<input type="text"/>
K	Pulled Credit Reports as Part of Housing Counseling Follow-Up Prior to the Termination of Counseling	<input type="text"/>
L1	Opportunity Zones (<i>preference points</i>) – <i>Not Applicable</i>	<input type="text"/>
L2	Promise Zones (<i>preference points</i>)	<input type="text"/>
L3	Historically Black Colleges and Universities (<i>preference points</i>)	<input type="text"/>
M1	% of Award Applicant intends to Allocate to itself	<input type="text"/>
M2	% of Award Applicant intends to Allocate to its Branches and Subgrantees	<input type="text"/>

N) Maximum Grant Request

O) Seeking Reimbursement for Program Costs Incurred Prior to the Period of Performance. ☐

CHART A1 – LCHA CHARACTERISTICS

Enter an "x" to indicate a "Yes" response.

A) Name of Applicant

B) Location City State

C) Agency's HUD Housing Counseling (HCS) Number

F) Number of HUD Certified Housing Counselor Full-Time Equivalents

G) Number of HECM Roster Reverse Mortgage Counselor Full-Time Equivalents

H) Formal Housing Counseling Training ☐

I) Adopted National Industry Standards - *Not Applicable* ☐

J) Issued Client Exit or Follow-Up Client Surveys ☐

K) Pulled Credit Reports as Part of Housing Counseling Follow-Up Prior to the Termination of Counseling ☐

L1) Opportunity Zone 11-Digit Census Tract Number (*Preference Points*) – *Not Applicable*

L2) Promise Zone (*Preference Points*) ☐

L3) Historically Black Colleges and Universities (*Preference Points*) ☐

N) Maximum Grant Request

O) Seeking Reimbursement for Program Costs Incurred Prior to the Period of Performance. ☐

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**”.

Submitting your application (2 of 2)

The application must be received by Grants.gov by February 08, 2024, 11:59:59 PM Eastern time to be eligible for consideration:

- Submit your application at least 2-3 days before the deadline.
- 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” 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

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](#).

- [Grants.gov](#)
- 1-800-518-4726 (U.S.)
- 1-606-545-5035 (International)
- support@grants.gov



Joel Schumacher

Preference Points and Rating Factor 1



Preference points (1 of 2)

Maximum 4 points:

- HUD encourages activities in support of the Secretary's FY23 initiatives.
- HUD may award up to two (2) points for each initiative. Applicants will receive no more than a total of four (4) points.
- Applicants do not need to meet the minimum fundable score to receive preference points.

Preference Points (maximum of 4 points total)			
Option 1	Promise Zones	2	Chart A
Option 2	MSI	2	Chart A

Preference points (2 of 2)

Option 1 - Promise Zones Chart A, Field L2:

- Applicants must submit HUD-50153 Certification of Consistency with Promise Zone Goals and Implementation.
- Form HUD-50153 must be signed by authorized Promise Zone official.
- List of Promise Zones and authorized persons.

Rating Factor 1: (1 of 2)

Capacity of the Applicant (9 points):

Rating factors, points, and relevant charts are described on pages 33-34 of the CHC NOFO.

Rating Factor 1. Capacity of the Applicant			
Sub-factor A	HECM Average Hours	2	N/A
Sub-factor B	Training	3	Chart A
Sub-factor C	Client Satisfaction and Progress	4	Chart A

Rating Factor 1: (2 of 2)

HUD-9906P Chart A for Intermediaries, SHFAs, and MSOs

If the Applicant's main office provides direct housing counseling activities, the main office must be included in the list of subgrantees and branches in the Chart A2 Supplement (Excel). All Intermediary, SHFA, and MSO Applicants must fill out and submit the Chart A2 Supplement (Excel) with their branch and/or subgrantee information. Enter the totals from that chart here.

The Applicant must remember to attach their Chart A2 Supplement (Excel) to their grants.gov application.

D	# of Branches of an Intermediary, MSO, or SHFA	
E	# of Subgrantees of an Intermediary, MSO, or SHFA	
F	Number of Certified Housing Counselor Full-Time Equivalents	
G	Number of HECM Roster Reverse Mortgage Counselor Full-Time Equivalents	
H	Formal Housing Counseling Training	
I	Adopted National Industry Standards - <i>Not Applicable</i>	
J	Issued Client Exit or Follow-Up Surveys	
K	Pulled Credit Reports as Part of Housing Counseling Follow-Up Prior to the Termination of Counseling	

Chart A2 Supplement for Intermediaries, SHFAs, and MSOs

	A	B	C	D	E	F	G	H	I	J	K
	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 (HCS) Number	Branch of an Intermediary, MSO, or SHFA	Subgrantee of an Intermediary, MSO, or SHFA	# of Housing Counselor Full-Time Equivalents	# of HUD HECM Roster Reverse Mortgage Counselors Full-Time Equivalents	Formal Housing Counseling Training	Adopted National Industry Standards	Issued Client Exit or Follow-Up Surveys	Pulled Credit Reports Prior to Termination of Counseling
Applicant	ABC Intermediary	Alexandria, VA	12345								
Branches and/or Sub-	ABC Intermediary	Alexandria, VA	12346	x		2		x	x		x
	Housing Resources	Alamosa, CO	56789		x	3	1	x	x	x	
	Housing Affiliate	Erie, PA	98765		x	8		x	x		x
	TOTAL			1	2	13	1	3	3	1	2

Rating Factor 1A

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 1C

Client Satisfaction and Progress (4 points):

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

- **Field J:** Issued client exit surveys at the end of counseling or education sessions or follow-up client surveys after the counseling was completed.
- **Field K:** Pulled credit reports as part of housing counseling follow-up prior to the termination of counseling.

Note: Intermediaries, SHFAs, and MSOs must specify this information for each Branch/Subgrantee on the Chart A2 Supplement (Excel), and then transfer the totals onto Chart A2.



Elizabeth Steele-Dunn

Rating Factor 2: Needs and NOFO Priorities



Rating Factor 2A

Rural, Limited English Proficient (LEP), and Low-Income Communities (9 points):

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](#)), Limited English Proficiency (LEP), and low-income clients. HUD will use its own records to score this factor.

Rating Factor 2B

Vulnerable Populations (5 points):

- **Affirmatively Furthering Fair Housing (2 points):** Provide a brief description of how you will carry out the proposed NOFO activities in a manner that affirmatively furthers fair housing (Chart B, Field A).
- **Affirmative Marketing (1 point):** Provide a narrative demonstrating that the housing, services, or other benefits provided under this grant will be affirmatively marketed (Chart B, Field B).
- **Experience Promoting Racial Equity (2 points):** Describe your experience and resources to effectively address the needs of underserved communities (Chart B, Field D).

Rating Factor 2C (1 of 2)

Advancing Racial Equity (mandatory narrative):

All applicants must submit an advancing racial equity narrative which addresses the following four points:

- Applicant analyzed the racial composition of the persons or households who are expected to benefit from the proposed grant activities.
- Applicant identified any potential barriers to persons or communities of color equitably benefiting from the proposed grant activities.
- Applicant detailed the steps they will take to prevent, reduce, or eliminate these barriers.
- Applicant has measures in place to track your progress and evaluate the effectiveness of the efforts to advance racial equity in the grant activities.

Rating Factor 2C (2 of 2)

Advancing Racial Equity (mandatory narrative):

- This narrative will be submitted on Form HUD-9906 (Chart B, Field C). It will not be scored.
- If this narrative is missing or incomplete, applicants will be notified and given an opportunity to cure.
- See III.F., Advancing Racial Equity, for more information, including information to provide in Chart B, Field C.

Rating Factor 2D and E

- **2(d): Persons with Disabilities Chart B, Field E (2 points):** Describe how programs and activities will be accessible to persons with disabilities. Must also describe the appropriate steps taken to ensure effective communication with persons with disabilities.
- **2(e), Persons with Limited English Proficiency Chart B, Field F (1 point):** Describe the steps will be taken to ensure persons with Limited English Proficiency (LEP) have meaningful language access to programs and activities.

Rating Factor 2F and G

2(f): Lead Based Paint (1 point):

- **Chart B, Field G:** Applicants must describe how they will inform clients about the hazards of lead-based paint in homes.

2(g): Emergency Preparedness (2 points):

- **Chart B, Field H:** Indicate which emergency preparedness and/or disaster recovery activities the applicant participates in from the choices available.
- **Chart B, Field I:** Describe how the applicant implements the emergency preparedness activities selected in Field H.



Gabriela Roman

Rating Factor 3: Soundness of Approach



Rating Factor 3A

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, 2022, must prepare and submit a HUD-9902 for the period October 01, 2021, through September 30, 2022, as part of the application.

Rating Factor 3B (1 of 3)

Cost per Client (4 points):

- Applicants must document total housing counseling program expenses for the period of October 01, 2021, through September 30, 2022, 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 proposed network.

Rating Factor 3B (2 of 3)

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.
- Instructions for Chart D are located on the first worksheet, “Chart D Instructions”, in the Excel file.
- (NEW) Applicants may provide a narrative response to receive an adjustment point if the applicant has an inordinately high cost per client.

Rating Factor 3B (3 of 3)

CHART D: USE OF FUNDS - LHCA, INTERMEDIARY, SHFA, OR MSO

Applicant Name:		
Applicant HCS ID:		
	1	2
	Expenses	Applicant's FY 2022 Expenses (\$), All sources
Salaries + Fringe		
A	Housing Counselors that provide direct housing counseling and/or group education	
B	Other Housing Counseling Program Staff who do not provide direct housing counseling and/or group education (not included in (A) above).	
Direct Costs:		
C	Travel	
D	Equipment	
E	Marketing and Outreach	
F	Supplies	
G	Training	
H	Contractual	
I	Other (Direct Costs): Please describe in the field below (limit to 500 characters).	
J	TOTAL DIRECT COSTS	\$ -
K	Indirect Cost Allocation Amount (if applicable)	
L	TOTAL PROGRAM EXPENSES	\$ -
M	<p>Adjustment Point (Optional). Applicants may provide a narrative description in the field below (limit 1,000 characters) that adequately explains expenses that would result in an inordinately high cost per client.</p> <p>Please note: If an Applicant receives full credit in <i>Rating Factor 3, Sub-factor C: Cost Per Client</i>, then the Applicant is not eligible to receive the adjustment point.</p>	

Rating Factor 3C

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.

Rating Factor 3D

Leveraging the CHC Grant: Ratio of HUD Grant Total Program Expenses (6 points):

- HUD will calculate the ratio of an applicant's previous HUD grant to its total housing counseling program expenses from Chart D. Applicants without a previous HUD grant will be awarded full points.

Rating Factor 3E (1 of 2)

Allocation to Subgrantees (2 points):

- Intermediaries, SHFAs, and MSOs must indicate the percentage of the proposed award the applicant intends to allocate to itself (Chart A2, Field M1) and to each subgrantee and branch (Chart A2, Field M2).

	A	B	C	D	E	F	G	H	I	J	K	L1	L2	L3	M2
	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 (HCS) Number	Branch of an Intermediary, MSO, or SHFA	Subgrantee of an Intermediary, MSO, or SHFA	# of Housing Counselor Full-Time Equivalents	# of HUD HECM Roster Reverse Mortgage Counselors Full-Time Equivalents	Formal Housing Counseling Training	Adopted National Industry Standards	Issued Client Exit or Follow-up Surveys	Pulled Credit Reports Prior to Termination of Counseling	Opportunity Zones - Census Tract Number (preference points)	Promise Zones (preference points)	HBCU (preference points)	% of Award Applicant Intends to Allocate to Each Branch or Subgrantee
Branches and/or Sub-grantees									Not Applicable for FY 23 CHC NOFO			Not Applicable for FY 23 CHC NOFO			

Rating Factor 3E (2 of 2)

Allocation to Subgrantees (2 points):

- Transfer the total percentage of the proposed award the applicant intends to allocate to itself into Chart A2 (.pdf), Field M1, and to each branch and subgrantee into Chart A2 (.pdf), Field M2.

M1	% of Award Applicant intends to Allocate to itself	
M2	% of Award Applicant intends to Allocate to its Branches and Subgrantees	

Rating Factor 3F

Services Provided (4 points):

- HUD will evaluate the types of housing counseling and education services offered.
- HUD will use its own records to score this factor.

Rating Factor 3G (1 of 3)

Modes of Providing Services (8 points):

- Applicants must indicate their methods of service delivery for housing counseling and education services provided during the grant period (Chart A, Fields P-S)

- LHCA's – Chart A1:

P) Counseling/Group Education to be Provided in Person. ☐

Q) Counseling/Group Education to be Provided via Telephone or Video (interactive)..... ☐

R) Counseling/Group Education to be Provided over the Internet (asynchronous, self-guided courses) ☐

S) Counseling/Group Education to be Available in Multiple Languages. ☐

Rating Factor 3G (2 of 3)

Modes of Providing Services (8 points):

- Intermediaries, SHFAs, and MSOs fill out A2 Supplement (Excel).

P	Q	R	S
Counseling /Group Education to be Provided In Person	Counseling/ Group Education to be Provided Via Telephone or Video (Interactive)	Counseling /Group Education to be Provided Over the Internet	Counseling /Group Education to be Available in Multiple Languages

Rating Factor 3G (3 of 3)

Modes of Providing Services (8 points):

- Transfer the total number of subgrantees and/or branches to Chart A2 (.pdf).

P	Counseling/Group Education to be Provided in Person	
Q	Counseling/Group Education to be Provided via Telephone or Video (interactive)	
R	Counseling/Group Education to be Provided over the Internet (asynchronous, self-guided courses)	
S	Counseling/Group Education to be Available in Multiple Languages	

Rating Factor 3H (1 of 3)

Oversight Activities (6 points):

- All applicants must complete Chart C.
- Intermediaries, SHFAs, or MSOs:
 - In Section 1, enter the number of subgrantees/branches (from 0 to a maximum of 5) for which the applicant will conduct a performance review during the grant period of performance using the HUD-9910 form. HUD will cap the bonus at the lesser of a) 5 reviews, or b) fifty percent or less of the applicant's funded network.

Rating Factor 3H (2 of 3)

Oversight Activities (6 points):

- Intermediaries, SHFAs, or MSOs (cont.):
 - In Section 2, applicants may enter the number of subgrantees and/or branches for which oversight and quality control activities will be performed during the grant performance period as part of the proposed work plan. The applicant can enter a total up to the total subgrantees and/or branches included in the application (i.e., This section is **not** limited to 5).

Rating Factor 3H (3 of 3)

Oversight Activities Chart C (6 points):

1. Enter the number of subgrantees/branches (from 0 to a maximum of 5) for which the Applicant will conduct a performance review during the grant period of performance using the HUD-9910 form. The Applicant must share the results of these reviews with HUD.	<input type="text"/>
2. Enter the number of subgrantees/branches for which oversight and quality control activities will be performed during the grant performance period as part of the proposed work plan.	
a. Train and provide technical assistance to subgrantees/branches	<input type="text"/>
b. Monitor, evaluate and verify quality of services provided by subgrantees/branches:	<input type="text"/>
i. Verify subgrantees/branches are conducting supervisory monitoring of the housing counseling program	<input type="text"/>
ii. Subgrantee is HUD-approved or, if not directly HUD-approved, Applicant verifies that subgrantee meets HUD approval standards.	<input type="text"/>
iii. Monitor the grant funded work of subgrantees/branches to verify compliance with HUD grant agreement requirements and progress in meeting projections.	<input type="text"/>
iv. Identify and rectify service delivery deficiencies and non-compliance issues.	<input type="text"/>
c. Process subgrantees' and branches' disbursements under the grant: Review disbursement supporting documentation, including personnel activity reports (or other personnel expense documentation that satisfies 2 CFR 200.430(i) requirements), invoices, client file lists, or similar forms of documentation.	<input type="text"/>



Kathleen Carrigan

Rating Factor 4: Achieving Results



Rating Factor 4

- 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

Performance and HCS Reporting (10 Points):

- Compliance with programmatic requirements and oversight results.
- Timely validation of their agency profile in HUD's Housing Counseling System (HCS).
- Timely submission of HUD-9902.
- Use of Client Management System (CMS) to submit HUD-9902 reports.

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

Rating Factor 4B

Grant Expenditure History (8 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.

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

Rating Factor 4C

Counseling Outcomes (6 points):

- HUD will evaluate the positive impacts that an applicant's housing counseling services had on clients. Evaluation includes:
 - Review of agency-reported HUD-9902 Section 10 "Outcome data".
 - Applicants approved after September 30, 2022, that did not submit a FY22 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.



Shelena Hawkins

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



MSI/HBCU Funding initiative (1 of 12)

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.

See Section I.A.4.a for the Definition of Minority Serving Institution (MSI)

MSI/HBCU Funding initiative (2 of 12)

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

- HUD-approved HCAs that submit documentation of their status as an HBCU or other MSI **or**
- HUD-approved HCAs that submit documentation of their partnering college or university's status as an HBCU or MSI. A letter of commitment (signed by an authorizing official of the MSI) must be submitted certifying that an HBCU or other MSI partnership is in place.
- The number of awards will depend on the number of eligible applicants and other factors (See Section V.B. for details on the methodology).

Note: This funding initiative is not connected to the HBCU preference points

MSI/HBCU Funding initiative (3 of 12)

Eligible activities are outlined in Section IV.F, Funding Restrictions of the NOFO:

1. Housing counseling and group education
2. Oversight, compliance, and quality control
3. Supervision of housing counseling staff
4. Housing counselor training and certification
5. Marketing and outreach of the CHC Program

Eligible activities must be consistent with the proposed work described in Chart E.

MSI/HBCU Funding initiative (4 of 12)

MSI Initiative funding will be awarded to HUD-approved HCAs, in addition to the maximum comprehensive HC award amount:

- **Maximum Award Amounts:**
 - 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 (5 of 12)

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

- The number of housing counseling clients the applicant or applicant's network plans to serve with the funding (Field B).
- The desired total award amount for this initiative (Field C1).
- The name of the partnering HBCU or other MSI, if applicable, and contact information (Field C2).
- The award amount to be allocated to each partnership, if applicable (Field C2).

Note: Intermediary, MSO, and SHFA applications must also submit the name of the subgrantee partnering with an HBCU or other MSI, if applicable (Field C2).

MSI/HBCU Funding initiative (6 of 12)

Review and Selection Process (continued):

Chart E, Narrative Questions (Fields D1-D3):

1. All proposed eligible activities and major tasks required to successfully implement the proposed initiative.
2. The extent to which there is a need to fund the proposed initiative and the importance of meeting the need(s).
3. The relevant experience and capacity of the applicant, its staff, and HBCU or other MSI partners in implementing the proposed eligible activities.

MSI/HBCU Funding initiative (7 of 12)

Review and Selection Process (continued):

Chart E, Narrative Questions (Fields D4-D6):

4. How the applicant will measure the outcomes on the target population by the end of the grant performance period.
5. How the applicant proposes to integrate the institution's students and faculty into proposed eligible activities.
6. 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.

MSI/HBCU Funding initiative (8 of 12)

Review and Selection Process (continued):

Chart E, Narrative Questions (Field D7):

7. 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 (9 of 12)

Example Chart E1:

CHART E1 – HISTORICALLY BLACK COLLEGES AND UNIVERSITIES, TRIBAL COLLEGES AND UNIVERSITIES, AND OTHER MINORITY SERVING INSTITUTIONS (MSI)

Applicants applying for this funding initiative must complete the following questions. Applicants must also submit proof of status as an HBCU or other MSI, and/or if applicable, a letter certifying the partnership between the housing counseling agency and the HBCU or other MSI (see NOFO Section V(B)(4) for more details).

A1) Applicant is an HBCU or other MSI ☐

A2) Applicant is partnering with an HBCU or other MSI ☒

B) How many housing counseling clients does the Applicant and/or its partner plan to serve with this funding during the period of performance?

C1) Indicate the total award amount requested to provide services for this purpose

C2) Complete the table below as appropriate for the Applicant and/or the Applicant's network. The Applicant may provide a separate attachment if more space is needed.

Partnership
with the
applying
LHCA →

Name of Housing Counseling Agency and HCS ID	Name of Partner HBCU or other MSI; City, State; Contact Name, Email Address (state "N/A" if subgrantee or branch is an HBCU or other MSI)	Allocation Amount (\$)
LHCA Housing Agency (71000)	Howard University Washington, DC Laura Moore, Laura.M@howarddc.edu	\$45,000

MSI/HBCU Funding initiative (10 of 12)

Example Chart E2:

CHART E2 – HISTORICALLY BLACK COLLEGES AND UNIVERSITIES, TRIBAL COLLEGES AND UNIVERSITIES, AND OTHER MINORITY SERVING INSTITUTIONS (MSI)

Applicants applying for this funding initiative must complete the following questions. Applicants must also submit proof of status as an HBCU or other MSI, and/or if applicable, a letter certifying the partnership between the housing counseling agency and the HBCU or other MSI (see NOFO Section V(B)(4) for more details).

A1) Applicant is an HBCU or other MSI ☐

A2) Applicant is partnering with an HBCU or other MSI ☒

B) How many housing counseling clients does the Applicant and/or its partner plan to serve with this funding during the period of performance?

C1) Indicate the total award amount requested to provide services for this purpose

C2) Complete the table below as appropriate for the Applicant and/or the Applicant's network. The Applicant may provide a separate attachment if more space is needed.

Name of Housing Counseling Agency and HCS ID	Name of Partner HBCU or other MSI; City, State; Contact Name, Email Address (state "N/A" if subgrantee or branch is an HBCU or other MSI)	Allocation Amount (\$)
Intermediary ABC (70000)	Alabama State University Montgomery, AL Jane Smith, jane.email@alabama.edu	\$150,000
The Housing Counseling Org (70001)	California State University Los Angeles, CA Norman Read, normanr@california.edu	\$250,000
The Housing Counseling Org (70001)	Tuskegee University Tuskegee, AL Ralph Richie, rr@tuskegeecalifornia.edu	\$50,000
Partnerships for Housing (70002)	Dine College Tsaile, AZ James Jackson, jacksonjames@dineaz.edu	\$100,000

Partnership with the applying
Intermediary →

Partnership #1 with a
Subgrantee 1 →

Partnership #2 with a
Subgrantee 1 →

Partnership with a
Subgrantee 2 →

MSI/HBCU Funding initiative (11 of 12)

(NEW) 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.

See Appendix B: Draft MSI initiative SOW for additional information on program requirements. The draft MSI SOW is subject to change, and the final MSI SOW will be provided in the grantee's award package.

MSI/HBCU Funding initiative (12 of 12)

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.



Rebecca Mullaley

Conclusion



Tips for success

- Read the entire NOFO. Follow all the instructions.
- Understand the charts, how to fill them out, and how to submit them.
- Answer all the questions.
- Submit your application early and save those confirmations and emails accepting or rejecting your application.

For assistance

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

OHC Resources



- Please email us at: housing.counseling@hud.gov
- Find us at: hudexchange.info/counseling
- Sign up for our [email list](#)



Thank you for joining us!