HUD Office of Housing Counseling

Fiscal Year 2023 Homeownership Initiative
Notice of Funding Opportunity (NOFO) Training

March 13, 2024

OFFICE OF
HOUSING
COUNSELING

Webinar Logistics

- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the webinar archive: https://www.hudexchange.info/programs/housing-counseling/webinars/
- The webinar will be posted in 7-10 days.
- Handouts were sent out prior to webinar. They are also available in the chat box. Click on the document name to start the download.

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.
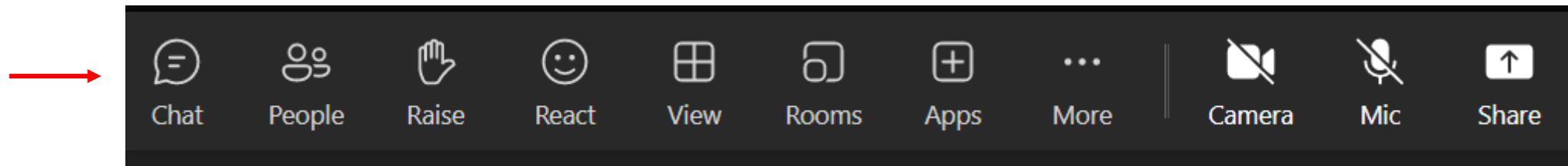
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Terry Carr

Associate Deputy Assistant Secretary
HUD Office of Housing Counseling

Homeownership Initiative Grant Purpose and Overview

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The Homeownership Initiative (HI) Grant is a new award that will fund Grantees who navigate their clients through three stages of the housing counseling home buying process: pre-purchase counseling, the home purchase and mortgage origination process, and post-purchase counseling. This award is designed to help eligible program participants navigate the various barriers that may arise before, during, and after a home purchase.

- Published on March 5, 2024
- 30-day application period
- Due on April 4, 2024, at 11:59:59 PM Eastern Time
- $10 million in grant funding available
- Period of Performance is 18 months: October 01, 2023 - March 31, 2025
- Fixed Amount Award

Melissa Noe

Housing Program Specialist
Office of Policy and Grant Administration

Today's Presenters

- Melissa Noe, Team Lead

- Rebecca Mullaley

- Aphrodite McCarthy

- Elizabeth Dunn

Agenda

- Overview of NOFO Information

- Finding and Submitting the Application

- Funding Restrictions

- Rating Factors

- Advancing Racial Equity

- Preference Points

- Conclusion

Published NOFO FAQs

- HUD published Frequently Asked Questions (FAQ) for this NOFO on its website.

- Please read the FAQs carefully.

- https://files.hudexchange.info/resources/documents/FY23-Homeownership-Initiative-NOFO-FAQ.pdf

Changes to the **NOFO** from the Preview

- A Preview of the NOFO was published on July 27, 2023.

- NOFO Frequently Asked Question #1.4 provides the list of changes to this NOFO after the Preview publication: https://files.hudexchange.info/resources/documents/FY23-Homeownership-Initiative-NOFO-FAQ.pdf

NOFO Eligibility Requirements

An applicant must be:

- an Intermediary or Multi-State Organization (as defined by 24 C.F.R. 214.3) approved to participate in the HUD Housing Counseling Program prior to the NOFO publication date (March 5, 2024). In addition, State Housing Finance Agencies are eligible for this NOFO if they possess statutory authority to provide housing counseling throughout their state and adhere to all program requirements outlined in 24 C.F.R. Part 214, HUD Housing Counseling Handbook 7610.1 Rev-6, and other governing policies and requirements;

- experienced providing pre-purchase counseling and post-purchase counseling directly or through its Subgrantees and/or Branches.

HUD will use its own records to determine eligibility.

Network Composition Requirements

- You should select the Subgrantees and/or Branches from your network that you believe can help HUD meet its goal of bridging the homeownership gap for Underserved Communities.

- You will submit your Subgrantees and/or Branches you propose to fund with this grant in Question 1 on the Homeownership Initiative Chart (Form HUD-91045).

- You may provide a separate attachment if you are proposing to fund more than eight Subgrantees and/or Branches. Include all requested information from Question 1 on the separate attachment.

- If you provide counseling services at your main office and you plan to participate directly, as opposed to strictly in an oversight capacity, you must include your office on the Chart.

Network Composition Requirements, cont.

- Grantees can only provide subgrants to housing counseling agencies that are affiliates of their current network.

- If a Subgrantee receives both Comprehensive Housing Counseling and Homeownership Initiative Grant funding, it must come from the same direct grantee (i.e., the same Intermediary, SHFA, or MSO).

- HUD will only allow a limited amount of reallocation of funding among existing Subgrantees and Branches, depending on circumstances. However, Grantees will need to ensure the unit costs negotiated with HUD are followed for each Subgrantee.

Funding Methodology

- Your application will be scored on a 104-point scale, including Preference Points, as outlined in Section V.A of the NOFO.

- To be eligible for any funding, your application must meet the minimum fundable score of 75 points.

- Grant amounts will be determined by the NOFO score and may be adjusted by additional factors such as anticipated volume of work, network size, and proposed budgets.

- HUD reserves the right to establish a maximum award amount and HUD may adjust award amounts based on variations from the information presented in the NOFO application.

Application Checklist

Review the Application Checklist in Section IV.B of the NOFO carefully. All Applicants are required to submit the following forms:

Grants.gov required forms:

- Application for Federal Assistance (SF-424)

- Applicant/Recipient Disclosure/Update Report (HUD-2880)

- Applicant and Recipient Assurances and Certifications (HUD 424-B)

- Certification Regarding Lobbying Form

Office of Housing Counseling required form:

- Homeownership Initiative Chart (HUD-91045)

Application Checklist, cont.

You may submit the following forms, if applicable:

You are applying as a State Housing Finance Agency (SHFA)	You must submit the SHFA Authority
Lobbying Activities (see section IV.B of the NOFO for specific information)	You must submit the Disclosure of Lobbying Activities (SF-LLL)
You are applying for Promise Zone Preference Points	You must submit the Certification of Consistency with Promise Zone Goals and Implementation (HUD-50153)
You are applying for the Minority-Serving Institutions (MSI) Preference Points, and you are a MSI	You must submit documentation of MSI status
You are applying for the MSI Preference Points, and you are partnering with a MSI	You must submit 1. Letter of commitment from the MSI, and 2. Documentation of that college/university's MSI status

Homeownership Initiative Chart (HUD-91045)

- You must submit the Homeownership Initiative Chart (HUD-91045) with your grant application. Failure to submit a completed Chart will impact your ability to reach the minimum fundable score of 75 points.

- Complete each question on the Chart.

- Each narrative field has character limits listed in the Chart's instructions.

Homeownership Initiative Chart (HUD-91045)

Homeownership Initiative Chart
Form HUD-91045

OMB Number: 2502-0627
Expiration Date: 01/31/2027

Burden Statement: Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000 or email: PaperworkReductionActOffice@hud.gov. When providing comments, please refer to OMB Approval 2502-0627. Do not send completed forms to this address. The information is being collected for a housing counseling agency to participate in HUD's Housing Counseling Program and is required to obtain or retain benefits. No confidentiality is assured. The information will be used by HUD to ensure that counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Counselors also help borrowers avoid predatory lending practices, such as inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and foreclosure. This agency may not collect this information, and you are not required to complete this form, unless it displays a valid OMB control number.

I/We, the undersigned, certify under penalty of perjury that the information provided below is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §§ 3729, 3802).

☐ I agree to the above certification statement.

1

Homeownership Initiative Statement of Work

Appendix B - Draft Homeownership Initiative Statement of Work

The Grantee is required to adhere to the following activities for funding under the Homeownership Initiative NOFO. The Statement of Work is subject to change; the Final Homeownership Initiative Statement of Work will be provided in the Grantee's award package.

I. Administrative Requirements

Unit Negotiation Tasks		
Activity	**Task**	**Due**
Unit Rate Itemization and Source	Submit a breakdown of Subgrantee and Branch unit rates, including the itemized list of Grantee's costs of managing the network, in addition to any other program costs allowable to	15 days after receipt of award letter

Homeownership Initiative Statement of Work, cont.

- The Draft Homeownership Initiative Statement of Work (SOW) is provided in Appendix B of the NOFO to apprise all Applicants of the task requirements for this NOFO.

- For example, it provides information about the requirements for unit reimbursement.

- The Draft SOW is subject to change. HUD will provide the Final Homeownership Initiative SOW in the Grantees' award packages.

Debriefing

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.

Rebecca Mullaley

Finding and Submitting the Application (Section IV.A-E)

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

4. Find the FY 2023 Homeownership Initiative NOFO on grants.gov

5. Download and review the 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.

- To find or request a UEI, please visit SAM.gov.
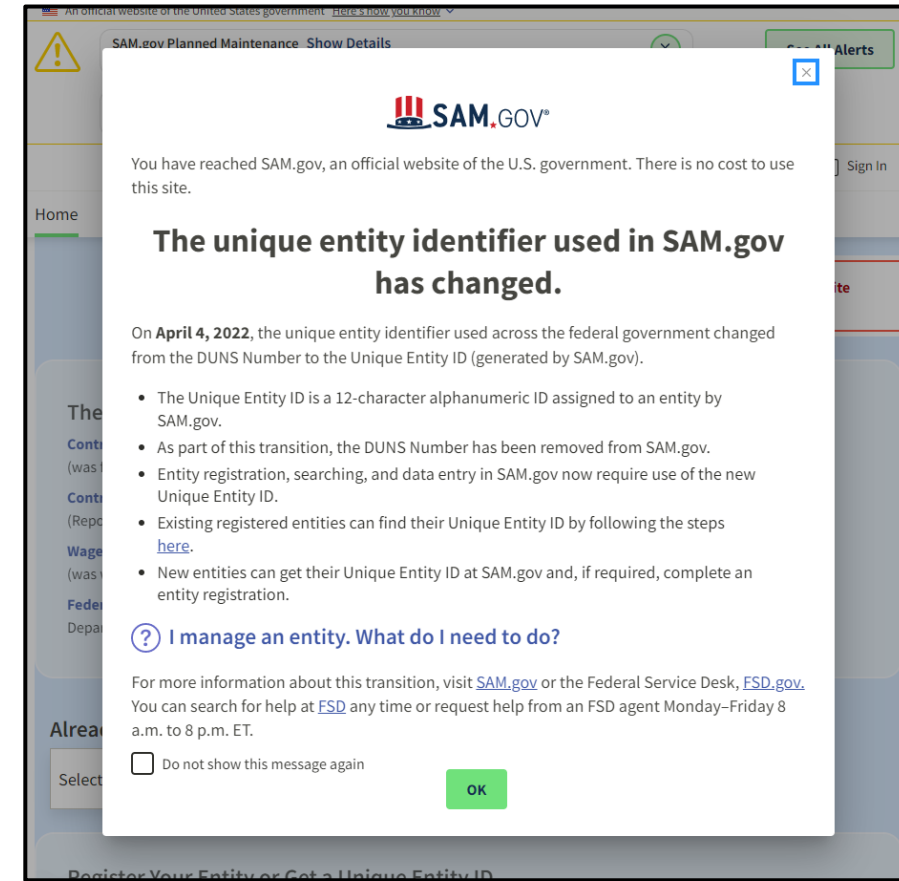
Register with SAM

- SAM registration is required to use Grants.gov.

- Log in to SAM.gov using Login.gov user account information

- Verify that you have access to your record and that the registration will not expire before the application deadline.

- Registering for the first time can take up to 2 weeks. If acquiring an Employer Identification Number (EIN) is also necessary, registering can take up to additional 5 days after the 2 weeks.

Help with SAM.gov

- Federal Service Desk (FSD) is a free technical support service desk for user assistance.

- Visit FSD.gov to search frequently asked questions, chat live with a support agency, submit a web form, or call for assistance.

- Call and Live Chat Hours are Monday - Friday, 8:00am - 8:00pm Eastern Time

- US Calls: 866-606-8220

- International Calls: +1 334-206-7828

- DSN: 94-866-606-8220

Register for Grants.gov

- grants.gov/applicants/applicant-registration

Register for Grants.gov, cont.

- Understand the different roles for user access in Grants.gov.

- Your agency can have multiple staff members work on the application, but only an Authorized Organization Representative (AOR) can submit it.
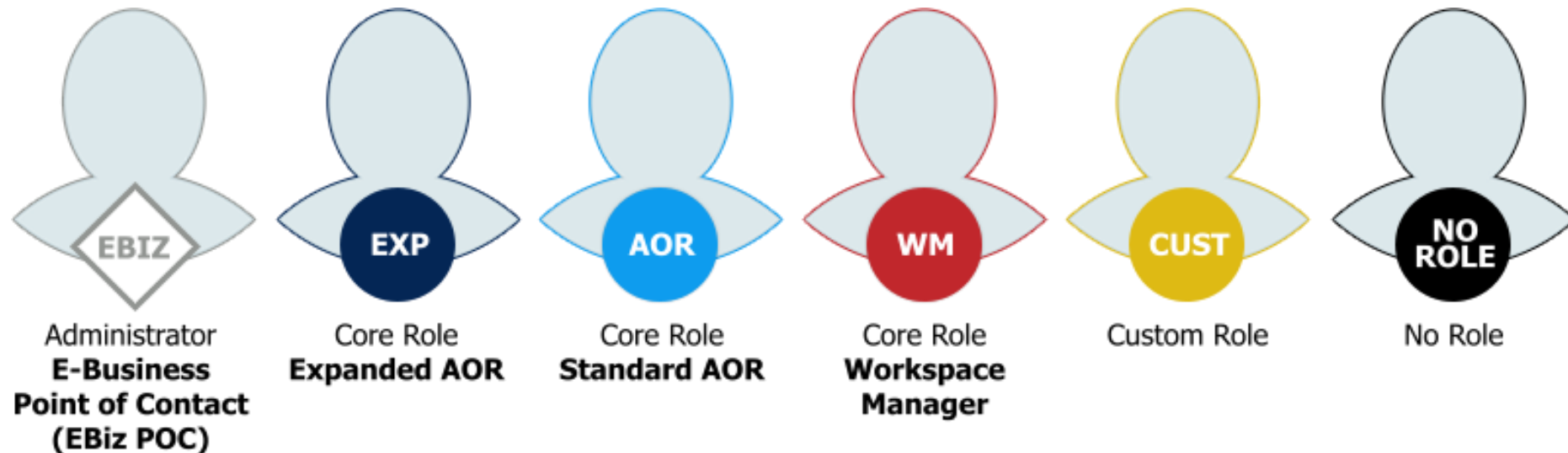
Find the NOFO in Grants.gov

- Search grants.gov for funding opportunity number FR-6700-N-90 or "Fiscal Year 2023 Homeownership Initiative"

SEARCH GRANTS

BASIC SEARCH CRITERIA:

Keyword(s):

Opportunity Number: FR-6700-N-90

CFDA:
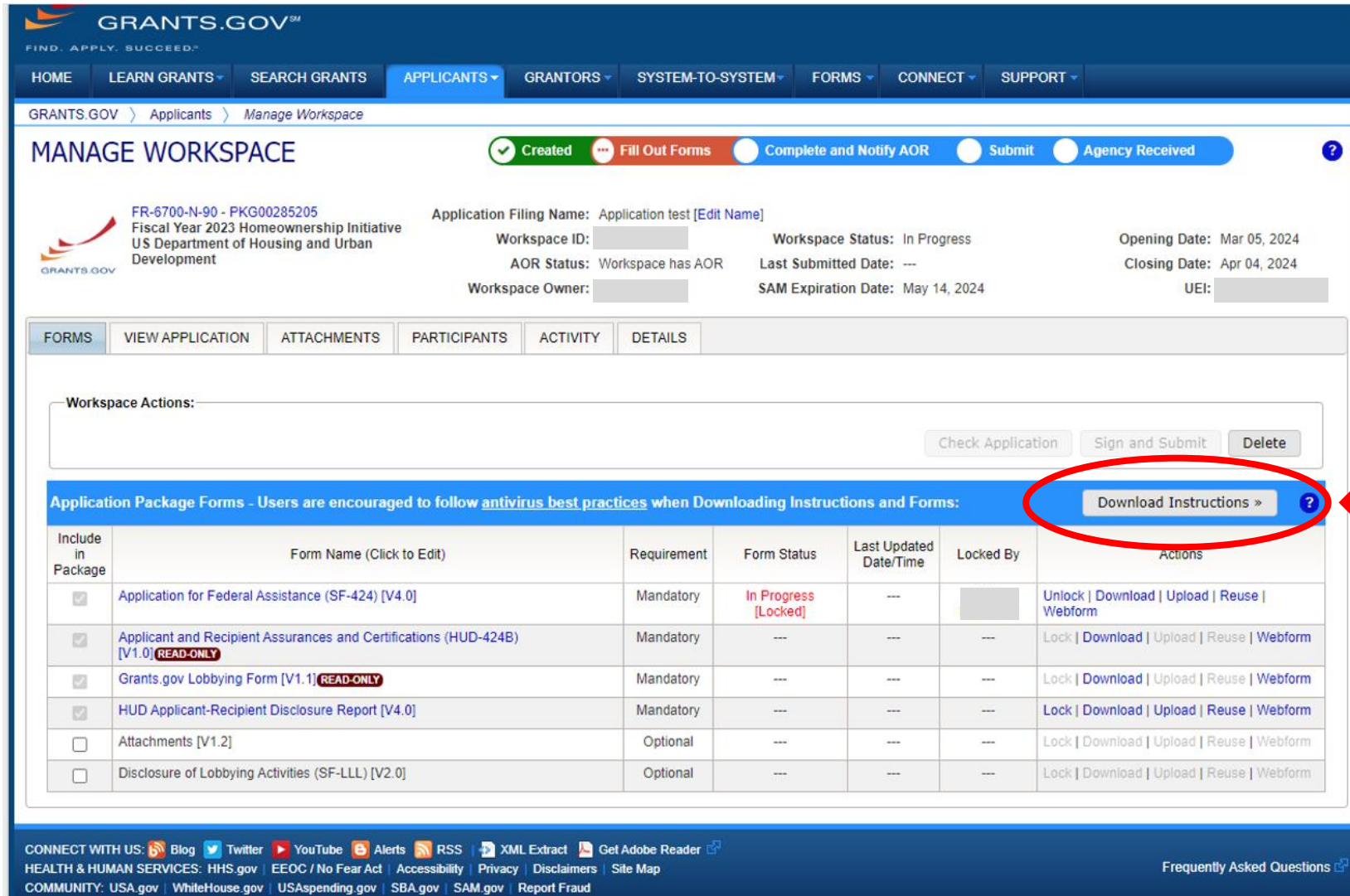
Search

Find the NOFO in Grants.gov, cont.

- 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:
https://apply07.grants.gov/help/html/help/index.htm#t=GetStarted%2FGetStarted.htm

Find the NOFO in Grants.gov, cont.

Find the NOFO in Grants.gov, cont.

PKG00285205-instructions.zip

☐ 📄 3.5.24 NOFO for the Department's Fiscal Year 2023 Homeownership Initiative Grant FR-6700-N-90.pdf
Type: Adobe Acrobat Document

☐ 📄 HUD-50153.pdf
Type: Adobe Acrobat Document

☐ 📄 HUD-91045 Homeownership Initiative Chart.pdf
Type: Adobe Acrobat Document

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 user can fill it out while you're working on it

- When you have completed a form, click "Upload" for PDFs or "Save" for webforms

Grants.gov Forms, cont.

FORMS	VIEW APPLICATION	ATTACHMENTS	PARTICIPANTS	ACTIVITY	DETAILS

Workspace Actions:

Check Application | Sign and Submit | Delete

Application Package Forms - Users are encouraged to follow <u>antivirus best practices</u> when Downloading Instructions and Forms: Download Instructions »   ?

Include in Package	Form Name (Click to Edit)	Requirement	Form Status	Last Updated Date/Time	Locked By	Actions
☑	Application for Federal Assistance (SF-424) [V4.0]	Mandatory	In Progress [Locked]	---		Unlock | Download | Upload | Reuse | Webform
☑	Applicant and Recipient Assurances and Certifications (HUD-424B) [V1.0] READ-ONLY	Mandatory	---	---	---	Lock | Download | Upload | Reuse | Webform
☑	Grants.gov Lobbying Form [V1.1] READ-ONLY	Mandatory	---	---	---	Lock | Download | Upload | Reuse | Webform
☑	HUD Applicant-Recipient Disclosure Report [V4.0]	Mandatory	---	---	---	Lock | Download | Upload | Reuse | Webform
☐	Attachments [V1.2]	Optional	---	---	---	Lock | Download | Upload | Reuse | Webform
☐	Disclosure of Lobbying Activities (SF-LLL) [V2.0]	Optional	---	---	---	Lock | Download | Upload | Reuse | Webform

Attaching Forms

- The Homeownership Initiative Chart (HUD-91045) and the optional forms (such as the HUD-50153 and SHFA Authority) must be attached to the application in your workspace.

- In the "Forms" tab, under the "Include in Package" column, check the checkbox for "Attachments [V1.2]".

- In the "Form Name (Click to Edit)" column, click on "Attachments [V1.2]".

Attaching Forms, cont.

Attaching Forms, cont.

- Once you are in the "Attachments Form" page, click the "Add Attachment" box to attach documents and forms.

- Click "Save" and "Close" when completed.

Attaching Forms, cont.

Submitting the Application

- Click the "Check Application" button to find any errors that may impact submission.

- Click "Complete and Notify AOR" when ready to submit. Only the AOR can submit the application on behalf of the organization.

- Click "Sign and Submit".

- **The Application must be received by Grants.gov by 11:59:59 pm Eastern Standard Time on April 4, 2024, to be eligible for consideration.**

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Submitting the Application, cont.

- 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

- Grants.gov Helpdesk is available 24 hours a day 7 days a week excluding federal holidays.

- 1-800-518-4726 (United States)

- 1-606-545-5035 (International)

- support@grants.gov

- You can submit a ticket online to obtain helpdesk assistance by visiting: https://gditshared.servicenowservices.com/hhs_grants

Melissa Noe

Funding Restrictions (Section IV.F)

Fixed Amount Award

- **2 C.F.R. 200.1:**

  - **Fixed amount awards** refers to a type of grant or cooperative agreement under which the Federal awarding agency or pass-through entity provides a specific level of support without regard to actual costs incurred under the Federal award. This type of Federal award reduces some of the administrative burden and record-keeping requirements for both the non-Federal entity and Federal awarding agency or pass-through entity. Accountability is based primarily on performance and results. See §§ 200.102(c), 200.201(b), and 200.333.

For this NOFO, Grantees will be paid on a unit price basis, for defined units, at defined prices, agreed to in advance of the performance of the Federal award and set forth in the Federal award.

Definition of a Unit

All three components must occur for the unit to be complete:

Component 1	Component 2	Component 3
Pre-purchase counseling;	Purchase of a home and mortgage origination;	Post-purchase counseling, or certification post-purchase counseling will be completed 6-12 months after home purchase and mortgage origination.

Definition of a Unit, cont.

- **Component 1:** Pre-purchase counseling topics may include, but are not limited to, the topics listed in 24 C.F.R. 214.300(e)(1)

- **Component 3:** Post-purchase counseling refers to counseling relevant to the client after home purchase and mortgage origination. Topics could include, but are not limited to, those listed in 24 C.F.R. 214.300(e)(2) and (3)

Unit Rates

- On the Homeownership Initiative Chart (HUD-91045), Question 1, Column B, you are required to provide a list of the Subgrantees' and/or Branches' proposed unit rates that covers the cost of housing counseling required to fulfill the unit requirements.

- Unit rates should be based on historical data of the cost of providing all unit components and may include such costs as: housing counseling; oversight, compliance, and quality control; supervision of housing counseling staff; housing counselor training and certification; and marketing and outreach of the housing counseling program.

- The submitted rates are not a scored factor of the NOFO.

Unit Rates, cont.

- A Subgrantee's Negotiated Indirect Cost Rate Agreement (NICRA) or de minimis rate can be included in the proposed unit rates.

- The unit rate cannot include any costs that are already covered by another funding source.

- Refer to HUD's Model Funding Agreements and Fee Structure paper, Section 5, Client Cost Analysis, for assistance when calculating cost of counseling that fulfills the unit requirements. https://www.hud.gov/sites/documents/OHC_MFA100612.PDF

Unit Rates, cont.

	(A) Name and HCS ID of Applicant/Subgrantee/Branch	(B) Proposed Unit Rate	(C) Projected Number of Units	(D) Proposed Award Amount
1				$ 0
2				$ 0
3				$ 0
4				$ 0
5				$ 0
6				$ 0

Projected Units

- On the Homeownership Initiative Chart (HUD-91045), Question 1, Column C, you are required to provide a list of the Subgrantees' and/or Branches' projected number of units to be completed by each participating Subgrantee and/or Branch during the period of performance that meets the definition of a unit.

- The projected units are not a scored factor of the NOFO.

Projected Units, cont.

	(A) Name and HCS ID of Applicant/Subgrantee/Branch	(B) Proposed Unit Rate	(C) Projected Number of Units	(D) Proposed Award Amount
1				$ 0
2				$ 0
3				$ 0
4				$ 0
5				$ 0
6				$ 0

Costs of Managing a Network

- In the Homeownership Initiative Chart (HUD-91045), you may request up to 15% of the total that populates in Question 1E, Subtotal for the aggregate costs (direct and indirect) incurred in providing network management, oversight, and quality control.

- You will list the percentage requested in the Chart Question 1F.

- These costs must not be included in the Subgrantees' and/or Branches' proposed unit rates in the Chart, Question 1, column B.

Costs of Managing a Network, cont.

	(A) Name and HCS ID of Applicant/Subgrantee/Branch	(B) Proposed Unit Rate	(C) Projected Number of Units	(D) Proposed Award Amount
1				$ 0
2				$ 0
3				$ 0
4				$ 0
5				$ 0
6				$ 0
7				$ 0
8				$ 0
			(E) Subtotal	$ 0
	(F) Costs of Managing the Network (not to exceed 15% of the amount in field E)	0%		$ 0
		(G) Total Award Request		$ 0

HUD-91045 Question 1 Example

	(A) Name and HCS ID of Applicant/Subgrantee/Branch	(B) Proposed Unit Rate	(C) Projected Number of Units	(D) Proposed Award Amount
1	ABC Agency HCS ID: 999999	$ 1,000	50	$ 50,000
2	Housing Agency HCS ID: 123456	$ 1,000	100	$ 100,000
3	Homeownership Help HCS ID: 111111	$ 900	100	$ 90,000
4				$ 0
5				$ 0
6				$ 0
7				$ 0
8				$ 0
			(E) Subtotal	$ 240,000
	(F) Costs of Managing the Network (not to exceed 15% of the amount in field E)	15%		$ 36,000
			(G) Total Award Request	$ 276,000

HUD-91045 Question 1 Example, cont.

	(A) Name and HCS ID of Applicant/Subgrantee/Branch	(B) Proposed Unit Rate	(C) Projected Number of Units	(D) Proposed Award Amount
1	ABC Agency HCS ID: 999999	$ 1,000	50	$ 50,000
2	Housing Agency HCS ID: 123456	$ 1,000	100	$ 100,000
3	Homeownership Help HCS ID: 111111	$ 900	100	$ 90,000
4				$ 0
5				$ 0
				$ 0
				$ 0
				$ 0
			(E) Subtotal	$ 240,000
	(F) Costs of Managing the Network (not to exceed 15% of the amount in field E)	15%		$ 36,000
			(G) Total Award Request	$ 276,000

Form Tip:
Enter the Costs of Managing the Network as a decimal in field F. The form will display the field as a percentage.

55

Negotiation and Approval of Unit Rates

- If you are awarded this grant funding, you will be required to provide documentation to support the proposed unit rates for each Subgrantee and/or Branch provided in the Homeownership Initiative Chart (HUD-91045).

- If you plan to fund branch offices, HUD will accept the same unit rate for each Branch office listed in the Chart without requiring negotiation for each Branch.

Negotiation and Approval of Unit Rates, cont.

- Grantees are prohibited from receiving grant reimbursement until the unit rates and projected number of units for each Subgrantee and/or Branch have been approved by HUD.

- If your actual incurred costs are different than the approved unit rate, the actual costs cannot be used to adjust the approved unit rate.

- Award selection is conditional and not final until the negotiations are successfully concluded, and the Award is executed.

Aphrodite McCarthy

Rating Factors (Section V.A)

Rating Factors and Preference Points

There are two Rating Factors:

- Rating Factor 1: Capacity of the Applicant

    o Sub-Factor 1a, Demonstrated History (50 points)

- Rating Factor 2: Need and Advancement of NOFO Priorities

    o Sub-Factor 2a, Underserved Communities (10 points)

    o Sub-Factor 2b, Target Populations (10 points)

    o Sub-Factor 2c, Program Design (10 points)

    o Sub-Factor 2d, Affirmatively Furthering Fair Housing (6 points)

    o Sub-Factor 2e, Affirmative Marketing and Outreach (6 points)

    o Sub-Factor 2f, Collaboration (8 points)

Rating Factors and Preference Points, cont.

There are two Preference Points categories:

- Minority Serving Institutions (2 points)

- Promise Zones (2 points)

Rating Factor 1: Capacity of Applicant

Sub-Factor 1a: Demonstrated History (50 points)

- This rating factor will address the extent to which you have the housing counseling experience to successfully complete the proposed project for the duration of the grant period of performance.

- HUD will use your most recent Comprehensive Housing Counseling NOFO application score to score this rating factor.

Rating Factor 2: Need and Advancement of NOFO Priorities

Need and Advancement of NOFO Priorities (50 points)

- This rating factor measures the extent to which you will be able to contribute to HUD's strategic goals and the grant's program purpose, including supporting Underserved Communities by providing Culturally Sensitive, Linguistically Appropriate Housing Counseling services.

- See the definition of Underserved Communities in Section I.A.4.

- See the definition of Culturally Sensitive, Linguistically Appropriate Housing Counseling in Appendix A.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

Sub-Factor 2a:

- **Households Served (10 points):** Provide the percentage of households meeting HUD's definition of Underserved Communities that receive housing counseling services from the Subgrantees and/or Branches in Question 2A of the Homeownership Initiative Chart (HUD-91045).

- **Description of Households Served:** Include a description of the Underserved Communities that receive counseling services in Question 2B of the Homeownership Initiative Chart (HUD-91045). The description provided will not be scored.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

(2A) What is the percentage of households meeting HUD's definition of Underserved Communities that receive counseling services from the Subgrantees and/or Branches? See the definition of Underserved Communities in Section I.A.4 of the NOFO.	0%
(2B) Describe the Underserved Communities that receive counseling services. This will not be scored. (Limit 500 characters)	

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

Sub-Factor 2b, Target Populations (10 points): Complete Question 3, column B, of the Homeownership Initiative Chart (HUD-91045), providing the following information:

- What populations will the agencies target to serve with these grant funds?

- Include any relevant data that highlights the need of the populations.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

(3A) Name of Applicant/Subgrantee/ Branch and HCS ID	(3B) What population(s) will this agency target to serve with these grant funds? Include any relevant data (e.g., income levels, homeownership rates, community demographics) that highlights the need of the population(s).	(3C) Describe how the agency will design the program to meet the requirements of this grant. How is the described program design influenced by the target population(s) described in 3B. How will non-English languages and other means of communication, such as American Sign Language and braille, be used? Additionally, list all the languages, other than English, used by counselors at the agency.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

Sub-Factor 2c, Program Design (10 points): Complete the narrative in Question 3, Column C, of the Homeownership Initiative Chart (HUD-91045), answering the following questions:

- Describe how the agencies will design their programs to meet the requirements of this grant.

- How are the described program designs for the various subgrantees/branches influenced by the target populations described in Rating Factor 2b?

- How will non-English languages and other means of communication be used?

- List all of the languages and other means of communication, other than English, used by the counselors.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

(3A) Name of Applicant/Subgrantee/ Branch and HCS ID	(3B) What population(s) will this agency target to serve with these grant funds? Include any relevant data (e.g., income levels, homeownership rates, community demographics) that highlights the need of the population(s).	(3C) Describe how the agency will design the program to meet the requirements of this grant. How is the described program design influenced by the target population(s) described in 3B. How will non-English languages and other means of communication, such as American Sign Language and braille, be used? Additionally, list all the languages, other than English, used by counselors at the agency.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

Sub-Factor 2d, Affirmatively Furthering Fair Housing (AFFH) (6 points): Complete the narrative in Question 4 of the Homeownership Initiative Chart (HUD-91045), providing the following information:

- Describe specific activities that your network will undertake to AFFH that addresses the disparities in homeownership rates by race or other protected classes.

- You must propose one or more activities that are consistent with the jurisdictions' Analysis of Impediments, Assessment of Fair Housing, or other fair housing planning.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

(4) For the populations listed in 3B., describe specific activities that your network will undertake to affirmatively further fair housing (AFFH) that addresses the disparities in homeownership rates by race or other protected classes. Note that it is not sufficient to state that the network will address AFFH by achieving the goal of increasing homeownership rates among first time homebuyers and/or minority or other underserved groups in its communities. You must discuss specific activities the network will undertake during the grant period to help reach that goal. You must propose one or more activities that are consistent with the jurisdictions' Analysis of Impediments, Assessment of Fair Housing, or other means of fair housing planning. (Limit 2,000 characters)

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

Sub-Factor 2e, Affirmative Marketing and Outreach (6 points): In Question 5 of the Homeownership Initiative Chart (HUD-91045), describe the following:

- The Subgrantees' and/or Branches affirmative marketing and outreach efforts to Underserved Communities, including how the Subgrantees and/or Branches advertise in languages, other than English, spoken in their communities.

- How the Subgrantees and/or Branches involve community members, organizers, and groups to engage in marketing and outreach.

- Are the Subgrantees and/or Branches reaching the communities they want to reach?

- Describe the successes and challenges, and how the new marketing and outreach strategies are developed.

- You can find more information about affirmative marketing in Section III.F.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

(5) Provide a description of your network's affirmative marketing and outreach efforts to underserved communities, including how the network advertises in languages, other than English, spoken in those communities. Include information on how the network involves community members, organizers, and groups to engage in marketing and outreach. Is the network reaching the communities you want to reach? Describe the successes and challenges, and how new marketing and outreach strategies are developed. (Limit 2,000 characters)

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

Sub-Factor 2f, Collaboration (8 points): In Question 6 of the Homeownership Initiative Chart (HUD-91045), provide a narrative describing the following:

- Your network's experiences collaborating with public and private partners to bring innovative housing programs that promote equitable homeownership opportunities to Underserved Communities.

- Focus your description on collaborations that benefit your pre-purchase and post-purchase counseling programs, in addition to speaking to how the Subgrantees' and or Branches' target populations influence the partnerships that they choose to collaborate with.

Rating Factor 2: Need and Advancement of NOFO Priorities, cont.

(6) Describe your network's experience collaborating with public and private partners (e.g., Community Development Financial Institutions) to help bring innovative programs that promote equitable homeownership opportunities to underserved communities. The description should focus on how the network's target populations influence the collaborations. (Limit 2,000 characters)

Elizabeth Dunn

Advancing Racial Equity (Section III.F) and Preference Points (Section V.A)

Advancing Racial Equity

- The Homeownership Initiative Chart (HUD-91045), Question 7, provides a field for the Applicant to respond to the Advancing Racial Equity narrative. It is mandatory to complete Question 7. If the narrative is deemed insufficient, it will be a Curable Deficiency that will be communicated to the Applicant for correction with a notice of deficiency.

- This narrative will not be scored.

- For more information, see Section III.F, *Advancing Racial Equity*.

Advancing Racial Equity, cont.

- Provide a narrative demonstrating that you:
  - analyzed the racial composition of the persons or households who are expected to benefit from the proposed grant activities;
  - identified any potential barriers to persons or communities of color equitably benefiting from the proposed grant activities;
  - identified steps you will take to reduce, or eliminate these barriers; and
  - have measures in place to track your progress and evaluate the effectiveness of your efforts to advance racial equity in the grant's activities.

Advancing Racial Equity, cont.

(7) Provide a narrative demonstrating that you: a) analyzed the racial composition of the persons or households who are expected to benefit from the proposed grant activities; b) identified any potential barriers to persons or communities of color equitably benefiting from the proposed grant activities; c) identified steps you will take to reduce, or eliminate these barriers; and d) have measures in place to track your progress and evaluate the effectiveness of your efforts to advance racial equity in the grant's activities. (Limit 2,000 characters)

Preference Points

If your application demonstrates the appropriate information for the following policy initiatives, you will receive 2 points for each initiative. You do not need to meet the minimum fundable score to receive Preference Points.

• Minority Serving Institutions (2 points)

• Promise Zones (2 points)

Preference Points: Minority-Serving Institutions

You will receive two Preference Points if you fulfill either of the following:

- You are an applicant designated by the U.S. Department of Education as a Minority-Serving Institution (MSI).The application must include documentation of the applicant's status of an MSI.

- Your application proposes one or more partnerships with Minority-Serving Institutions. The application must include

  1. A Letter of Commitment certifying that a partnership is in place and signed by an authorizing official of the MSI and,

  2. Documentation of the college or university's status as an MSI.

Preference Points: Minority-Serving Institutions

- To be considered for these Preference Points, you must upload the relevant required documents, as attachments, with your application.

- See the definition of MSI in Section I.A.4.

Preference Points: Promise Zones

You will receive two Preference Points if you:

- Submit the HUD-50153, "Certification of Consistency with Promise Zone Goals and Implementation", signed by the Promise Zone Official authorizing to certify the project meets the criteria to receive Preference points.

View the list of designated Promise Zones and the persons authorized to certify: https://www.hudexchange.info/programs/promise-zones/

Questions related to Promise Zone designees and Authorized Officials can be sent to: promisezones@hud.gov.

Elizabeth Dunn

Conclusion

Tips for Success

- Read the entire NOFO and follow the instructions.

- Read the FAQs published on the HUD Exchange.

- Understand the forms required, how to fill them out, and how to submit them.

- Answer all the questions.

- Submit your application early and save the confirmations and emails accepting or rejecting your application.

For Assistance

- Direct all questions to housing.counseling@hud.gov

- Review the published NOFO FAQs:
  https://files.hudexchange.info/resources/documents/FY23-Homeownership-Initiative-NOFO-FAQ.pdf

- Technical Assistance/Customer Service for grants.gov:

  - 1-800-518-4726

  - TTY 1-800-877-8339

  - support@grants.gov

  - Available 24/7

- Be sure to keep copies of any emails that you sent to grants.gov regarding submission issues. If you need to appeal a late submission, those communications are critical to support your appeal.

Resources

- Find us at: hudexchange.info/counseling
- HUD Certified Housing Counselor Training and Testing website: hudhousingcounselors.com
- Email us at: housing.counseling@hud.gov

Thank you for joining us!

For more information visit hud.gov