

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5700-N-14]

Notice of Funding Availability for HUD's Fiscal Year 2013 Comprehensive Housing Counseling Grant Program

AGENCY: Office of the Assistant Secretary for Housing--Federal Housing Commissioner, Department of Housing and Urban Development (HUD).

ACTION: Notice of Funding Availability (NOFA) for HUD's Fiscal Year (FY) 2013 Housing Counseling Program.

SUMMARY: This Notice provides information and instructions for the FY 2013 Comprehensive Housing Counseling Grant Program. This Notice is comprised of both the Notice of HUD's FY 2013 NOFA Policy Requirements and **General Section** to HUD's FY 2013 NOFAs for Discretionary Programs (General Section) published August 8, 2012, and this program section to the NOFA. In addition to the application requirements set forth in this document, applicants must also comply with the requirements established in the General Section, and all Housing Counseling Program requirements. All grants to be awarded under this NOFA are contingent upon future Congressional action, and subject to the availability of funding.

APPLICATION RECEIPT DEADLINE DATE: The application deadline date is **March 18, 2013**. Applications must be received by Grants.gov no later than 11:59:59 p.m. Eastern Time on the application deadline date. See Section IV of the General Section, regarding application procedures, timely filing requirements, and grace period policy. HUD may issue a technical correction to this NOFA if necessary. Any such technical correction will provide detailed instructions for Applicants regarding the resubmission of applications to address the revised NOFA requirements.

FOR FURTHER INFORMATION CONTACT: Questions regarding specific program requirements should be directed to housing.counseling@hud.gov. Questions regarding the 2013 **General Section** should be directed to the Office of Strategic Planning and Management, Grants Management Office, Department of Housing and Urban Development, 451 7th Street, SW, Room 3156, Washington, DC 20410-3000, telephone number 202-708-0667. This is not a toll-free number. Persons with hearing or speech impairments may access these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

OVERVIEW INFORMATION:

- A. Federal Agency Name:** Department of Housing and Urban Development, Office of Housing Counseling.
- B. Funding Opportunity Title:** Comprehensive Housing Counseling Grant Program.
- C. Announcement Type:** Initial Announcement.

D. Funding Opportunity Number: OMB Approval number is: 2502-0261.

E. Catalog of Federal Domestic Assistance (CFDA) Number: 14.169 Housing Counseling Assistance Program.

F. Dates. The application deadline is 11:59:59 p.m. Eastern Time March 18, 2013. Applications must be received by Grants.gov no later than 11:59:59 p.m. Eastern Time on the application deadline date.

G. Available Funds. Partial funding for FY2013 has been provided by Continuing Appropriations Resolution, 2013, which became Public Law 112-175 on September 28, 2012, but is subject to change based upon receipt of final appropriations from Congress. Approximately \$19.5 million is expected to be available for this NOFA through the Continuing Appropriations Resolution. HUD reserves the right to award more or less than this amount, in one or more phases, depending upon final appropriations and other factors.

For reference, in FY 2012, HUD awarded \$42.5 million in appropriated funds through a similar NOFA.

FULL TEXT OF ANNOUNCEMENT.

I. FUNDING OPPORTUNITY DESCRIPTION.

A. Program Description. As Congress stated when making the FY 2012 appropriation, the purpose of housing counseling is “to provide counseling and advice to tenants and homeowners, both current and prospective, with respect to property maintenance, financial management/ literacy, and such other matters as may be appropriate to assist them in improving their housing conditions, meeting their financial needs, and fulfilling the responsibilities of tenancy or homeownership.” Funding provided by this NOFA is intended to support HUD-approved counseling agencies to respond flexibly to the needs of residents and neighborhoods, and deliver a wide variety of housing counseling services to homebuyers, homeowners, renters, and the homeless. This NOFA comes at a critical time when many Americans are facing the economic challenges associated with loss of employment, reducing debt and reestablishing credit history, the housing challenges associated with natural disasters, the transition from ownership to rental and the need for improved housing conditions. Traditionally underserved populations, such as minorities, the elderly, veterans, persons with disabilities, and residents of rural areas, face additional housing and economic challenges. HUD’s Comprehensive Housing Counseling Grant Program funds housing counselors who provide expert, unbiased guidance and information to help families and individuals meet their housing needs and improve their financial situations. Moreover, HUD grants assist housing counselors to act as an important safeguard against scams and discrimination, and to act as an important gateway to local, state, federal and private housing assistance.

B. New Objectives and Priorities of this NOFA. This NOFA is the first to be issued by HUD's Office of Housing Counseling. Congress, the Administration and stakeholders have identified several priorities for the Housing Counseling Program that this NOFA now seeks to address:

1. Distribute federal financial support to housing counseling agencies in order for them to provide efficient and successful services to consumers to address their housing and financial needs.
2. Reduce the administrative cost incurred when applying for and reporting on HUD funding while maintaining essential tracking of program benefits and accountability for federal funds.
3. Leverage external resources and funding to increase the sustainability of quality counseling programs.
4. Ensure consumer confidence in high quality housing counseling services by preparing the housing counseling industry for additional HUD counseling standards, and by including standards for individual housing counseling certification and testing.
5. Ensure adequate distribution of amounts for rural areas having traditionally low levels of access to such counseling services, including areas with insufficient access to the Internet.

C. Procedural Changes. In order to improve communication, streamline program requirements, reduce administrative burdens and prepare for additional program standards, HUD has made a number of procedural changes to the application process for this NOFA.

1. Encouraging Counseling Networks. HUD will provide increased support for grantees, such as Intermediaries and State Housing Finance Agencies (SHFAs) that manage networks of housing counseling agencies, in other words agencies that sub-allocate funding to sub-grantees and funded branches. Specifically, this NOFA is structured to encourage agencies that sub-allocate funding to sub-grantees or funded branches to expand their network, and encourage Local Housing Counseling Agencies (LHCAs) and agencies in order to form new partnerships to gain access to additional resources and cost savings. HUD counseling grants will be structured to provide grantees that manage networks of counseling agencies with additional resources to ensure quality, accountability, technical assistance support and information technology support for the network of housing counseling agencies that each Intermediary or SHFA represents.

HUD is encouraging networks with HUD-approved Intermediaries and SHFAs for several reasons. First, HUD recognizes the important role that housing counseling networks can play in improving the quality of housing counseling, for example by facilitating knowledge and sharing best practices. Second, HUD is determined to take steps to decrease the size of the application, reporting and other program administration work load burdens on housing counseling agencies in an effort to maximize the impact of housing counseling resources on the consumers of housing counseling services. HUD also wants to partner more effectively with SHFAs given the increasingly important role they are playing in the housing counseling field.

The industry is familiar with this counseling network funding model, as a similar approach has been used to distribute National Foreclosure Mitigation Counseling (NFMC) funding. To help facilitate the partnering of LHCA's with Intermediaries and SHFAs, Appendix A provides contact information for Intermediaries and SHFAs that participated in the Housing Counseling Program in FY 2012.

To incentivize Applicants to increase the size of their counseling networks, the funding methodology for this NOFA incorporates a flat award per sub-grantee-funded branch (of the Intermediary) included in an application. Accordingly, the amount of the grant will depend in large part on the number of sub-agencies the Applicant proposes to fund. HUD intends for final awards to include this base amount based tied to the number of sub-grantees/branches to be funded, plus an additional amount based on network management activities and application scoring.

2. Scoring and Funding Methodology Changes. With this NOFA HUD has also realigned the scoring and funding methodology to better enable grantees to meet the program goal of building agency capacity to provide a flexible range of services to address a wide variety of housing and financial needs, especially in response to recent economic and housing conditions. Scoring under this NOFA will encourage high-impact services, meeting key needs, efficient program administration, and prevention of, or prompt responses to, audit findings from HUD and from other contract agencies. HUD will require all Applicants to identify distribution of funds among sub-grantees and funded branches at the time of application based on percentages of the grant rather than dollar amounts.

3. Quantitative Responses. The application form for this NOFA includes a reduced emphasis on narrative responses, and an increase in quantitative responses. This change aims to reduce the time required to complete and score each application. As part of the application, Applicants are required to input key data points into the attached Excel spreadsheets.

4. Supplemental Funding. HUD has eliminated the separate category for reverse mortgage counseling. However, reverse mortgage counseling continues to be an eligible activity under a Comprehensive counseling grant, so grantees can continue to support these critical services. The purpose of this change is to simplify the application, data collection, and reporting for grantees. Funding reverse mortgage counseling continues to be a priority for HUD.

5. Logic Model. The use of the logic model Form HUD-96010 is eliminated.

6. Grant Request Amount. HUD will not require grant amount requests or grant budgets at the time of application. Applicants will be required to submit their previous years counseling program budget.

7. Client Management Systems. HUD will provide additional points for use of housing counseling client management systems that integrate best with HUD's data collection.

8. Reporting. HUD expects to simplify reporting for the grant program, but may require new reporting of short- and long-term outcomes in 2013. These potential changes are not reflected in this notice but would be implemented through future notices.

9. Timing of Funding. As another feature of program streamlining, HUD is issuing this NOFA prior to final Congressional appropriations for FY 2013 based on expected levels of funding established provided by Continuing Appropriations Resolution, 2013, H.J. Res. 117, passed September 24, 2012. The goal of this procedural change is to make awards as soon after the Congressional appropriation as possible. See Section II A.

D. Funding Category. HUD will award a single Comprehensive Grant to qualified Applicants.

E. Authority. HUD's Housing Counseling Program is authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. § 1701x) and Section 4 of the Department of Housing and Urban Development Act (42 U.S.C. § 3533) as amended by Title XIV of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank). The Housing Counseling Program regulations are codified at 24 CFR Part 214. The Home Equity Conversion Mortgage Program (HECM) is authorized by Section 255 of the National Housing Act (12 U.S.C. § 1715z-20), and its regulations are codified at 24 CFR Part 206.

F. Definitions. See Appendix B.

II. AWARD INFORMATION

A. Available Funds. Partial funding for FY2013 has been provided by Continuing Appropriations Resolution, 2013, which became Public Law 112-175 on September 28, 2012, but is subject to change based upon receipt of final appropriations from Congress. Approximately \$19.5 million is expected to be available for this NOFA through the Continuing Appropriations Resolution. HUD reserves the right to award more or less than this amount, in one or more phases, depending upon final appropriations and other factors.

B. Total Grant Request. Due to changes to the funding methodology for this NOFA, Applicants are not required to request a specific award amount, nor provide a proposed budget for a grant amount. Applicants will be required to submit a budget for their counseling program for the most recent fiscal year.

C. Award Instrument. HUD will likely use a Grant Agreement. All awards will be made on a cost reimbursement basis.

D. Award Adjustments. HUD reserves the right to adjust funding levels for each grantee. Once Applicants are selected for award, HUD will determine the total amount to be awarded to any grantee, based upon the scope of services to be provided and funds available.

F. Initial Period of Performance. The initial period of performance for grants awarded under this program will be for a period of up to twelve (12) months. For planning purposes, Applicants should assume that the period of performance is October 1, 2012 through September 30, 2013.

III. ELIGIBILITY INFORMATION

A. Threshold Requirements: All Applicants and sub-grantees must meet the Threshold Requirements of the FY 2013 General Section.

B. Eligible Applicants.

1. All housing counseling agencies (including Local Housing Counseling Agencies, Intermediaries and Multi-State Organizations) that are directly approved by HUD and State Housing Finance Agencies (SHFAs) are eligible for this NOFA. Housing Counseling agencies that have not received HUD approval but meet the Housing Counseling Program approval criteria at 24 CFR 214.103 are encouraged to affiliate with a HUD-approved Intermediary or SHFA.

2. Applicant and Sub-grantee Status. To be eligible to receive a *grant or sub-grant* under this NOFA, all Applicants, sub-grantees and funded branches must be must be:

- a. tax-exempt organizations under Section 501(c) of the Internal Revenue Code (26 U.S.C. 501(a) and (c)), or be a unit of local, county or state government;
- b. in good standing under the laws and regulations of the state of their organization; and
- c. authorized to do business in the states in which they propose to provide housing counseling services.

3. Additional Eligibility Requirements for Applicants and Sub-grantees To be eligible to receive a grant or sub-grant under this NOFA:

a. Successful applicants must give priority to methods that provide physical access to individuals with disabilities, i.e., holding the training or any other type of meeting in an accessible location, in accordance with the regulations implementing Section 504 of the Rehabilitation Act of 1973 and Titles II and III of the Americans with Disabilities Act of 1990, as applicable. All programs or activities must be held in accessible locations unless the recipient can demonstrate that doing so would result in a fundamental alteration of the program or an undue financial and administrative burden, in which case the recipients must take any action that would not result in such an alteration or such burden but would nevertheless ensure that individuals with disabilities receive the benefits and services of the program or activity, e.g., training at an alternate accessible site, in-home training. Individuals with disabilities must receive services in the most integrated setting appropriate to their needs. In addition, counseling services must comply with effective communication requirements pursuant to Section 504 of the Rehabilitation Act of 1973 and its implementing regulations at 24 CFR 8.6.

b. Registration SAM.gov requirement. All applicants must have an active registration in the Central Contractor Registration (CCR) System for Award Management (SAM). All sub-grantees must have a Data Universal Number System (DUNS) number. See Section IV of the **General Section** for more information.

c. All Applicants and sub-grantees must have resolved all outstanding issues on their most recent HUD housing counseling performance review by the later of the application deadline date of this NOFA, or the expiration date of any conditional re-approval resulting from a HUD performance review.

d. No Applicant or sub-grantee or funded branch who has been, or employs an individual who has been, convicted of a violation under federal law relating to an election for Federal office (as defined by the Dodd-Frank Act) is eligible for grant funding under this NOFA

4. Additional Eligibility Requirements for Applicant:

a. Housing Counseling Work Plan. All Applicants must propose a Work Plan that includes the provision of housing counseling. Providing only education or marketing and outreach does not fulfill this requirement.

b. External Audits and Investigations. All Applicants must provide the most recent audit of financial activities with completed audit no earlier than its fiscal year 2010. Applicants must be in compliance with OMB A-133 audit filing requirements, and must have addressed all significant audit findings, if applicable, by the application due date. Applicants that are not in compliance will not be eligible for this NOFA. All Applicants not required to complete an OMB A-133 audit must submit their most recent independent financial audit. HUD will review individual circumstances upon request.

c. Compliance with third party certifications and licensing. All Applicants must be in compliance with, and not in default under, any applicable state or other licensing and certification requirements. HUD will review individual circumstances upon request.

d. Indirect Cost Rate. Grantees that plan to use grant funds to cover only direct costs are not required to provide an indirect cost rate. However, grantees that plan to use grant funds to cover any indirect costs must submit their approved indirect cost rate established by their cognizant federal agency. If the grantee does not have an established indirect cost rate, it will be required to develop and submit an indirect cost proposal to HUD, or the cognizant federal agency as applicable, for determination of an indirect cost rate that will govern the award. This must occur immediately after the Applicant is advised that it will be offered a grant and, in no event, later than three months after the start date of the grant. If HUD is the grantee's cognizant federal agency, it should refer to the Department of Health and Human Services website, <http://rates.psc.gov>, for submission requirements. OMB Circular A122 can be located at 2 CFR Part 230.

Applicants can review Indirect Cost Training on www.hud.gov at:
<http://www.hud.gov/offices/adm/grants/training/odgmotraining.cfm>

5. Limits on Applicants. Applicants and sub-grantees are prohibited from accessing HUD Housing Counseling Program grant funding under this NOFA from multiple sources. For example, receiving funding under this NOFA as both a direct grantee and sub-grantee of an Intermediary is prohibited, unless:

a. The grantee or sub-grantee has one or more HUD HECM Roster Counselors that are awarded Comprehensive grant funds directly from HUD, or indirectly through an Intermediary or SHFA, and the grantee or sub-grantee receives a single additional sub-grant for reverse mortgage counseling activities from an Intermediary that provides reverse mortgage counseling exclusively; and/or

b. The grantee or sub-grantee received grant funds directly from HUD, or indirectly through an Intermediary or SHFA, and a single additional sub-grant for default counseling from an Intermediary that provides default counseling exclusively.

C. Eligible Activities. Grantees and sub-grantees will be reimbursed only for the applicable activities outlined in this section. HUD reserves the right to reject funding requested for any costs that are outside the scope of housing counseling and group education services listed below:

1. Individual Housing Counseling. Individual counseling sessions regarding one or more of the following topics:

- Pre-Purchase/Home Buying.
- Resolving or Preventing Mortgage Delinquency or Default
- Non-Delinquency Post-Purchase
- Locating, Securing, or Maintaining Residence in Rental Housing
- Shelter or Services for the Homeless
- Reverse Mortgage Counseling

For counseling to be eligible for reimbursement under this NOFA, at a minimum, a housing counselor must perform and document each of the following activities:

a. Budget/Financial Analysis. A review of the client's income, expenses, spending habits, and use of credit in order to evaluate their unique financial situation relative to their housing needs.

b. Housing Analysis. A review of the client's housing needs, current housing quality, and housing affordability relative to their financial capability.

c. Action Plan. Except for reverse mortgage counseling, the housing counselor and client must establish an action plan that outlines actions the housing counseling agency and client will do in order to meet the client's housing goals and, when appropriate, addresses the client's housing problem(s).

d. Discuss Alternatives. Identify and discuss with the client at least three (3) alternatives or options available to the client, including FHA programs and products if applicable, relevant to the specific housing need. For example, if a particular company, loan product, property, or debt management program is discussed, the counseling must include a detailed discussion of alternative companies, loan products, properties, debt management programs, etc.

e. **Follow-up.** Efforts made by the counselor to have follow-up communication with the client, to ensure that the client is progressing toward his or her housing goal(s), to modify or terminate housing counseling services, and to determine and report outcomes.

2. Group Education/Classes: Group education or classes regarding one or more of the following topics:

- Pre-Purchase/Home Buying;
- Resolving or Preventing Mortgage Delinquency or Default;
- Non-Delinquency Post-Purchase;
- Locating, Securing, or Maintaining Residence in Rental Housing;
- Shelter or Services for the Homeless;
- Reverse Mortgage Counseling.

Applicants that provide education regarding any of these topics must also offer individual counseling that complements the education.

3. Fair Housing. For both individual and group counseling, as appropriate, educate the client with respect to fair housing, fair lending, and accessibility rights (*e.g.*, how to file a Fair Housing Act complaint, legal and illegal inquiries related to disability, reasonable accommodations, placement in the most integrated setting appropriate to the person's needs, additional protections available under state and local laws, etc.)

4. Marketing and Outreach Initiatives. This includes providing general information and materials about housing opportunities and issues, conducting informational campaigns, advocating with lenders for non-traditional lending standards and raising awareness about critical housing topics, such as fair housing rights and remedies, lending discrimination, predatory lending, mortgage fraud, other fair lending issues or energy efficiency options to reduce homeowner energy costs. For example, grant funds may be utilized to purchase and disseminate materials related to the Loan Modification Scam Alert Campaign: <http://www.loanscamalert.org/> or fair housing rights.

NOTE: Marketing and outreach initiatives should follow affirmative marketing principles and be directed at those populations least likely to seek counseling services or the information marketed, including those of racial, religious or national origin groups not normally served by the sponsoring agency, as well as persons with disabilities. To do so, it may be necessary to broaden the target areas or provide translation and interpretive services in languages other than English in order to reach a greater variety of racial and ethnic minorities. It may also require providing outreach and services in alternative formats for persons with disabilities (*e.g.*, Braille, large type, sign language interpreters, audio, assistive listening devices, etc.).

5. Training. Eligible expenses include training, testing and certification on housing counseling topics, including, but not limited to, preparation of counselors to satisfy HUD Basic Housing Counseling Training and Testing requirements.

6. Quality Assurance. Eligible expenses include costs associated with ensuring compliance with program rules and regulations, internal and external quality assurance, program evaluation and improvement, and the cost of implementing improved management, supervision and oversight of the housing counseling program.

7. Computer Equipment/Systems. Eligible expenses include the cost of computer equipment/systems acquired with the objective of improving the quality of counseling and education services available.

8. Network Management Costs. This includes direct costs associated with administering a housing counseling program, and managing a network of housing counseling agencies and/or funded branch offices. HUD reserves the right to review and approve/reject Intermediary costs.

9. Capacity Building. This includes costs associated with hiring additional staff to meet the demand for counseling and to effectively expend grant awards.

10. Scam Awareness, Identification and Reporting. Eligible expenses include education on, identification of, and reporting of potential loan modification scams, rental scams, rent to own scams, home repair scams, and similar.

D. Other Program and Grant Agreement Requirements and Obligations

1. Client Management System. The Applicant, and all affiliates and branches, if applicable, must utilize a client management system that interfaces, or is working to interface, with HUD's databases. Information on client management systems and interfacing with HUD's database is found on HUD's website: <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof21.cfm>.

2. Sub-Grantees and Branches. As part of their executed Grant Agreement, Grantees must identify to HUD a list of funded sub-grantees and branches. Intermediaries, MSOs and SHFAs that award sub-grants to counseling agencies that are not HUD-approved must assure that the sub-grantee organizations meet or exceed HUD's approval standards. Grantees may request to amend their sub-grantee list after awards are made by submitting a written request to HUD. Such amendments will be approved at HUD's sole discretion.

3. Sub-Grant Agreement. Intermediaries and SHFAs that make sub-grants must execute sub-grant agreements with sub-grantees that clearly delineate the mutual responsibilities for program management, including appropriate time frames for reporting results to HUD. Applicants that manage networks of counseling agencies must submit to HUD with their application a proposed sub-allocation plan indicating how they will divide their HUD Housing Counseling funding among branches and sub-grantees, with the understanding that a written agreement with the sub-grantees will be required once the grant award with HUD is finalized. These records must meet the data requirements of the Transparency Act (see General Section), and must be made available to sub-grantees, branches and to HUD, within 30 days of making the sub-award or allocation to branches.

4. Succession Plans. HUD will require grantees to execute transition or succession plans to ensure continuity of services to consumers.

5. Compliance with Fair Housing and Civil Rights Law. Applicants and their sub-grantees must comply with all applicable fair housing and civil rights requirements found in 24 CFR 5.105(a), including, but not limited to, the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and Titles II and III of the Americans with Disabilities Act, as applicable. Refer to Section III.C.4. of the FY 2013 General Section for more information.

6. Inherently Religious Activity. Organizations funded under this program may not engage in inherently religious activities, such as worship, religious instruction or proselytization, as part of the programs or services funded under this program. If an organization conducts such activities, these activities must be offered separately, in time or location, from the programs or services funded under this part, and participation must be voluntary and not a condition of the HUD programs or services.

7. Documentation of Expenses. The grantee and/or its sub-grantees must maintain source documentation of direct costs, such as invoices, receipts, cancelled checks, and personnel activity reports, to support all LOCCS draw requests for payment. This information must be made available to HUD upon request and maintained for a period of at least three (3) years after the expiration of the Grant period or date of last payment, whichever occurs first. All Grantees and Sub-grantees must be able to demonstrate and document the actual cost of service provision. The amount billed by the grantee and/or its sub-grantees to the grant cannot exceed the actual cost of providing the service.

8. Personnel Activity Reports. The distribution of salaries and wages to awards must be supported by personnel activity reports. Reports reflecting the distribution of activity of each employee must be maintained for all staff members (professionals and nonprofessionals) whose compensation is charged, in whole or in part, directly to awards. The reports must reflect an after-the-fact determination of the actual activity of each employee. Budget estimates (*i.e.*, estimates determined before the services are performed) do not qualify as support for charges to awards. Each report must account for the total activity for which employees are compensated.

9. Ensuring the Participation of Small Businesses, Small Disadvantaged Businesses, and Woman-Owned Businesses. See the **General Section** for information on this topic.

10. Subcontracting. Grantees and sub-grantees must deliver all of the housing counseling set forth in the Applicant's Work Plan provided in response to Rating Factor 3 of this NOFA.

11. Conflicts of Interest. See the **General Section** and 24 CFR Part 214.

12. Accessible Technology. See Section III.C.4.f of the **General Section**

13. Participation in HUD Sponsored Program Evaluation. See the **General Section**.

14. Home Inspection Materials. If grantee provides pre-purchase counseling and/or homebuyer education the client(s) **must** be provided a copy of the following materials: “For Your Protection Get a Home Inspection”, (HUD Form 92564), and “Ten Important Questions to Ask A Home Inspector” (both documents can be found at http://portal.hud.gov/hudportal/HUD?src=/i_want_to/buy_a_home)

15. Affirmatively Furthering Fair Housing. Under Section 808(e)(5) of the Fair Housing Act, HUD has a statutory duty to affirmatively further fair housing. HUD requires the same of its funding recipients. See Section III.C.4.b. of the FY 2013 General Section for additional information on this requirement. Examples of housing counseling activities that would fulfill the affirmatively furthering fair housing policy priority in rating factor 3(2)(c) of this NOFA and the affirmatively furthering fair housing policy priority in rating factor 2(2)(b) of this NOFA include, but are not limited to, the following:

- a. Providing persons with counseling, education, and/or information on discriminatory housing and mortgage lending practices and the rights and remedies available under federal, state, and local fair housing civil rights laws.
- b. Creating and maintaining a database of accessible housing opportunities in the community and marketing such housing opportunities to persons with disabilities, including those who live in segregated, institutional settings.
- c. Affirmative marketing and outreach to those populations least likely to seek the counseling or education services or information marketed, including those of racial, national origin, or religious groups not normally served by the sponsoring agency. To do so, it may be necessary to conduct marketing and outreach in a broader target area and/or languages other than English. It may also require conducting marketing and outreach in alternative formats for persons with disabilities (e.g. Braille, large print, audio, etc.).
- d. Provide mobility counseling to help persons move to housing that is not located in areas of poverty concentration or minority concentration, including helping persons identify housing opportunities, helping them connect with landlords, and assisting them with applying for such housing.

When housing counselors learn of alleged housing or mortgage lending discrimination that may violate federal, state, or local fair housing or civil rights laws, report the instance to HUD, a state or local Fair Housing Assistance Program (FHAP) agency, or a private fair housing group, and/or provide clients with information on how to file a housing discrimination complaint of their own

16. Limited English Proficiency. Housing counseling agencies shall take reasonable steps to ensure meaningful access to their services to individuals with Limited English Proficiency. Applicants are to comply with Executive Order 13166, *Improving Access to Services for Persons with Limited English Proficiency*, and may refer to the Department’s January 22, 2007 Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (72 FR 2732).

IV. APPLICATION AND SUBMISSION INFORMATION.

A. Addresses to Request Application Package. See the **General Section** for specific procedures concerning the electronic application submission and timely receipt requirements. Applications and forms that you need to apply for funding under this NOFA are available from http://www.grants.gov/Applicants/apply_for_grants.jsp . If Applicants have difficulty accessing the information, Applicants may call the help desk at (800) 518-4726 or e-mailing support@grants.gov. The Grants.gov help desk is available 24 hours a day, 7 days per week, except federal holidays.

B. Content and Form of Application Submission.

1. Size Limitations and Format for Narrative Statements. Applicants must be as specific and direct as possible. For all Applicants, the narrative portion (responses to all Rating Factors) must not exceed 25 double-spaced, 12-point font, single-sided pages. Pages in excess of the size limit will not be read. Applicants must number the pages of their narrative statements and include on each page a header that indicates the Applicant's name and the Rating Factor (number and title) addressed in the body of the page. Within each narrative, clearly identify each sub-factor immediately above the response for that sub-factor.

Please see the FY 2013 **General Section** for instructions on electronic application submission. Applicants should carefully read the sections titled "INSTRUCTIONS ON HOW TO DOWNLOAD AND APPLICATION PACKAGE AND APPLICATION INSTRUCTIONS" in the FY2013 **General Section**. This section contains information on using Adobe Reader, registration requirements, HUD's timely receipt policies, including grace period policy, and other application submission information.

2. Application Checklist. The Application Checklist indicates forms, information, certifications and assurances that apply to this NOFA. The Excel spreadsheet that accompanies this NOFA contains a checklist that summarizes eligibility and application requirements for Applicants.

a. SF424, Application for Federal Assistance. NOTE: In block 8.d of the form, you must include a 9 digit number for your organization's zip code (zip plus 4 digits). Please be sure to check your DUNS number and ensure that it is listed on SAM.gov with an active registration, and confirm that the person submitting the application has an ID and password for the Grants.gov system and has been authorized to submit the Application on behalf of the Applicant organization named in box 8a.of the SF424 by the eBiz Point of Contact listed in the SAM.gov registration for the Applicant organization. Since Applicants are not required to request a specific grant amount, do not enter a response to line 18a.

b. SFLLL, Disclosure of Lobbying Activities. (Complete if applicable).

c. HUD2995, Certification of Consistency with Sustainable Communities Planning and Implementation. This form must be signed by the Designated Point of Contact for designated Preferred Sustainability Status Community or the HUD Regional Administrator in

cases where the Applicant would otherwise be self-certifying. See the General Section for details.

d. HUD9902, Housing Counseling Agency Fiscal Year Activity Report, for the Period October 1, 2011 through September 30, 2012. This form is only required for Applicants who did not electronically submit to HUD a form HUD9902 for the period October 1, 2011 through September 30, 2012, (i.e. Applicants that received approval as a HUD housing counseling agency after September 30, 2012.) HUD will utilize the HUD9902 data in HUD's Housing Counseling System (HCS). It is the responsibility of the Applicant to ensure that the form HUD-9902 attributed to the Applicant in HCS is correct prior to the application due date.

e. SHFA Statutory Authority. SHFAs must submit evidence of their statutory authority to operate as a SHFA, as defined in this NOFA, and must submit evidence of their authority to apply for funds and subsequently use any funds awarded. Applicants should verify that their agency profile information is accurately represented in HUD's Housing Counseling System (HCS) and validate the information prior to submitting the grant application. HUD will contact SHFA Applicants that are new to the program to establish their profiles in the HCS system.

f. Organization Description. Applicants must provide a brief description of their organization of no more than 225 words. This description will appear in the press release issued by HUD announcing the grant awards in the event that the Applicant is funded through this NOFA. Each description should contain: organizational history, purpose and mission, years of service, affordable housing services provided, and agency web address for additional information.

g. External Audits and Investigations. Applicants must provide the most recent audit of financial activities, for example OMB A-133 audit, with completed audit no earlier than its fiscal year 2010. All Applicants not required to complete an OMB A-133 audit must submit their most recent independent financial audit.

h. Narrative Statement. Applicants must provide a narrative statement responding to NOFA, including the data requested in the Excel spreadsheet **HUD9906 Housing Counseling Charts**.

C. Timely Receipt Requirements. The application deadline is 11:59:59 p.m. Eastern Time **March 18, 2013**. Applications must be received by Grants.gov no later than 11:59:59 p.m. Eastern Time on the application deadline date. Received means that the application has been successfully uploaded to the Grants.gov server and the Applicant has received confirmation of successful submission to Grants.gov. Applicants should be aware that hitting the "sign and submit" button to transmit the application does not mean the application has been successfully uploaded to Grants.gov. Only when the upload is complete is the application date and time stamped by the Grants.gov system.

Following receipt by Grants.gov, each application will go through a validation process. If the application fails the Grants.gov validation process, it will be rejected. Please see the FY 2013 **General Section** for instructions for timely receipt, including actions to take if the application is

rejected. Applicants should carefully read the section titled “INSTRUCTIONS ON HOW TO DOWNLOAD AN APPLICATION PACKAGE AND APPLICATION INSTRUCTIONS” in the FY2013 **General Section**. This section contains information on using Adobe Reader, registration requirements, HUD’s timely receipt policies, including grace period policy, and other application information.

D. Intergovernmental Review. The Housing Counseling Program is not subject to Intergovernmental Review.

E. Funding Restrictions. Funding is limited to the eligible activities described in Section III.B.1 of this NOFA. Moreover, this NOFA seeks to minimize duplication with the National Foreclosure Mitigation Counseling (NFMC) Program administered by NeighborWorks America, and to prioritize funding for counseling activities not supported by NFMC. Specifically, grantees and sub-grantees are prohibited from using HUD Housing Counseling grant funds under this NOFA to reimburse housing counseling activity costs for any counseling recipient for which the specific grantee or sub-grantee received NFMC reimbursement. For example, a grantee receiving reimbursement from NFMC for counseling John Doe, cannot also bill the HUD housing counseling grant for costs related to counseling John Doe that may have exceeded NFMC reimbursement.

F. Waiver of Electronic Application. See General Section for instructions. Waiver requests must be submitted to Joel.R.Ibanez@hud.gov.

V. APPLICATION SELECTION PROCESS

A. Scope of Review. HUD will review all applications in accordance with the requirements of this NOFA, the General Section and Housing Counseling Program requirements. HUD may rely on performance, monitoring and audit reports, financial status information, and other information available to HUD to make score determinations for *any* relevant Rating Factor. The Factors for Award, and maximum points for each factor, are outlined below. These factors will be used to evaluate all applications. The maximum number of points available for the Rating Factors is 100 for all applicants. In response to the various factors and sub-factors, Applicants that manage networks of counseling agencies should *not* submit a separate response for each proposed sub-grantee and Branch, but should provide a brief profile of each proposed sub-grantee and branch and a summary response for the Applicant’s entire network, highlighting individual activities, partnerships, needs and/or results when appropriate. Responses to the Rating Factors outlined below will be used to evaluate all applications.

See table below for a summary of the Rating Factors and Sub-factors, their point values and information on whether to use the HUD_9906 Housing Counseling Charts or provide separate narratives.

BONUS POINTS		POINTS	CHART	SEPARATE NARRATIVE
Preferred Sustainable Communities Status		2	Chart A, Columns B-D	N/A
RATING FACTOR		POINTS	CHART	SEPARATE NARRATIVE
Rating Factor 1. Capacity of the Applicant		33		
Sub-factor 1	Capacity	18	Chart A, Columns B-C, E-M	N/A
Sub-factor 2	Performance Reviews/Compliance	7	N/A	N/A
Sub-factor 3	Measuring Client Satisfaction	8	Chart A Columns B-C, E-G, O-R	Only if "x" entered in Column Q on Chart A (See Page 18 of NOFA)
Rating Factor 2. Need/ Departmental Policy Priorities		12		
Sub-factor 1	Needs	8	Chart A Columns B-C, E-G, S-U Chart F Columns A-C	Sub-factor 1d (See Page 19 of NOFA)
Sub-factor 2	Departmental Policy Priorities	4	For Sub-factor 2 (b), Chart F Columns F-G	Sub-factors 2 a, c, d and e (See pages 19-22 of NOFA)
Rating Factor 3. Soundness of Approach/ Scope of Housing Counseling Services		39		
Sub-factor 1	Past Performance – Impact	18	Chart E	Optional. HUD will utilize form HUD9902 data.
Sub-factor 2	Projected Performance – Work Plan	16	Chart A Columns B-C, E-G, V-W Chart B Chart F Columns D-E	Sub-factor 2b (See pages 23-24 of NOFA)
Sub-factor 3	Projected Performance/ Work Plan – Coordination	5	Chart A Column X Chart C	N/A
Rating Factor 4. Leveraging Resources		4		
			Chart D	N/A
Rating Factor 5. Achieving Results and Program Evaluation		12		
Sub-factor 1		10	Chart A Columns Y-AH	Only if "x" entered in Column AH on Chart A (See page 27 of NOFA)
Sub-factor 2		2	N/A	Sub-factor 2 (See page 27 of NOFA)

1. Bonus Points - Preferred Sustainable Communities Status. All Applicants are eligible for two (2) bonus points. See the Section V of the General Section for information regarding “Preferred Sustainable Communities Status” bonus points. To be eligible to receive bonus points, an Applicant is required to obtain a certification from the designated Point of Contact for designated Preferred Sustainability Status Community or the Regional Administrator using form HUD2995 which verifies that the Applicant has met the required criteria. Applicants should indicate on Chart A – (Column D) with an “x” whether the Applicant and/or its sub-grantees and/or funded branches have obtained HUD2995 Certifications. Intermediaries, SHFAs and MSOs must attain copies of the obtained HUD2995 certifications from all the sub-grantees and/or branches for which they checked Column D on Chart A.

2. Rating Factors. The following Rating Factors are applicable to all Applicants. Each Rating Factor and the maximum points available for each factor are outlined below. For all Applicants the maximum total available for the Rating Factors is 100 points.

a. Rating Factor 1: Capacity of the Applicant (33 Points). HUD uses responses to this Rating Factor to evaluate the readiness and ability of an Applicant and proposed sub-grantee and funded branch staff, to immediately begin, and successfully implement, the proposed work plan detailed in Rating Factor 3. HUD will also evaluate how effectively the Applicant managed work plan adjustments that may have been required if performance targets were not met within established timeframes and how often work plan adjustments were required.

(1) Capacity (18 points). In scoring this section, HUD will evaluate the capacity of the Applicant, including proposed sub-grantees and branches, to implement the proposed activities in a timely and effective manner. A higher score will be awarded to Applicants that demonstrate a greater capacity based on the factors delineated in this section. HUD will consider the following “yes or no” factors related to capacity, as outlined in Chart A, Applicant Characteristics, Tab 1: Fifty per cent (50%) or more of counselors received formal housing counseling training in the past two years (not including on-the job training) (Column H); require testing and/or certification for counselors (Column I); offer alternate mode(s) of counseling (e.g. phone, internet, Skype) (Column J); adopt national industry standards (Column K); if services are available in multiple languages (Column L) and in alternate formats that are accessible to persons with disabilities (Column M).

Using the Chart A – Applicant Characteristics (Tab 1), all Applicants must provide the requested information regarding the Applicant itself and proposed sub-grantees and/or funded branches, if applicable. For example, indicate by entering “x’s” in the appropriate column if the Applicant, along with its sub-grantees and/or branches have adopted the National Industry Standards for Homeownership Education and Counseling prior to the NOFA publication date.

<http://www.homeownershipstandards.com/Home/Home.aspx>

Applicants who manage networks of counseling agencies *and* provide direct housing counseling services at the Applicant’s main office must indicate this by including the main office in the list of sub-grantees and branches on Chart A. The main office will be treated as a branch for scoring and funding formula purposes.

(2) **Performance Reviews/Compliance (7 points)**. In scoring this section, HUD will evaluate Applicant compliance with programmatic requirements and oversight results, for the period October 1, 2011 through September 30, 2012.

Applicants will not provide a narrative response to this sub-factor. HUD will utilize its own records to score this factor.

For the Applicant, significant findings on oversight and performance reviews conducted by HUD staff, HUD's Inspector General, or other non-HUD auditing organizations, will be taken into consideration when scoring this section. Significant findings may be findings that suggest an Applicant has operated its agency in a manner inconsistent with Housing Counseling Program requirements, including acts of waste, fraud and abuse of grant funds. HUD will consider significant findings documented during a review(s) and/or audit(s), and incidence of repeat findings, complaints, etc. HUD may also factor in frequency and responsiveness to complaints, the Applicant's responsiveness to findings and implementation of corrective action, grantee performance/reporting, and counseling activity reporting.

(3) **Measuring Client Satisfaction (8 points)**. Scoring of this sub-factor will reward Applicants that measure customer satisfaction. Those applicants that demonstrate a variety of methods and techniques to measure customer satisfaction, including those methods and techniques identified in this section, will be awarded a higher score.

Use Chart A – Applicant Characteristics (Tab 1), to indicate if the Applicant itself, and proposed sub-grantees and/or funded branches, if applicable, measured customer satisfaction during the period October 1, 2011 through September 30, 2012. Indicate if the Applicant, including proposed sub-grantees and branches:

- (a) issued client exit surveys at the end of counseling or education sessions (Column N);
- (b) issued any follow-up client surveys 6 months or more after the counseling was completed (Column O);
- (c) conducted any other type of follow-up 6 months or more after the counseling was completed, such as phone calls, postcards, or emails (Column P);
- (d) used other methods to measure customer satisfaction (Column Q);
- (e) used the results of any of the above customer satisfaction methods to make adjustments to their counseling services (Column R).

Applicants that enter an "x" in "Other" (Column Q) on Chart A – *Applicant Characteristics* (Tab 1) must provide a list or description of other method(s) that the Applicant used to measure customer satisfaction for the period October 1, 2011 through September 30, 2012. Intermediaries, SHFAs or MSOs must provide at least three (3) relevant specific examples of other method(s) used by its sub-grantees and or branches.

b. Rating Factor 2: Need/Departmental Policy Priorities (12 Points). This factor addresses the extent to which there is a need for funding the proposed activities described in the Applicant's work plan, and the degree to which the Applicant's work plan substantively addresses departmental policy priorities.

(1) Needs (8 points). Applicant must report the following data regarding the communities they propose to serve. In scoring this Section, HUD will evaluate the degree to which the applicant addressed the specific needs identified in this factor and, where requested, cited source information, and provided examples and/or brief descriptions of activities proposed to address the needs. Applicants that fail to adequately address the specific needs or provide requested source citations, examples and/or descriptions will not receive full points for this sub-factor.

(a) Rural Communities. In Chart A – Applicant Characteristics (Tab 1), (Column S), indicate if the Applicant, or its sub-grantees and/or branches, if applicable, proposes to serve a community that includes a Rural Area as defined by the U.S. Department of Agriculture at 7 CFR 3550.10. In Chart A, (Column T), also identify if the proposed agency, sub-grantees, and/or branches that serve a Rural Area lacks Internet access at the time of the application.

(b) Geographically Isolated Counseling Agencies. In Chart A – Applicant Characteristics (Tab 1), indicate if the Applicant, or one of its sub-grantees or branch offices, is or will be the only agency, sub-grantee or branch office participating in HUD's Housing Counseling Program that is physically located in the service area of the Applicant, sub-grantee or branch (Column U).

(c) Identifying Impediments to Fair Housing Choice. Successful Applicants will be obligated to affirmatively further fair housing in their use of Housing Counseling grant funds. Therefore, on Chart F (Column B) Applicants must submit a brief description of impediments to fair housing choice in their jurisdiction or service area, and on Chart F (Column C) identify the applicable state or local Consolidated Plan and Analysis of Impediments to Fair Housing Choice or other source of information on impediments to fair housing, including but not limited to discriminatory housing practices under the Fair Housing Act and its implementing regulations at 24 C.F.R. Part 100.

(d) Persons With Disabilities and Limited English Proficiency. Applicants must briefly describe in a narrative their housing counseling activities relevant to the targeted population and the proposed work plan activities that provide meaningful program access to persons with disabilities and persons with Limited English Proficiency (LEP).

(2) Departmental Policy Priorities (4 points). The Departmental policy priorities are described in detail in the **General Section** under Section Appendix B, Policy Priorities. Each Policy Priority addressed below has a point value of two (2) points. An Applicant may address as few or as many of the Policy Priorities as they wish. Regardless of the combination selected, a maximum of four (4) points is available. Applicants that are responding to a Policy Priority that requires a narrative response must limit responses to 500 words per Policy Priority.

To receive credit for a particular policy priority, Applicants must indicate if and describe how its work plan substantively addresses the Policy Priority. In addition, Applicants that are Intermediaries, SHFAs or MSOs that manage a network of sub-grantees or branches must

indicate that one-third or more of their affiliates, sub-grantees and/or Branches meet the relevant criteria, and provide at least three (3) relevant specific examples. Applicants are advised to review the full descriptions of the Policy Priorities in the **General Section** (Appendix B), to assure a complete understanding of each policy priority, prior to responding to this sub-factor. The following Policy Priorities apply to the Housing Counseling Program for the purpose of this NOFA.

(a) **Sustainability.** Applicants seeking a policy priority point must identify the specific eligible activities to be undertaken with the objective of building inclusive and sustainable communities, including but not limited to:

- Giving consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability (*this activity relates to HUD Strategic Goals 1B,1C,2D,3C,3D,4C*) ;
- Improving residents' health and safety, particularly of children and other vulnerable populations, by promoting green and healthy design, construction, rehabilitation and maintenance of housing (*this activity relates to HUD Strategic Goals 3B,4B*);
- Creating and maintaining a database of accessible housing opportunities in the community and marketing such housing opportunities to persons with disabilities, including those who live in segregated, institution settings (*this activity relates to HUD Strategic Goals 2D,3C,4C*);
- Mobility counseling, incorporating regional/metropolitan strategies which result in low poverty and racially diverse communities, coordinates the provision of transportation and education investment with affordable housing development, and seeks to move counseling recipients to existing communities with ready access to employment and health care services (*this activity relates to HUD Strategic Goals 2D,3C,4C*)

(b) **Affirmatively Furthering Fair Housing (AFFH).** HUD is interested in funding housing counseling and related services that seek to create diverse, integrated living patterns by informing persons of housing opportunities in a variety of neighborhoods that are not in areas of poverty concentration or minority concentration. To be eligible for this policy priority point, an applicant must sufficiently address the affirmatively furthering fair housing requirement under Rating Factor 3(2)(c). Then, in Chart F (Columns F and G) propose at least one additional affirmatively furthering fair housing activity that addresses an impediment to fair housing choice in its service area and how it will measure outcomes related to the proposed activity. Applicants must maintain records of these activities. Applicants that simply meet the requirement under Rating Factor 3(2)(c) will not receive a point for this policy priority. See Section III.D.15. for examples of housing counseling activities that affirmatively further fair housing. Housing counseling activities that affirmatively further fair housing include, but are not limited to:

- Providing persons with counseling, education, and/or information on discriminatory housing and mortgage lending practices and the rights and remedies available under federal, state, and local fair housing civil rights laws (*this activity relates to HUD Strategic Goals 1B,1C,1D,2D*);
- Creating and maintaining a database of accessible housing opportunities in the community and marketing such housing opportunities to persons with disabilities,

- including those who live in segregated, institutional settings (*this activity relates to HUD Strategic Goals 3B,4B*);
- Affirmative marketing and outreach to those populations least likely to seek the counseling or education services or information marketed, including those of racial, national origin, or religious groups not normally served by the sponsoring agency. To do so, it may be necessary to conduct marketing and outreach in a broader target area and/or languages other than English. It may also require conduction marketing and outreach in alternative formats for persons with disabilities (e.g. Braille, large print, audio, etc.) (*this activity relates to HUD Strategic Goals 1B,1C,1D,2D*);
 - Provide mobility counseling to help persons move to housing that is not located in areas of poverty concentration or minority concentration, including helping persons identify housing opportunities, helping them connect with landlords, and assisting them with applying for such housing;” (*this activity relates to HUD Strategic Goals 1B,1C,1D,2D*); and/or
 - When housing counselors learn of alleged housing or mortgage lending discrimination that may violate federal, state, or local fair housing or civil rights laws, report the instance to HUD, a state or local Fair Housing Assistance Program (FHAP) agency, or a private fair housing group, and/or provide clients with information on how to file a housing discrimination complaint of their own (*this activity relates to HUD Strategic Goals 1C, 1D*).

To be eligible for this Policy Priority point, Applicants must describe an activity that is proposed in addition to the single activity included in the response to Rating Factor 3(2)(c), which satisfies the affirmatively further fair housing requirement. This Policy Priority point is not available to Applicants that simply satisfy the eligibility requirement described in Rating Factor 3(2)(c).

(c) Capacity Building and Knowledge Sharing. To receive points for this Policy Priority, Applicants must describe in a narrative how they will provide knowledge sharing experiences to their community partners in the design and implementation process that will provide long term benefits and increase the capacity of their community partners. These Policy Priority points will be awarded to Applicants that demonstrate activities that will result in partner organizations gaining skills and technical expertise in the grant subject matter and the management of federal awards, including financial management, project management, and program performance assessment and evaluation. Eligible activities that relate to this Policy Priority include outreach, training and administration (*these activities relate to HUD Strategic Goals 3E, 4E*).

(d) Using Housing as a Platform for Improving Other Outcomes. HUD aims to have HUD programs work in conjunction with other federal, state and local programs to create a synergy which results in improved outcomes for community residents, particularly target populations (elderly individuals, persons with disabilities and homeless persons and families, and very low income, low-income, and moderate- income households). To receive points for this Policy Priority, Applicants must describe in a narrative programs which use housing as a platform for improving outcomes for target populations in the areas of improved educational opportunities and outcomes for adults and children, including children with disabilities and children who are Limited English Proficient as a result of increased housing choices; decreased

commute times as a result of increased housing choices; increased access to health care and health care facilities as a result of increased housing choices; increased access to job training and career counseling services as a result of coordination with other federal, state or local programs; and increased access to social services and benefits as a result of information sharing and coordination with other federal, state and local programs. Eligible activities that relate to this Policy Priority include counseling and education services, outreach, and training (*these activities relate to HUD Strategic Goals 2D, 3C, 3E, 4E*).

(e) **Expand Cross-Cutting Policy Knowledge.** HUD encourages Applicants to partner with colleges and universities and others to devise a means to capture and track not only outcome data for the program activities directly funded through the 2013 NOFA award, but to track the spin-off or secondary impacts that result from improvements made through implementation of housing, economic development or community development programs in other areas such as health, education, safety, self-sufficiency, transportation, sustainability and increased economic and racial diversity in the community or region being served through the HUD program. To receive points for this Policy Priority, Applicants must describe in a narrative how they have established a partnership with the college or university, or other relevant organization and determined what data will be collected and analyzed (*these activities relate to HUD Strategic Goal 4E*).

c. **Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services (39 points).** This factor addresses the quality and effectiveness of the Applicant's past and proposed housing counseling activities. In scoring this Rating Factor, HUD will evaluate the past impact of the Applicant's housing counseling services, the complexity of the projected work plan the Applicant proposes to undertake, and the degree to which the Applicant coordinates its housing counseling services with other organizations and programs.

(1) **Past Performance – Impact (18 points).** To score this factor, HUD will analyze performance and budget for the period October 1, 2011 through September 30, 2012.

(a) **Impact.** In scoring this sub-factor, HUD will evaluate the total number of education participants and housing counseling clients served by the Applicant, during the period October 1, 2011 through September 30, 2012, with all sources of funding. HUD will utilize the form HUD9902 data.

(b) **Budget.** In scoring this sub-factor, HUD will evaluate the Applicant's Housing Counseling Program budget for the period October 1, 2011 through September 30, 2012. Utilizing Chart E – Budget (Tab 5), Applicants must document the budget for their housing counseling program that corresponds to the form HUD9902 submitted by the applicant to HUD for the noted time period. Applicants must also include a detailed breakdown of intermediary expenses, i.e. funds not sub-allocated to sub-grantees and branches, if applicable. Applicants are not required to submit a narrative description/justification of the budget, but are welcome to do so to explain, for example, expenses that did not result in the direct provision of services, or expenses that seem disproportionately high. Applicants that enter a value under the "other" line item on the Chart E *Budget* must provide a narrative explanation of the expense(s). In scoring this sub-factor, HUD may evaluate expenses for direct counseling service provision, the ratio of HUD grant funds to total budget and the cost per client.

(2) **Projected Performance - Work Plan (16 points).** This sub-factor involves the proposed housing counseling services and other activities to be conducted during the period October 1, 2012 through September 30, 2013. In scoring this sub-factor, HUD will consider the types and variety of housing counseling and education services being offered, and other activities occurring in support of the Applicant's housing counseling program. Those applicants that will provide the greatest variety of services and delivery modes, that provide a comprehensive plan for oversight activities, and that demonstrate how they will affirmatively further fair housing in their use of Housing Counseling grant funds will get the highest scores,

(a) **Counseling and Education Services.** Applicants will be evaluated on the reach and complexity of the various types of housing counseling and education services the Applicant proposes to undertake. Using the Chart A – Applicant Characteristics (Tab 1), indicate the service area (Column V) of the Applicant and proposed sub-grantees and branches, and indicate the percentage of the proposed award the applicant intends to sub-allocate to each sub-grantee and funded branch (Column W).

Using Chart B – *Services and Modes* (Tab 2), for each housing counseling service listed in Column A: Indicate under:

- Column B, if one-on-one counseling will provided by the Applicant and under Column C, the number of sub-grantees or branches that will provide one-on-one counseling;
- Column D, if group education will be provided by the Applicant and under Column E, the number of sub-grantees or branches that will provide group education;
- Column F, whether the service will be provided in-person and under column G, the number of sub-grantees or branches that will provide the service in person;
- Column H, if the service will be provided via telephone and under Column I, the number of sub-grantees or branches that will provide the service over the telephone;
- Column J, if the service will be provided over the internet and under Column K, the number of sub-grantees or branches that will provide the service over the internet;
- Column L, whether the service is available in multiple languages and in Column M, the number of sub-grantees or branches that will provide the service in multiple languages.

(b) **Oversight Activities.** All Applicants must provide a brief narrative describing oversight activities that will be performed as part of the proposed work plan.

Intermediaries, MSOs, and SHFAs that sub-allocate funding to sub-grantees and branches must describe network management activities that will be performed as part of the proposed work plan. Include details on the following:

- (i) Plans to train and provide technical assistance to sub-grantees and branches.
- (ii) Procedures to monitor, evaluate and ensure the quality of services provided by sub-grantees and branches, including:
 - How the Applicant verifies whether sub-grantees that are not HUD approved meet or exceed HUD's approval standards.

- How the Applicant will monitor the grant-funded work of sub-grantees and funded branches on an ongoing basis throughout the grant year.
 - How the Applicant will identify and rectify service delivery deficiencies and non-compliance issues in its network.
- (iii) The process through which sub-grantees and funded branches will request and justify disbursements under the grant. Include details on:
- Supporting documentation, including personnel activity reports, required with each invoice;
 - Quality control; and
 - How disbursement decisions are made and recorded.
- (iv) The process used to select proposed sub-grantees and funded branches as well as their corresponding funding levels. If the Applicant proposes increasing its network size for FY 2013, explain the Applicant's readiness and ability to perform the described network management activities for the additional sub-grantees and branches.

LHCAs must briefly describe the process through which they will request and justify disbursements under the grant. Include details on:

- (i) Supporting documentation, including personnel activity reports, required with each invoice;
- (ii) How disbursement decisions are made and recorded;
- (iii) How Applicant will identify and rectify service delivery deficiencies and non-compliance issues; and
- (iv) Quality control of disbursements.

(c) **Affirmatively Furthering Fair Housing.** Successful Applicants are obligated to affirmatively further fair housing in their use of Housing Counseling grant funds. On Chart F (Columns D and E) Applicants must describe at least one activity that addresses an impediment to fair housing choice in its service area and how it will measure outcomes related to the proposed activity. Applicants must maintain records of these activities. See Section III.D.15. for examples of affirmatively furthering fair housing activities.

(3) Projected Performance/Work Plan – Coordination (5 points).

(a) **Housing Counseling-related Network(s)/Collaborative(s).** In scoring this sub-factor, HUD will reward Applicants that actively participate in housing counseling related network(s)/collaborative(s). If the Applicant, or proposed sub-grantees and branches, participate in any local, regional or state housing counseling related networks/collaborative, Utilizing Chart A, *Applicant Characteristics* (Tab 1, Column X), indicate the names(s) of the network(s)/collaborative(s).

(b) **Complementing Other HUD Programs.** Using Chart C - *Other HUD Programs* (Tab 3), all Applicants must indicate (by putting "x's" in Column C) whether the Applicant, or proposed sub-grantees and/or funded branches, provided housing counseling services in conjunction with any of the indicated HUD programs during the period October 1, 2011 through

September 30, 2012. Intermediaries, SHFAs or MSOs proposing to fund sub-grantees and/or branches must also indicate the number of proposed sub-grantees or branches (Column D) that provide housing counseling services in conjunction with the indicated HUD programs.

d. Rating Factor 4: Leveraging Resources (4 Points). HUD Housing Counseling grants are not intended to be the sole source of funds for an Applicant's (or sub-grantee's) housing counseling program. All organizations that receive HUD Housing Counseling grant funds are expected to seek other sources of funding, both private and public, to supplement HUD funding. Points for this factor will be awarded based on the amount of leveraged funding that meets the criteria in this section. Applicants who have no other resources available will receive no points for this factor.

Applicants will be evaluated based on their ability to demonstrate that they have obtained additional *non-federal* resources including direct financial assistance (grants), fees, in-kind contribution, such as services, equipment, office space and labor to support their housing counseling activities, for the period October 1, 2012 through September 30, 2013. Leveraged resources provided by *non-federal* government sources, public or private nonprofit organizations, for-profit private organizations, or other entities committed to providing assistance will be counted toward the Applicant's leveraged funding total. Grantees will be required to maintain evidence that leveraged funds were actually provided to the agency. Files may be reviewed by HUD staff as a part of the performance reviews and on-site monitoring visits.

Do NOT include federal sources such as, but not limited to, National Foreclosure Mitigation Counseling Program (NFMC), Hardest Hit Funds (HHF), Community Development Block Grants (CDBG), Emergency Homeowner Loan Program (EHLPP), Fair Housing Initiatives program (FHIP), and Home Investment Partnerships program (HOME).

Attorneys General Mortgage Settlement funds are not considered Federal and therefore can count toward leveraging.

(1) **Itemize Leveraging.** Utilize Chart D – *Leveraging* (Spreadsheet Tab 4) to provide the following information:

(a) All Applicants must provide an itemized list of all leveraged resources, including in-kind contributions, for the Applicant and each proposed sub-grantee and/or funded branch office. Chart D must include the name of each organization providing funds or in-kind contributions (Column C), type of contribution (Column D), time period funds are available (Column E), use of funds (Column F) and the amount funds (Column G). Applicants that fail to provide this information will not receive any points for this factor. All leveraged resources claimed by an Applicant, including cash and in-kind contributions, must meet all of the criteria set forth in 24 C.F.R. 84.23.

Resources provided by the Applicant that will directly result in the provision of housing counseling services may count as leveraged resources. These funds must also be reflected in the SF424. However, resources provided by the applicant for activities such as down payment and closing costs assistance, IDA programs and emergency services may not be counted and should not be included on Chart D or the SF424.

(b) Fees. 24 CFR Part 214 explains the conditions under which agencies participating in HUD's Housing Counseling Program are permitted to charge fees to counseling recipients. Agencies participating in HUD's Housing Counseling Program are not permitted to charge fees for default counseling or homeless counseling. While agencies are strongly encouraged to aggressively leverage funds from other private and public sources, fee income can be counted as leveraged resources. Fee income should be identified as program income on line "18. Estimated Funding, f. Program Income" of SF-424 "Application for Federal Assistance".

e. Rating Factor 5: Achieving Results and Program Evaluation (12 points). This factor emphasizes HUD's determination to ensure that Applicants meet the commitments made in their applications and grant agreements and assess their performance in achieving agreed upon performance goals. This factor reflects HUD's Strategic Goal to embrace high standards of ethics, management and accountability. In scoring this section, HUD will consider Applicant methodologies used to evaluate overall program performance and whether the Applicant submitted their organization's transition or succession plan. Applicants that utilize a variety of methods and techniques to evaluate performance, including those methods and techniques identified in this Rating factor, will be awarded a higher score.

In responding to this factor, Applicants must indicate how they evaluate program success. Use Chart A – *Applicant Characteristics* (Tab 1) to indicate specific components of evaluation used by the Applicant. Intermediaries, SHFAs or MSOs should also indicate on Chart A specific components of evaluation used by **each** of its sub-grantees.

(1) Components of Evaluation. (10 points). Components of evaluation include whether the Applicant and/or its sub-grantees:

- (a) utilizes board reviews of their performance (Column Y);
- (b) publishes performance data (such as in annual reports, press releases, trade publications, or on the Web) (Column Z). Provide, if applicable, link to published performance data if available online (Column AA);
- (c) uses their client management system (identify CMS in Column AB) to evaluate their performance and measure whether the goals were achieved by:
 - (i) generating reports on achievement of goals for management analysis (Column AC);
 - (ii) using their client management system to record notes for client activity, action plan, financial analysis, and follow-up (Column AD);
 - (iii) tracking grants (Column AE);
 - (iv) performing Quality Control Reviews of client management system data (Column AF);
- (d) pulled credit reports 6 months or more after counseling was completed (Column AG);
- (e) uses other methods of evaluation not listed above (Column AH)

Applicants that put “x’s” in Column AH “*Other Methods of Evaluation*” on Chart A – *Applicant Characteristics* (Tab 1) must provide a list or brief description of the other methods that the Applicant or its sub-grantees, if applicable, use to evaluate program success. Intermediaries, SHFAs or MSOs that provides such information need only provide a list or description with a total of up to three examples of methods that the Applicant and/or its sub-grantees use to evaluate program success.

(2) **Transition or Succession Plan.** (2 points) Applicants must provide a transition or succession plan to ensure continuity of services to consumers in the event that the Applicant or grantee becomes ineligible for continued funding.

B. Review and Selection Process. Two types of reviews will be conducted.

1. Technical Review. First, for a technical sufficiency review will determine whether each application meets the threshold requirements set forth in this NOFA and the **General Section** and whether all required forms have been properly submitted. The **General Section** provides the procedures for corrections to deficient applications.

2. General Review. A second review will evaluate the responses to each Rating Factor outlined above and other relevant information. Applications will be evaluated competitively, and ranked against all other Applicants that applied in the same funding category.

3. Rating Panels. Detailed information on the rating review panels appears in the **General Section**.

4. Minimum Fundable Score. All applications will be scored on a 100 point scale, not including bonus points, if applicable. Applications that receive a total of 75 points or more will be eligible for grant funds awarded under this NOFA. HUD anticipates making awards to all Applicants scoring 75 points or greater, however, all awards will be subject to the availability of funds. In the event that available funds are insufficient to provide grants to all Applicants achieving the minimum fundable score, grants will be awarded in rank order from highest-ranking application to lowest-ranking fundable application until all available funds have been distributed.

5. Funding Methodology. The funding methodology for this NOFA has changed as compared to previous years. This new methodology recognizes that all eligible Applicants already participate in HUD’s Housing Counseling Program and those that met threshold requirements have demonstrated an acceptable level of performance and compliance with programmatic requirements. The new methodology awards agencies a base grant amount determined by the size and nature of their counseling networks, and then augments that amount based on performance, need and other relevant factors. This new funding methodology incentivizes Applicants that sub-allocate funding to sub-grantees or funded branches to increase the size of their counseling networks and for LHCA’s to partner with such Intermediaries and SHFAs.

The amounts used to describe the funding methodology below are estimates based on 2012 appropriations levels, and subject to change at HUD's discretion. Although HUD will use the number of proposed sub-grantees and/or funded branches to determine the total Base Award for each grantee, grantees will determine the actual funding amounts to be distributed to sub-grantees and/or funded branches.

a. Base award.

- (i) For this NOFA, the funding formula will provide a Base Award for successful Applicant that do not make sub-grants or funded branches (excluding Branches of LHCA) of approximately \$13,000.
- (ii) For successful Applicants that do provide sub-grants or fund branches, the Base Award will be calculated using the number and nature of the Applicant's proposed sub-grantees and funded branches (excluding Branches of LHCA and Branches of sub-grantees). For successful Applicants that provide direct counseling services at the Applicant's main office, HUD will count the main office as another sub-grantee or branch for the purpose of this calculation. HUD anticipates awarding approximately \$16,000 per sub-grantee or funded branch not directly approved by HUD and approximately \$18,000 per HUD-approved LHCA sub-grantee.

b. Funding to Provide Support to a Network. HUD may augment the Base Award with additional funds for successful Applicants that are Intermediaries, State Housing Finance Agencies (SHFAs), or Multistate Organizations (MSOs), that sub-allocate funding to sub-grantees or branches (excluding Branches of LHCA and sub-grantees).

c. Competitive funding amount. If sufficient funding is available, a percentage of the highest scoring submissions will receive incentive funding on top of the base funding recognizing the strength of the program.

C. Reallocation of Unallocated Funds. If funds designated for this NOFA remain unallocated after the formulas have been run and award recommendations are determined, HUD may, at its discretion, reallocate those funds to the Housing Counseling Training NOFA, or any other allowable use.

D. Funds Recapture. HUD may recapture any funds unspent in the time allotted. Grantees are required to cooperate with recapture requests within the time period specified with the request. Should grantees fail to cooperate with recapture requests in a timely fashion, this will be recorded and may affect application scoring in future grant competitions. Recaptured funds will be awarded to fund any allowable use.

E. Mergers, Acquisitions and Other Changes in Organizational Structure. Anticipated mergers, acquisitions, or other changes in Grantee form or organizational structure must be reported to the GTR. In the case of a simple name change, HUD may make the award in the name of the newly named entity. In the case of a merger, the new, or merged entity, may be eligible to receive grant funding made to the original Grantee, provided they meet certain conditions, including but not necessarily limited to:

- The new, or merged entity, receives HUD approval as a housing counseling agency and agrees to comply with programmatic requirements, including oversight and reporting;
- The new, or merged entity, demonstrates that its application and work plan, target community, and personnel involved are substantially similar to that of the original Grantee;
- The newly named entity has a DUNS number, has registered in CCR and has passed the IRS check conducted as part of the CCR registration process;
- The Name Check review process has been conducted for the proposed new awardee;
- An amendment to the award agreement is made assigning the award to the new entity is completed; and
- A new LOCCS access form has been filed with the HUD Accounting Office.

VI. AWARD ADMINISTRATION INFORMATION.

A. Award Notices. Following selection, Applicants will receive notification from HUD regarding their application.

1. Publication of Recipients of HUD Funding. HUD's regulations at 24 CFR Part 4 provide that HUD will publish a notice in the Federal Register to notify the public of all funding decisions made by the Department. Please see the **General Section**, Section VIII, D.3 for more information on this topic.

2. Debriefing. See **General Section**.

B. Administrative and National Policy Requirements.

1. Environmental Requirements. In accordance with 24 CFR 50.19(b)(2), (3), (4), (9), (12), (13) of the HUD regulations, activities assisted under this program are categorically excluded from the requirements of the National Environmental Policy Act and are not subject to environmental review under the related laws and authorities.

2. Audit Requirements. Grantees that expend \$500,000 or more in federal financial assistance in a single year (this can be program year or fiscal year) must be audited in accordance with the OMB requirements as established in 24 CFR Part 84. Additional information regarding this requirement can be accessed at the following website: <http://harvester.census.gov/sac>

3. Other Matters.

a. Relocation. See the **General Section**.

b. OMB Circulars and Government-wide Regulations Applicable to Financial Assistance Programs. See the **General Section**.

c. Prohibition Against Lobbying Activities. See the **General Section**.

d. Procurement of Recovered Materials. See the **General Section**.

e. **Executive Order 13279 Equal Protection of the Laws for Faith-Based and Community Organizations.** See the **General Section**.

f. **Salary Limitation for Consultants.** See the **General Section**.

C. **Reporting:**

1. **Fiscal Year Activity Report.** Grantees are required to submit Form HUD9902, Housing Counseling Activity Report, quarterly via HUD's web-based Housing Counseling System (HCS). The information compiled from this report provides HUD with its primary means of measuring program performance.

2. **Transparency Act Reporting.**

a. **Recipient Reporting to Meet the Requirements of the Federal Funding Accountability and Transparency Act of 2006, as amended.**

(1) **Prime Grant Awardee Reporting.** Prime recipients of HUD financial assistance are required to report certain sub-awards in the federal government-wide website www.fsr.gov or its successor system.

Starting with awards made October 1, 2010 prime financial assistance awardees receiving funds directly from HUD are required to report sub-awards and executive compensation information both for the prime award and sub-award recipients, including awards made as pass-through awards or awards to vendors, if (1) the initial prime grant award is \$25,000 or greater, or the cumulative prime grant award will be \$25,000 or greater if funded incrementally as directed by HUD in accordance with OMB guidance; and (2) the sub-award is \$25,000 or greater, or the cumulative sub-award will be \$25,000 or greater. For reportable sub-awards, if executive compensation reporting is required and sub-award recipients' executive compensation is reported through the Central Contractor Registration (CCR) system, the prime recipient is not required to report this information. The reporting of award and sub-award information is in accordance with the requirements of Federal Financial Assistance Accountability and Transparency Act of 2006, as amended by section 6202 of Public Law 110-252, hereafter referred to as the "Transparency Act" and OMB Guidance issued to the Federal agencies on September 14, 2010 (75 FR 55669) and in OMB Policy guidance. The prime awardee will have until the end of the month plus one additional month after a sub-award or pass-through award is obligated to fulfill the reporting requirement. Prime recipients are required to report the following information for applicable sub-awards. This information will be displayed on a public government website pursuant to the Transparency Act:

- (i) Name of entity receiving award;
- (ii) Amount of award;
- (iii) Funding agency;
- (iv) North American Industry Classification System (NAICS) code for contracts/CFDA program for financial assistance awards;
- (v) Program source;
- (vi) Award title descriptive of the purpose of the funding action;

- (vii) Location of the entity (including Congressional district);
- (viii) Place of Performance (including Congressional district);
- (ix) Unique identifier of the entity and its parent; and
- (x) Total compensation and names of top five executives.

For the purposes of reporting into the FFATA Sub-award Reporting System (FSRS) reporting site, the unique identifier is the DUN and Bradstreet Universal Numbering System (DUNS) number the entity has obtained from Dun and Bradstreet, and for Prime awardees the DUNS number registered in the Central Contractor Registration as required by HUD regulation 24 CFR 5.1004.

(2) Prime Grant Awardee Executive Compensation Reporting. Prime awardees must also report in the government-wide website the total compensation and names of the top five executives in the prime awardee organization if:

- (a) More than 80% of the annual gross revenues are from the Federal government, and those revenues are greater than \$25 million annually; and
- (b) Compensation information is not readily available through reporting to the Securities Exchange Commission (SEC.)

(3) Sub-award Executive Compensation Reporting. Prime grant awardees must also report in the government-wide website the total compensation and names of the top five executives in the sub-awardees if:

- (a) More than 80% of the annual gross revenues are from the Federal government, and those revenues are greater than \$25 million annually; and
- (b) This required compensation information is not readily available through reporting to the Securities Exchange Commission (SEC). For applicable sub-awards, if executive compensation reporting is required and sub-award recipients' executive compensation is reported through the Central Contractor Registration (CCR) system, the prime recipient is not required to report this information.

(4) Transparency Act Reporting Exemptions. The Transparency Act exempts any sub-awards less than \$25,000 made to individuals and any sub-awards less than \$25,000 made to an entity whose annual expenditures are less than \$300,000. Sub-awards with a cumulative total of \$25,000 or greater are subject to sub-award reporting beginning the date the sub-award total award amount reaches \$25,000. The Transparency Act also prohibits reporting of any classified information. Any other exemptions to the requirements must be approved by the Office of Management and Budget.

NOTE: For the purposes of FFATA reporting requirements, “prime grant awardee” or “prime grant award” or “grant award” includes awardees of, and awards for, capital advances for the Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities programs. HUD’s terms and conditions to its FY2013 awards will contain requirements related to meeting Section FFATA and Section 872 requirements.

VII. AGENCY CONTACT(S).

A. Technical Assistance and Programmatic Information. For program related information, Applicants should contact housing.counseling@hud.gov. **Hearing and speech-impaired persons** may access the telephone numbers listed below by calling the Federal Information Relay Service at 800 877-8339.

B. Satellite Broadcast. HUD may hold an informational broadcast to provide information about the Housing Counseling Program and this NOFA to potential Applicants. The Housing Counseling Program Office will notify all eligible Applicants regarding the timing view information for any such broadcast.

VIII. OTHER INFORMATION.

A. Information Collection Approval Note. The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520) and assigned OMB control number 2502-0261. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number. Public reporting burden for the collection of information is estimated to average 68 hours per annum per respondent for the application and grant administration. This includes the time for collecting, reviewing, and reporting the data for the application, semi-annual reports and final report. The information collected pursuant to this NOFA will be used for grantee selection and monitoring the administration of funds. Response to this request for information is required in order to receive the benefits to be derived.

B. Environmental. This NOFA provides funding under 24 CFR Part 214, which does not contain environmental review provisions because it concerns activities that are listed in 24 CFR 50.19(b) as categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4231) ("NEPA"). Accordingly, under 24 CFR 50.19(c)(5), this NOFA is categorically excluded from environmental review under NEPA.

Dated: 1/18/13

Carol Galante
 Carol Galante
 Acting Assistant Secretary for Housing—
 Federal Housing Commissioner

[FR-5700-N-14]

Appendix A
State Housing Finance Agencies (SHFAs) and HUD-approved Intermediaries

The following agencies participated in HUD's Housing Counseling program in 2012.

Agency Name	City	State	Phone General	Website
NATIONAL COUNCIL OF LA RAZA	Washington	DC	202-776-1573	http://www.nclr.org
NATIONAL ASSOCIATION OF REAL ESTATE BROKERS- INVESTMENT DIVISION, INC	Emeryville	CA	510-268-9792	http://www.nidonline.org
NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.	Washington	DC	202-677-4324	http://www.nfcc.org
NEIGHBORHOOD REINVESTMENT CORPORATION	Washington	DC	202-220-2300	http://www.nw.org
NATIONAL CAPACD	Washington	DC	510-452-4800	http://nationalcapacd.org
NATIONAL COUNCIL ON AGING (NCOA)	Washington	DC	800-510-0301	http://www.ncoa.org
NATIONAL COMMUNITY REINVESTMENT COALITION, INC.	Washington	DC	202-383-7702	http://www.ncrc.org
MON VALLEY INITIATIVE	Homestead	PA	412-464-4000-4026	http://www.monvalleyinitiative.com
HOUSING PARTNERSHIP NETWORK	Boston	MA	617-720-1999	www.housingpartnership.net
CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.	Boston	MA	617-742-0820	http://www.chapa.org
NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA)	Jamaica Plain	MA	617-250-6222-1238	http://www.naca.com
HOMEFREE - U S A	Hyattsville	MD	301-891-8410	http://www.homefreeusa.org
MISSION OF PEACE	Flint	MI	810-232-8302	http://www.missionofpeace.com
MISSISSIPPI HOMEBUYER EDUCATION CENTER- INITIATIVE	Jackson	MS	601-366-9141	www.mhbec.com

HOMEOWNERSHIP PRESERVATION FOUNDATION	Minneapolis	MN	888-995-4673	http://www.995hope.org
NATIONAL URBAN LEAGUE	New York	NY	212-558-5374	http://www.nul.org
NATIONAL FEDERATION OF COMMUNITY DEVELOPMENT CREDIT UNIONS	New York	NY	212-809-1850-218	www.cdcu.coop/counseling
SPRINGBOARD NON-PROFIT CONSUMER CREDIT MANAGEMENT, INC	Riverside	CA	951-781-0114	http://www.credit.org
CLEARPOINT FINANCIAL SOLUTIONS, INC.	Richmond	VA	804-222-4660	http://www.clearpointcreditcounselingsolutions.org/
NUEVA ESPERANZA, INC.	Philadelphia	PA	215-324-0746-239	www.esperanza.us
RURAL COMMUNITY ASSISTANCE CORPORATION	West Sacramento	CA	916-447-9832-1015	http://www.rcac.org
WEST TENNESSEE LEGAL SERVICES, INCORPORATED	Jackson	TN	731-426-1307	www.wtls.org
CCCS OF GREATER ATLANTA - DBA CREDABILITY	Atlanta	GA	800-251-2227	http://www.credability.org
GREENPATH, INC.	Farmington Hills	MI	888-860-4167	www.greenpath.com
MONEY MANAGEMENT INTERNATIONAL INC.	Sugar Land	TX	866-232-9080	http://www.moneymanagement.org
CATHOLIC CHARITIES USA	Alexandria	VA	703-236-6226	http://www.catholiccharitiesusa.org
CONNECTICUT HOUSING FINANCE AUTHORITY	Rocky Hill	CT	860-571-4396	http://www.chfa.org
RHODE ISLAND HOUSING	Providence	RI	401-457-1130	www.rhodeislandhousing.org
MAINE STATE HOUSING AUTHORITY	Augusta	ME	207-626-4670	www.mainehousing.org
NEW HAMPSHIRE HOUSING FINANCE AUTHORITY	Bedford	NH	603-310-9276	http://www.nhhfa.org

PENNSYLVANIA HOUSING FINANCE AGENCY	Harrisburg	PA	717-780-3907	
OHIO HOUSING FINANCE AGENCY	Columbus	OH	614-466-7970	http://www.ohiohome.org
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY	Lansing	MI	866-946-7432	www.michigan.gov/mshda
VIRGINIA HOUSING DEVELOPMENT AUTHORITY	Richmond	VA	804-343-5534	www.vhda.com
VIRGIN ISLANDS HOUSING FINANCE AUTHORITY	St. Thomas	VI	340-777-4432	http://www.asite.com
MISSISSIPPI HOME CORPORATION	Jackson	MS	601-718-4642	http://www.mshomecorp.com
KENTUCKY HOUSING CORPORATION	Frankfort	KY	502-564-7630-775	www.kyhousing.org
GEORGIA HOUSING AND FINANCE AUTHORITY	Atlanta	GA	404-982-3505	http://www.dca.ga.gov
NEW MEXICO MORTGAGE FINANCE AUTHORITY	Albuquerque	NM	505-843-6880-2222	http://www.housingnm.org
NORTH DAKOTA HOUSING FINANCE AGENCY	Bismarck	ND	701-328-8060	http://www.ndhfa.org
MONTANA BOARD OF HOUSING	Helena	MT	406-841-2851	http://www.housing.mt.gov
SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY	Pierre	SD	605-773-3181	http://www.sdhda.org
IOWA FINANCE AUTHORITY	Des Moines	IA	515-725-4916	www.iowafinanceauthority.gov
IDAHO HOUSING AND FINANCE ASSOCIATION	Boise	ID		http://www.ihfa.org
WASHINGTON STATE HOUSING FINANCE COMMISSION	Seattle	WA	206-287-4449	http://www.wshfc.org

Appendix B Definitions

1. **Affiliate.** A nonprofit organization participating in the HUD-related housing counseling program of a regional or national intermediary, or state housing finance agency. An affiliate is incorporated separately from the Intermediary or SHFA. An affiliate is also:
 - a. Duly organized and existing as a tax-exempt nonprofit organization;
 - b. In good standing under the laws of the state of the organization; and
 - c. Authorized to do business in the states where it proposes to provide housing counseling services.
2. **Applicant.** A HUD-approved housing counseling agency or SHFA applying for a Housing Counseling grant from HUD through this NOFA. The term “Applicant” includes the agency’s branches identified in its application.
3. **Branch.** An organizational and subordinate unit of an LHCA, MSO, Intermediary or SHFA, not separately incorporated or organized, that participates in HUD’s Housing Counseling Program. A branch must be in good standing under the laws of the state where it proposes to provide housing counseling services. A branch cannot be a sub-grantee or affiliate.
4. **Counseling.** Counselor-to-client assistance that addresses unique financial circumstances and housing issues and focuses on ways of overcoming specific obstacles to achieving a housing goal such as addressing a rental dispute, purchasing a home, locating cash for a down payment, being informed of fair housing and fair lending requirements of the Fair Housing Act, finding units accessible to persons with disabilities, avoiding foreclosure, or resolving a financial crisis.
5. **Education.** Formal classes, with established curriculum and instructional goals, provided in a group or classroom setting, or other format approved by HUD, covering one or more of the eligible topics in Section III.C.1. of this NOFA.
6. **Grantee.** A HUD-approved housing counseling agency or SHFA that receives housing counseling funds from HUD through this NOFA. The term “Grantee” includes the agency’s branch or branch offices identified in its application.
7. **HUD HECM Roster Counselor.** A housing counselor that has met the requirements in HUD’s Home Equity Conversion Mortgage (HECM) Counseling Standardization and Roster final rule (24 CFR Part 206) and appears on the HUD HECM Counselor Roster.
8. **Intermediary.** A HUD-approved organization that provides housing counseling services indirectly through its branches or affiliates for whom it exercises control over the quality and type of housing counseling services rendered.
9. **Local Housing Counseling Agency (LHCA).** A HUD-approved housing counseling agency that directly provides housing counseling services

10. **Multi-State Organization (MSO).** A HUD-approved multi-state organization provides housing counseling services through a main office and branches, in two or more states.
11. **State Housing Finance Agency (SHFA).** Any public body, agency, or instrumentality created by a specific act of a state legislature empowered to finance activities designed to provide housing and related facilities and services, through land acquisition, construction or rehabilitation, throughout an entire state. SHFAs may provide direct counseling services or sub- grant housing counseling funds to affiliated housing counseling agencies within the SHFA's state, or both. The term state includes the fifty states, Puerto Rico, the District of Columbia, Guam, the Commonwealth of the Northern Mariana Islands, American Samoa, and the U.S. Virgin Islands.
12. **Sub-grantee.** An affiliate of a HUD-approved Intermediary or SHFA that receives a sub-grant of housing counseling funds provided under a HUD housing counseling grant. All sub-grantees must be identified in the grantee's application. Under certain conditions, including approval by HUD, grantees may amend their sub-grantee list after awards are made. See General Section.
13. **Reverse Mortgage.** A reverse mortgage is a mortgage that pays a homeowner loan proceeds drawn from accumulated home equity and that requires no repayment until a future time.