

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5700-N-22]

Notice of Funding Availability (NOFA) for HUD's Fiscal Year 2013 Housing Counseling Training Grant

AGENCY: Office of the Assistant Secretary for Housing – Federal Housing Commissioner, HUD.

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

SUMMARY: This notice provides information and instructions for the FY2013 Housing Counseling Training Program. This notice is comprised of both the Notice of HUD's Fiscal Year (FY) 2013 Notice of Funding Availability (NOFA), Policy Requirements and General Section (General Section) to HUD's FY2013 NOFAs for Discretionary Programs, published August 8, 2012, and this Program Section to the NOFA.

APPLICATION RECEIPT DEADLINE DATE: The application deadline date is 11:59:59 p.m. eastern time, **April 19, 2013**. Applications must be received by Grants.gov no later than 11:59:59 p.m. eastern time of the application deadline date. See Section IV of the General Section, regarding application procedures, timely receipt requirements, and grace period policy. HUD may issue a technical correction to this NOFA if appropriations are enacted that require HUD to modify the funding criteria or application requirements, or if HUD determines that adjustments to estimated award amounts or timelines are necessary. Any such technical correction will provide detailed instructions for applicants regarding the resubmission of applications.

FOR FURTHER INFORMATION CONTACT: Questions regarding specific program requirements should be directed to housing.counseling@hud.gov. Questions regarding the FY 2013 General Section should be directed to the HUD 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 this number 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. Housing Counseling Training Program.

C. Announcement Type. Initial Announcement.

D. Funding Opportunity Number. The funding opportunity number is FR-5700-N-22. The OMB Approval Number is 2502-0567.

E. Catalog of Federal Domestic Assistance (CFDA) Number. Housing Counseling Training Grants 14.316.

F. Application Deadline Date. The application deadline date is 11:59:59 p.m. eastern time on **April 19, 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, Public Law 112-175 approved on September 28, 2012, but is subject to change based upon receipt of final appropriations from Congress. Approximately \$1.1 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.

FULL TEXT OF ANNOUNCEMENT:

I. FUNDING OPPORTUNITY DESCRIPTION

A. Program Purpose. Single year awards are available to provide, under cooperative agreements with HUD, training activities designed to improve and standardize the quality of counseling provided by housing counselors employed by “participating agencies.” Participating agencies are all housing counseling and intermediary organizations participating in HUD’s Housing Counseling Program, including HUD-approved agencies, affiliates and branches of HUD-approved intermediaries, HUD-approved multi-state organizations, and state housing finance agencies.

The purpose of this assistance is to continue to invest in the creation and maintenance of a professional and effective housing counseling industry that is able to meaningfully assist consumers by arming them with the information they need to make smart housing choices, and maximizes the impact of Federal funding appropriated for HUD’s Housing Counseling Program

The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) requires that individual housing counselors participating in HUD’s Housing Counseling Program shall demonstrate, by written examination, competence in providing counseling in each of the following areas:

1. Financial Management;
2. Property Maintenance;
3. Homeownership and Tenancy;
4. Fair Housing Laws and Requirements;

5. Housing Affordability;
6. Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default.

HUD is developing regulations to address Dodd-Frank counselor certification requirements and encourages housing counselors to seek education on these topics prior to publication of the final rule. This NOFA will require applicants to incorporate these six Dodd-Frank topics in proposed training activities.

HUD recognizes that counselors may specialize in specific housing counseling topics, and that generally counselors will need more than general housing counseling training in order to provide quality services. This NOFA supports the provision of both basic housing counseling training and specialized topics of training to help meet these perceived needs.

B. Procedural Changes. In order to improve communication, streamline program requirements, reduce administrative burdens and prepare for additional program standards, HUD is making a number of procedural changes to this NOFA from past years.

1. Logic Model. The use of the logic model - form HUD-96010 - is eliminated.

2. Quantitative Responses. The application form features less narrative and more quantitative responses in order to reduce time required to complete the application and to score it. Key data points are requested through charts in an excel spreadsheet that is attached as part of the application.

3. Reporting. HUD expects to simplify reporting for the training grant program, but may require new reporting in 2013. These potential changes are not reflected in this notice but would be implemented through the cooperative agreement.

4. Timing of Funding. As another feature of program streamlining, HUD is issuing this NOFA prior to final Congressional appropriations for FY2013 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 appropriation as possible. See Section II A.

D. 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 Subtitle D – Office of Housing Counseling of Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank). The implementing regulations are found at 24 CFR part 214. Additional guidance is provided in HUD Handbook 7610.1, REV-5, dated May 2010.

II. AWARD INFORMATION

A. Available Funds. Partial funding for FY2013 has been provided by Continuing Appropriations Resolution, 2013, Public Law 112-175 approved on September 28, 2012, but is subject to change based upon receipt of final appropriations from Congress. Approximately \$1.1

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. Anticipated Awards. HUD may at its discretion, fund a single organization to deliver the full spectrum of activities eligible for funding, or make multiple awards under this NOFA. HUD also reserves the right to not make any awards.

C. 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.

D. Award Instrument. HUD expects to use a cooperative agreement, but reserves the right to use the award instrument it determines to be most appropriate. All awards will be made on a cost reimbursement basis in accordance with, and subject to, the requirements in OMB Circular A-87, Cost Principles for State, Local, and Indian Tribal Governments, implemented at 2 CFR Part 225; or OMB Circular A-122, Cost Principles for Non-Profit Organizations, implemented at 2 CFR Part 230 as applicable to your organization. These awards are also subject to the administrative requirements established in OMB Circular A-102, implemented at 24 CFR part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local, and Federally Recognized Indian Tribal Governments); OMB Circular A-110 (relocated to 2 CFR, Part 215), implemented at 24 CFR part 84 (Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Organizations); and OMB Circular A-133 (Audits of States, Local Governments, and Non-Profit Organizations), implemented at 24 CFR parts 84 and 85. If an applicant receives an award, it must comply with and must ensure that sub-recipients also comply with the above requirements. OMB circulars can be found at <http://www.whitehouse.gov/omb/circulars/index.html>. Awards made as cooperative agreements may entail significant HUD involvement including, but not limited to, the following items:

- Review and approval of marketing of courses assistance. Work plan changes, including but not limited to increasing the availability of remote training;
- Review and approval of proposed courses, including course materials;
- HUD may provide grantees with counseling content standards. Review and approval of evaluation instruments and methodology for determining value of courses and impact;
- Review and approval of training locations. HUD reserves the right to review and approve training locations as well as the type of training and courses offered; including review to ensure appropriate access is provided for persons with disabilities and persons with LEP; and /or
- Targeting based on special needs;
- Course audit by HUD staff.

If funds are provided subject to a Cooperative Agreement, HUD may also exercise the right to have substantial involvement by conducting monitoring reviews, requesting quarterly reports, approval of all proposed deliverables documented in the applicant's Work Plan or Statement of

Work (SOW), and determining whether the agency meets all certification and assurance requirements.

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

F. Award Period. The term for cooperative agreements awarded under this program will generally be for a period of up to twelve (12) months.

III. ELIGIBILITY INFORMATION

A. Eligible Applicants.

1. Eligible Applicants. Applicants must be a public or private nonprofit organization and must submit evidence of “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code (26 USC 501(a) and (c)(3)). Applicants must have at least two years of experience providing housing counseling training services nationwide to housing counselors employed by housing counseling agencies participating in HUD’s Housing Counseling Program. Applicants may utilize in-house staff, sub-grant recipients, consultants, and networks of local organizations with requisite experience and capacity. HUD strongly encourages the partnering with State Housing Finance Agencies (SHFAs). However, one organization must be designated as the primary applicant. Sub-grantees must be public or private nonprofit organizations and must have “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code [26 USC 501(a) and (c)(3)] or be a SHFA.

The Work Plan must indicate that the applicant is capable of providing part or all of housing counseling training topics listed in section III.C., and all of the topics covered by the Dodd-Frank Act identified in Section I.A.

2. Other eligibility requirements: Applicant and Sub-grantee Status. To receive a grant or sub-grant under this Housing Counseling NOFA, all applicants and sub-grantees must be:

- a) In good standing under the laws and regulations of the state of their organization.
- b) Authorized to do business in the states where they propose to provide housing counseling training services.
- c) In the conducting of in-person training and educational courses, all grantees and subgrantees 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.

- d) Successful applicants must ensure that all training notifications as well as communication during training sessions are provided in a manner that is effective for persons with hearing, visual, and other communications-related disabilities consistent with Section 504 of the Rehabilitation Act of 1973 (24 CFR 8.6), and as applicable, the Americans with Disabilities Act. This includes ensuring that training materials are in appropriate alternative formats as needed, *e.g.*, Braille, audio, large type, sign language interpreters, and assistive listening devices, *etc.* All products and tools for capacity building must be accessible in accordance with Section 504 of the Rehabilitation Act of 1973 (see, for example, 24 CFR 8.6, on effective communications).
- e) **Registration at SAM.gov Requirement.** All grantees and sub-awardees must have a Data Universal Numbering System (DUNS) number. Applicants must also register or update a current registration in the Central Contractor Registration now part of the System for Award Management (SAM), found at <https://www.sam.gov/portal/public/SAM/>. Applicants must have an active registration to receive funding from HUD. The System for Award Management (SAM) is a free web site that consolidates the capabilities you used to find in CCR/FedReg, ORCA, and EPLS. Future phases of SAM will add the capabilities of other systems used in Federal procurement and awards processes. Frequently Asked Questions can be found at <https://www.fsd.gov/app/answers/list>. See Section IV of the General Section for more information.
- f) All applicants and sub-grantees must resolve any 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.
- g) Have no unresolved finding related to HUD or HUD Office of Inspector General oversight of the training program, or otherwise be ineligible for funding as a result of other government audit or oversight.

Applicants may not have been convicted of a violation under federal law relating to an election for Federal office; or an organization which employs individuals who have been convicted of a violation under Federal law relating to an election for Federal office (as defined by the Dodd-Frank Act.

B. Cost Sharing or Matching. Cost sharing or matching is not required.

C. Other

1. Geographic Coverage. Applicants must propose to provide the housing counseling trainings nationwide. The proposed training program must be national in scope.

2. Required activities:

- (1) **Eligible Training Recipients.** Training recipients under the award must be housing counselors employed by housing counseling agencies participating in HUD's Housing Counseling Program.
- (2) **Trainers.** Trainings must be delivered by experienced trainers who have been trained in adult education and have practical experience and/or subject matter expertise in the specific field they are presenting. Multiple trainers can be used for a single course to fulfill these requirements.
- (3) **Open Enrollment.** Training enrollment and assistance provision must be open. For example, enrollment, eligibility and scholarships may not be restricted to affiliates or branches of a specific intermediary or organization, or conducted in a way that favors affiliates or branches of a particular organization.
- (4) **Housing Counseling Training** must not be limited to in-person, but should be offered via a variety of models, to increase ease of access and meet the preference(s) of counselors – including online and web-based training models. Courses that include discussion of Dodd-Frank topics must be offered remotely. Applicants may also choose to offer these courses through additional methods of delivery.
- (5) **Learning Checks.** Regardless of format, training must have learning checks including a final examination that confirm a counselor's participation and measure understanding of course material and learning objectives.
- (6) **Dodd-Frank.** The proposed work plan must describe how the six topics required under Dodd-Frank Act will be incorporated in the applicant's proposed courses. Topics may be all covered as part of a general housing counseling training course or divided over several specialized courses offered by the applicant.
- (7) **Scholarship.** The proposal must include a scholarship element, including assistance with travel, hotel, and/or tuition expenses for eligible housing counselors.
- (8) **Underserved Populations.** All training programs must include a strong emphasis on effectively serving limited English proficient, rural, lower income, and other underserved populations. Affirmative efforts must be made to ensure that existing housing counseling capacity in underserved and underrepresented populations is preserved and expanded. To support the delivery of services in communities where English is not the primary language, the training and testing must be culturally sensitive. Training must be available in non-English languages for counselors who need it.

3. Eligible Activities.

Applicants may propose to develop and implement a comprehensive and ongoing training program for housing counselors working for agencies participating in HUD's Housing Counseling Program. The training program may contain both basic and advanced courses.

Eligible activities may also include ongoing efforts to evaluate training quality and impact, and assess the need for additional training.

An applicant may propose to provide training on one or more of the training topics a-o listed below. The proposed training curriculum must include the Dodd-Frank topics identified under Section I.A., *Program Purpose*. Topics may be all covered as part of a general housing counseling training course or divided into several specialized courses offered by the applicant.

a. General Housing Counseling. Teach counselors the principles and applications of housing counseling from the lender's and the counselor's point of view. Review the skills and tools needed to be an effective housing counselor. Provide overviews of the industry from a national perspective, as well as information about pre- and post-purchase counseling for homeowners, delinquency, and default counseling.

b. Pre-Purchase Counseling. Train counselors in conducting results-oriented individual counseling sessions for prospective homebuyers, including financial literacy, budget analysis, developing corrective action plans and timelines for success, and facilitating progress as customers overcome obstacles and move toward mortgage-readiness. Train counselors regarding state-of-the-art software designed specifically for credit rebuilding, debt reduction, automated budgeting, and down payment savings accumulation. Use sample customer cases to identify obstacles and simulate counseling sessions. Teach counselors to give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability. Teach counselors to conduct educational seminars and advise clients regarding how to avoid predatory lenders and common lending pitfalls. Provide counselors the knowledge and tools to help unwary borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and foreclosure. Train counselors to counsel potential homebuyers to get an independent home inspection before home sale closing, and train counselors in any HUD required home inspection materials, if applicable. Train counselors to help clients manage debt, avoid predatory lenders, and avoid mortgage default. Teach counselors how to read the warning signs of debt problems and how to recognize predatory lenders, as well as identify available resources to help keep homeowners out of financial trouble. Assist counselors with obtaining a thorough understanding of state and federal regulations, including the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2601 *et seq.*) (RESPA) and the Truth in Lending Act (15 U.S.C. 1601 *et seq.*) so they are fully versed in State and local requirements in the counseling service area.

c. Training Counselors on Lending Practices and Financial Analysis. Train counselors in lending practices, analysis of financials, risk elements, and general concepts affecting conventional and government-insured mortgage loan decisions. Provide counselors with effective procedures and techniques to teach clients about financing options and how to choose appropriate loan products and features. Review case studies to illustrate the functional areas of the underwriting process, from the application to the loan sale.

d. Homebuyer Education Programs. Teach counselors how to: deliver a comprehensive homebuyer education program; to use the best materials and methods to train homebuyers with

regard to increasing homebuyer financial literacy; create informed consumers when shopping for a home and mortgage loan; improve one's budget and credit profiles; train counselors to counsel potential homebuyers to get an independent home inspection before home sale closing, and train counselors regarding any HUD required home inspection materials, if applicable; make homebuyers knowledgeable about the Lead Disclosure Rule for pre-1978 homes, EPA's Rehabilitation, Repair, and Paint Rule and the testing available for lead hazards, toxic mold, radon, and other conditions that affect the living environment and can add substantial costs to home owners having to address these issues after settlement; and maintaining one's home and finances after purchase.

e. Foreclosure Prevention. Train counselors on the protocol for counseling homeowners in financial distress. Address all aspects of delinquency and default, including reasons for default, ways to maximize income and reduce expenses, calculating delinquencies, understanding the players in the mortgage marketplace, loss-mitigation options for FHA-insured and other loans, information about foreclosure laws and timelines, tips on effectively intervening with lenders and servicers, managing multiple mortgages or liens, and the pros and cons of refinancing. This training should include information on Federal and other foreclosure prevention programs, such as Making Home Affordable (MHA), Home Affordable Modification Program (HAMP), and FHA-HAMP, as well as how to identify and report loan scams and utilize tools such as *Hope LoanPortal*.

f. Reverse Mortgages. Train counselors about reverse mortgages for elderly homeowners. Teach them to understand products and programs, analyze plans, compare their costs and benefits, and identify alternatives. Also, review relevant counseling skills and ethics.

g. Non-Delinquency Post Purchase. Train counselors in how to advise individuals and conduct workshops aimed at ensuring the long-term success of new homebuyers, including home maintenance and repair, lead safety for pre-1978 homes (including EPA's Rehabilitation, Repair, and Paint Rule), financial literacy and management, insurance, and record keeping.

h. Counseling Individuals and Families that are Homeless or at Risk of Becoming Homeless. Train counselors about the various social services available to which they should be referring homeless and potentially homeless families and individuals. Provide information on federal, state, and local homeless programs and how clients can access these programs. Share strategies on how to partner with local public service providers to ensure that clients receive attention and assistance quickly and efficiently. Review the unique characteristics of the homeless population to help counselors understand the types of financial literacy, physical, and social problems facing the families and individuals who seek their assistance.

i. Disaster Victims Counseling. Train counselors about the unique circumstances faced by disaster victims including: counseling homeowners in financial distress, mortgage related counseling, default and delinquency, loss-mitigation options for FHA-insured and other loans, information about foreclosure laws and timelines, alternative housing, Federal Emergency Management Agency (FEMA) services and emergency housing (HUD homes).

j. HUD's Housing Counseling Program Requirements. Train counselors about the requirements of HUD's Housing Counseling Program, including the delivery of homeownership counseling and education for local, national, regional and state housing counseling agencies, reporting, the Housing Counseling System (HCS), oversight, and record keeping.

k. Housing Counseling Program Management. Train managers and future managers about opportunities to diversify funding sources; recruiting, managing, and retaining counseling staff; performing contract reviews and programmatic assessments; marketing to a variety of target audiences; complying with civil rights requirements for recipients of federal financial assistance; maintaining focus on quality assurance and higher proficiency; increasing capacity; and efficiently managing case files utilizing a variety of time management techniques.

l. Rental Housing. Train counselors in how to educate individuals on how to secure and maintain residence in rental housing, tenant/landlord responsibilities, Lead Disclosure Rule requirements and lead safety awareness, state and local laws, the eviction process, budgeting, and how to access rental assistance programs. Teach counselors to give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability. Train counselors regarding mobility counseling, for example: promoting strategies which result in moves to low poverty and racially diverse communities, closer to jobs, quality education, health care and other services; outreach and recruitment of landlords, owners and developers in diverse communities of opportunity; and outreach to community organizations that can provide support to families to solicit their involvement, identify available housing, and link families to services and other support in diverse communities of opportunity.

m. Federal Housing Administration (FHA). Train housing counselors about FHA-insured financing, including minimum requirements of FHA loans, loan limits, advantages of financing through FHA, HUD foreclosed properties, FHA appraisal requirements, sections 203k, 203b, and 203h of the National Housing Act (NHA), and Home Equity Conversion Mortgage (HECM) at section 255 of the NHA.

n. Fair Housing/Lending and Civil Rights. Train housing counselors how to provide households with information, counseling and/or education on discriminatory housing, lending and insurance, practices and the rights and remedies available under federal, state and local fair housing laws. Train housing counselors how to provide households with the name and contact information for local fair housing groups or government agencies that enforce fair housing laws. Train housing counselors to make persons aware of innovative housing design or construction to increase access for persons with disabilities. Train housing counselors on requirements to provide effective communication to persons with limited English proficiency and persons with disabilities. The contact information for the HUD Office of Fair Housing and Equal Opportunity is:

- 1-800-669-9777 (Toll free)
- 1-800-927-9275 (TTY)
- www.hud.gov/fairhousing

o. Fair Lending Abuse and Mortgage Fraud Counseling. Train housing counselors about how to identify and counsel regarding fair lending abuse and mortgage fraud, including loan documentation review. Familiarize counselors with the requirements of the Fair Housing Act, truth in lending laws, predatory lending laws, and their companion statutes and regulations as they apply to housing providers, mortgage lenders, realtors, homebuilders, public agencies, and nonprofit organizations. Train housing counselors in how to provide guidance and assistance to the client regarding identifying fair lending abuse, loan scams, and mortgage fraud, filing a formal complaint and pursuing a formal investigation with the appropriate authorities under these laws, for example with the Loan Modification Scam Prevention

Network: <http://www.preventloanscams.org> and the HUD Office of Inspector General (OIG)

Hotline:

- toll-free at 800-347-3735
- fax 202-708-4829
- E-mail: hotline@hudoig.gov.

3. Threshold Requirements.

a. Applicants must meet the Threshold requirements in the General Section and the registration requirements to successfully submit an application through Grants.gov.

b. Applicants must also meet the following programmatic threshold requirements in addition to the eligibility requirements described in Section III of this program NOFA:

- (1) OMB A-133. Applicants must be in compliance with OMB A-133 audit filing requirements by the application due date, and must have addressed significant audit findings, if applicable, by the application due date. Those that are not in compliance will not be eligible for this NOFA.
- (2) Resolution of Outstanding Civil Rights Matters. See the **General Section III.C.2.d.**
- (3) Debarment and Suspension. See **General Section.**
- (4) Delinquent Federal Debt. See **General Section.**
- (5) False Statements. See **General Section.**
- (6) Compliance with third party certifications and licensing. Agencies must be in compliance and not in default under any applicable state or other licensing and certification requirements. HUD will review individual circumstances upon request.

1. Additional Requirements. Agencies selected as grantees must comply with the following requirements:

a. Salary Limitation for Consultants. See **General Section.**

b. Accessibility. In the conduct of training and educational courses, 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.

Regarding accessible technology, HUD requires its funding recipients to adopt the goals and objectives of Section 508 of the Rehabilitation Act of 1973 by ensuring, whenever electronic and information technology (EIT) is used, procured, or developed, that persons with disabilities have access to and use of the information and data made available through the EIT on a comparable basis as is made available to and used by persons without disabilities. (See the accessible technology requirements in the **General Section III.C.5.f.**)

c. Effective Communication. Successful applicants must ensure that all training notifications as well as communication during training sessions are provided in a manner that is effective for persons with hearing, visual, and other communications-related disabilities consistent with Section 504 of the Rehabilitation Act of 1973 (24 CFR 8.6), and as applicable, the Americans with Disabilities Act. This includes ensuring that training materials are in appropriate alternative formats as needed, *e.g.*, Braille, audio, large type, sign language interpreters, and assistive listening devices, *etc.* All products and tools for capacity building must be accessible in accordance with Section 504 of the Rehabilitation Act of 1973 (see, for example, 24 CFR 8.6, on effective communications).

d. Reports. All grant recipients will be required to report to HUD on a quarterly basis, unless otherwise specified in the cooperative agreement.

e. Code of Conduct. Applicants that are subject to 24 CFR parts 84 and 85 (including most nonprofit organizations and state, local, and tribal governments or government agencies or instrumentalities that receive federal awards of financial assistance) are required to develop and maintain a written code of conduct See 24 CFR 84.42 and 85.36(b)(3). The code of conduct must prohibit real and apparent conflicts of interest that may arise among employees, officers, or agents; prohibit the solicitation and acceptance of gifts or gratuities by an organization's officers, employees and agents for their personal benefit in excess of minimal value; and outline administrative and disciplinary actions available to remedy violations of such standards. Self-recusal will not eliminate a potential or apparent conflict of interest. Prior to entering into an agreement with HUD, the applicant will be required to submit a copy of its code of conduct and describe the methods it will use to ensure that all officers, employees, and agents of the organization are aware of the code of conduct.

f. Financial Management Systems. Applicants selected for funding must provide documentation demonstrating that the applicant's financial management systems satisfy the requirements in the applicable regulations at 24 CFR 84.21(b) and 85.20(b). Consistent with the requirements of the Single Audit Act Amendments of 1996 (31 U.S.C. 7501-07), if the applicant expended \$500,000 or more in federal awards in its most recent fiscal year, such documentation must include a certification from, or a copy of, the most recent audit by the applicant's independent public accountant attesting to the fact that the applicant maintains internal controls over federal awards, complies with applicable laws, regulations, and contract or grant provisions, and prepares appropriate financial statements. The applicant will have at least 30 calendar days to respond to this requirement. If an applicant does not respond within the prescribed time or responds with insufficient documentation, then HUD may determine that the applicant has not met this requirement and may withdraw the award offer. If an applicant has not expended \$500,000 or more in federal awards in its most recent fiscal year, HUD, or its assignee may conduct an audit of the applicant's financial system. HUD will work with the applicant to meet federal financial management system standards prior to HUD releasing funds.

g. Indirect Cost Rate. Applicants must also submit documentation establishing the organization's indirect cost rate. Such documentation may consist of a certification from the most recent audit or indirect cost rate agreement by the cognizant federal agency or an independent public accountant. If the organization does not have an established indirect cost rate, the organization 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 an award. Applicants that do not have a previously established indirect cost rate with a federal agency shall submit an initial indirect cost rate proposal immediately after the applicant is advised that it will be offered an award. If an applicant does not have an established indirect cost rate, and there is no other cognizant federal agency, or HUD is the cognizant federal agency, HUD will set the rate based upon the submission of an acceptable indirect cost rate proposal. If a proposal is not submitted within three months of award, HUD may suspend work or terminate for noncompliance with requirements. OMB Circular A-122, implemented at 2 CFR 230, sets forth the requirements to determine allowable direct and indirect costs and the preparation of indirect cost proposals. The circular can be found at <http://www.whitehouse.gov/omb/circulars>.

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

i. Ensuring the Participation of Small Businesses, Small Disadvantaged Businesses, and Women-Owned Businesses. See the **General Section**.

j. Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency (LEP). Housing counseling training organizations 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). See the **General Section III.C.3.c**.

k. Executive Order 13279, Equal Protection of the Laws for Faith-Based and Community Organizations. HUD is committed to full implementation of Executive Order 13279 in the operation of its programs. See the **General Section III.C.3.g**.

l. The Americans with Disabilities Act of 1990 (42 U.S.C. 12101 et seq.), the Age Discrimination Act of 1975 (42 U.S.C. 6101 et seq.), and Title IX of the Education Amendments Act of 1972 (20 U.S.C. 1681 et seq.).

m. 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.5 of the General Section for the actions you must take to address this requirement. To meet this requirement, in the narrative responses to the rating factor 3 b (5), applicants must describe the organization's training, outreach and other activities that affirmatively market fair housing information, including:

- Training counselors to provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing laws. Training counselors to provide households with names and contact information for local fair housing groups or government agencies that enforce fair housing laws;
- Training counselors to make persons aware of innovative housing design or construction to increase access for persons with disabilities;
- Training counselors to develop a system to share information about possible discrimination and, when there is information that suggests that systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider; training counselors to affirmatively market counseling and education services to those least likely to apply;
- Training counselors to conduct affirmative fair housing marketing, including making persons aware of new or rehabilitated housing in a manner that provides greater housing choice or mobility for persons in classes protected by the Fair Housing Act;
- Training counselors to affirmatively market accessible housing opportunities in integrated settings, including to people with disabilities who live in segregated, institutional settings; and/or

- Training counselors to create, maintain, and market a database of accessible housing for persons with disabilities;

For more information about how this requirement may be met for this grant, see Rating Factors 2 and 3 in Section V below.

n. Compliance with Fair Housing and Civil Rights Laws. See the **General Section III.C.5.**

o. Name Check Review. See the **General Section.**

IV. APPLICATION AND SUBMISSION INFORMATION.

A. Requesting 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 help line at 800 518-GRANTS or e-mail 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. Applicants are limited to a total of 50 double-spaced, 12-point font, single-sided pages for the narrative portion. Course descriptions including summaries, learning objectives, learning measures/ test questions, and handouts or other student aids are excluded from the page limitation. Pages in excess of the size limit will not be read. Number the pages of the narrative statements and include a header that includes the applicant's name and the Rating Factor number and title. 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 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.

Valid file names may only include the following **UTF-8 characters**:

- **A-Z, a-z, 0-9, underscore (_), hyphen (-), space, period.**

If applicants use any other characters when naming their attachment files their

applications will be rejected.

2. Application Checklist. The Application Checklist indicates forms, information, certifications and assurances that apply to this NOFA.

a. SF424_Application_for_Federal_Assistance In block 8.d of the form, applicant must include a 9-digit number for the applicant's zip code. Please be sure to check your DUNS number and ensure that it is listed on SAM.gov with an active registration, and 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.

3. Organization Description. Applicants must provide a brief description, no more than 225 words, as they would like it to appear in the press release issued by HUD in the event that the applicant is funded through this NOFA. Each description should contain: name of organization; organizational history; purpose and mission; years of service; affordable housing services provided; number of clients served to date; and agency web address for additional information.

4. Nonprofit Status. Each applicant is required to submit, for itself and for any organization with which it is partnering for the purpose of this NOFA, a legible copy of the document that supports the applicant's claim to be a tax exempt nonprofit organization (for example, a 501(c)(3) determination letter issued by the IRS). The documentation must contain the official name, address, and telephone number of the legal authority that granted the tax exemption.

5. Narrative Statements. Provide narrative statements addressing the Rating Factors in section V below. Responses to the rating factors should provide HUD with detailed quantitative and qualitative information and relevant examples regarding the housing counseling training and other work of the organization that is related to the proposed activities. These narrative statements will be the basis for evaluating the application. Applicants should clearly label each narrative with the Factor Title and number related to the response. When creating file names, please follow the directions in the **General Section**. Carefully reading the directions in the General Section can make a difference in getting an award or not.

C. Deadline Date and Timely Receipt Requirements. The application deadline is 11:59:59 p.m. eastern time on **April 19, 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 the 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 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 information.

D. Intergovernmental Review. This NOFA is excluded from the requirement of an Intergovernmental Review.

E. Funding Restrictions. Funding is limited to the eligible activities described in Section III.C.2 of this NOFA.

F. Other Submission Requirements. Applications must be received by Grants.gov no later than the established deadline date and time. See Section IV of the **General Section** for further information on HUD’s timely receipt and grace period policy. Applicants interested in applying for funding under this NOFA must submit their applications electronically or request a waiver from the electronic application requirement.

Applicants must submit their waiver requests in writing using email. Waiver requests must be submitted no later than 15 business days prior to the application deadline date and should be submitted to *housing.counseling@hud.gov*.

If granted a waiver, the notification will provide instructions on where to submit the application and how many copies are required. Paper copy applications must be received by the deadline date. HUD will not accept a paper application without a waiver being granted. HUD will not accept entire applications submitted by fax or email. Applications coming to HUD Headquarters have to be received in time to allow for scanning of mail on the HUD loading dock. That facility closes at 5 p.m. Eastern Time so it is advised that program offices take into account traffic at the scanning site and allow some extra time. Field offices generally close at 4 or 4:30 p.m. local time. Applicants that receive a waiver to submit a paper application are not exempt from the requirement to have a DUNS number and active registration in CCR.

V. APPLICATION REVIEW INFORMATION

A. Criteria. Applications will be evaluated competitively according to the Factors for Award described below, and ranked against all other applicants. See table below for a summary of the Rating Factors and Sub Factors, their point values and information on whether to use the charts or provide separate narratives.

BONUS POINTS		0	CHART	NARRATIVE
N/A		N/A	N/A	N/A
RATING FACTOR		POINTS	CHART	NARRATIVE
RF1	Capacity of the Applicant	33		

RF1 SFa.	Capacity/Experience of Organization	17	Chart A, Columns A-P except N	Sub factors a.i.1,2,3,4 (See page 35-36 of NOFA)
RF1 SFb.	Performance/Grant Requirements	14	N/A	Only if applicant has not received a HUD HC Training grant for HUD FY 12 Sub factors b.1,2,3 (See page 36-38 of NOFA)
RF1 SFc.	Measuring Student Satisfaction	6	Chart A Column K	Sub factor c. (See page 38 of NOFA)
RF2	Need/Extent of the Problem	14		
RF2 SFa.	Needs Data	12	N/A	Sub-factor a. (See Page 38-40 of NOFA)
RF2 SF2	Departmental Policy Priorities	2	N/A	Sub-factors b. 1-5. (See page 40-45 of NOFA)
RF3	Soundness of Approach/ Scope of Housing Counseling Training Services	38		
RF3 SFa	Past Performance -Impact	5	Chart A, Column N	Sub-factor a. 1-2 (see page 46 of NOFA)
RF3 SFb.	Work Plan	19	N/A	Sub-factor b. 1-5 (See page 46-50 of NOFA)
RF3 SFc.	Scholarships and Fees	5	N/A	Sub-factor c. 1-2 (See page 50-51 of NOFA)
RF3 SFc.	Coordination/Networking	5	N/A	Sub-factor d. 1-2 (See page 51 of NOFA)
RF4	Leveraging Resources	5		
RF4 SF1	Itemize Leveraging		Chart B	Sub factor (1) a b (See page 51-53 of NOFA)
RF5	Achieving Results and Program Evaluation	10		
RF5 a.	Evaluation Plan	8	N/A	Sub-factor a. 1-2 (See page 54 of NOFA)
RF5 SFb	Succession Plan	2	N/A	Sub-factor b (See page 55 of NOFA)

1. Factors For Award Used to Rate and Rank Applications.

a. The factors for award, and maximum points for each factor, are outlined below. These factors will be used to evaluate applications. The maximum score is 100 for all applicants. The *Preferred Sustainable Communities Status* bonus points are not applicable to this NOFA.

b. HUD may rely on other information, such as performance reports, financial status information, monitoring reports, audit reports and other information available to HUD in making score determinations under any Rating Factor.

2. Rating Factor 1: Capacity of the Applicant (33 Points).

HUD uses responses to this rating factor to evaluate the applicant's readiness to begin and ability to implement the proposed work plan detailed in Rating Factor 3.

a. Capacity / Experience of Organization (17 Points). In rating this sub-factor, HUD will consider the extent to which the applicant clearly demonstrates past housing counseling training experience necessary to successfully implement the proposed work plan.

i. Using Chart A, all applicants must provide the requested information for all housing counseling courses including those required for certifications such as foreclosure and advanced foreclosure certification that the applicant and any applicant partners provided between October 1, 2011 and September 30, 2012. See Rating Factor 3a,(2) *Past Performance, Impact – Cost Per Student* for instructions on completing Chart A, Column N, Cost Per Student.

Also indicate in the narrative response:

- 1) Total years of experience providing housing counseling training and total number of housing counselors that have participated in your training program since its inception;
- 2) Total years of experience providing online interactive or non-interactive, or other forms of remote training;
- 3) Average years of housing counseling trainer experience for proposed trainers.
- 4) Relevant experience providing training in a manner that is effective for persons with disabilities and persons with limited English proficiency.

b. Performance/Grant Requirements (14 Points).

Applicants that did not receive a HUD Housing Counseling grant or HUD Housing Counseling Training grant for the period October 1, 2011, to December 31, 2012, must provide a response to this sub-factor. Previous HUD grantees **may respond to this sub factor, but aren't required to do so**, as HUD may utilize its own records to score regarding these compliance issues.

In scoring this section, HUD will evaluate performance relative to goals and how well the applicant has satisfied the requirements, including reporting, on HUD or other grants received. If an applicant has not received a HUD Housing Counseling Training grant for the period October 1, 2011 to September 30, 2012, the applicant should base its response on activities and requirements under HUD's Housing Counseling Program, other HUD grants, or other sources of funding, such as other federal, state, local, or other awards. For non-HUD training grants, provide contact information of funders.

(1) Goals and Accomplishments. Characterize performance relative to HUD Housing Counseling Training Logic Model used for FY2012 training grant awards or other goals set for

the period 10/1/11 - 09/30/12. Indicate whether goals were met, and explain why there were not, if applicable.

(2) **Requirement Compliance.** Describe performance with regard to the timeliness and completeness with which the applicant satisfied reporting and other requirements, such as Logic Model, quarterly and final reports, and grant execution requirements.

(3) **HUD Oversight / Audits.** Significant findings on oversight and audits conducted by HUD staff or HUD's Inspector General 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 or other HUD program requirements, including waste, fraud and abuse of grant funds and fair housing or other civil rights requirements. HUD will develop and apply a scoring scale based on the number of significant findings documented during a review(s) and/or audit(s), and incidence of repeat findings, complaints, etc. HUD will also factor in the applicant's responsiveness to findings and implementation of corrective action, as well as substantiated complaints received about the organization.

c) Measuring Student Satisfaction (6 points)

Scoring in this section will reward applicants that measure student satisfaction and make course and/or test adjustments as a result of student feedback. In addition to providing the information requested in Chart A, applicants must:

- describe the process to collect student satisfaction data,
- summarize data collected for the period October 1, 2011, to September 30, 2012
- attach a copy of the data collection instruments utilized, if applicable
- describe the course and/or test adjustments made as a result of student feedback for the period October 1, 2011 to September 30, 2012.

3. Rating Factor 2: Need / Extent of the Problem (14 Points).

This factor addresses the applicant's assessment of the need for training services for housing counselors and the extent to which the proposed activities described in response to Rating Factor 3 address HUD's Departmental Policy Priorities.

a. Needs Data (12 Points)

Answer the following:

- Estimate the total number of counselors that may require general housing counseling training in FY2013. Explain how the applicant estimated this number.
- Identify the top 25 metropolitan statistical areas in the United States with greatest concentration of HUD participating housing counseling agencies that proposed services will be made available to.
- Identify the top 10 MSAs with the highest scarcity of housing counseling resources, based on overall population versus the number of HUD participating housing counseling agencies.

- **Rural Communities.** Estimate the percentage of total counselors to be served under this grant award that reside in a rural community. Also indicate which rural communities do not have access to internet at the time of the application, if known. Indicate how the applicant proposes to train housing counselors located in rural areas, as defined by the U.S. Department of Agriculture. Visit <http://ecfr.gpoaccess.gov> and enter CFR (Title 7, Section 3550.10) for full definitions.
- **Persons with Disabilities and LEP.** Applicants must describe how its housing counseling training activities will provide accommodation and meaningful access to persons with disabilities and persons with Limited English Proficiency (LEP).
- Describe and document the overall need and demand for online housing counseling training.
- **Aggregate Needs Statement.** Explain how applicant will incorporate the training needs described above for determining delivery method, locations to offer classroom training if applicable, and awarding scholarships. Applicants should apply this methodology in detail when responding to Rating Factor 3 b. (3), *Scholarships*.

b. Departmental Policy Priorities (2 Points).

The Departmental policy priorities are described in detail in the General Section under Section I.B. Policy Priorities. The total number of points an applicant can receive under this sub-factor is two (2). Each policy priority addressed below has a point value of one (1) point. An applicant may address as few or as many of the policy priorities as they wish. It is up to the applicant to determine which combination of the policy priorities is addressed. Regardless of the combination selected, a maximum of two (2) points is available. Applicants must limit responses to 500 words per Policy Priority.

The following policy priorities apply to the Housing Counseling Training grant for the purpose of this NOFA. Indicate if, and describe how, the applicant's work plan substantively addresses the departmental policy priority. Applicants are advised to review the full descriptions of the policy priorities in the **General Section** (see Section I.B.), to assure a complete understanding of each policy priority, prior to responding to this sub-factor.

(1) 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:

- (a) Educate counselors how to provide 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*);
- (b) Educate counselors how to improve 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*);

(2) Affirmatively Furthering Fair Housing (AFFH). HUD is interested in funding housing counseling training and testing services that seek to prepare counselors to help create diverse, integrated living patterns and afford residents an opportunity to live in a variety of neighborhoods and not be confined to affordable housing choices in areas of high poverty or areas which are not racially or ethnically diverse. Training and testing activities must focus on preparing counselors to provide practical social and other supports for households considering or undertaking a cross-racial or cross-ethnic move to high opportunity communities, for example helping individuals and families find and apply for housing in diverse communities. Training information may also include fair housing rights and information on HUD and local Fair Housing Assistance Programs to investigate potential fair housing violations. Applicants must not only identify the specific training activities to be undertaken, but must also describe measureable and quantifiable outcomes related to the activities proposed in support of the AFFH requirements. Housing counseling training and testing activities that affirmatively market fair housing information include, but are not limited to, training counselors to:

- (a) Educate counselors on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing laws. Train and test counselors to provide households with the names and contact information for local fair housing groups or government agencies that enforce fair housing laws (*this activity relates to HUD Strategic Goals 1A,1B,1C,2A,2D,4C,4E*);
- (b) Educate counselors to make clients aware of innovative housing design or construction to increase access for persons with disabilities (*this activity relates to HUD Strategic Goals 3B,4B*);
- (c) Educate housing counselors how to develop a system to share information about possible discrimination and, when there is information that suggests that systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider (*this activity relates to HUD Strategic Goals 1C, 1D*);
- (d) Affirmatively market counseling and education services to those least likely to apply (*this activity relates to HUD Strategic Goals 1B,1C,1D,2D*);
- (e) Educate counselors how to conduct affirmative fair housing marketing, including making persons aware of new or rehabilitated housing in a manner that provides greater housing choice or mobility for persons in classes protected by the Fair Housing Act (*this activity relates to HUD Strategic Goals 1B, 1C, 1D, 2D*);

- (f) Affirmatively market accessible training opportunities in integrated settings, including counselors with disabilities (*this activity relates to HUD Strategic Goals 2D,3C,4C*); and
- (g) Educate housing counselors how to create, maintain, and market a database of accessible housing for persons with disabilities (*this activity relates to HUD Strategic Goals 2D, 3C, 4C*).

To be eligible for this policy priority point, applicants must describe in the response to this factor an activity that is in addition to the response to Rating Factor 3b(4) that satisfies the eligibility requirement to affirmatively further fair housing. In other words, to receive the point for the AFFH Departmental Policy Priority, applicants must address sufficiently the affirmatively furthering fair housing submission requirement under Rating Factor 3b(4) then propose additional Housing Counseling training and testing activities that address the criteria specified in this sub-factor. Applicants must not only identify the specific training activities to be undertaken, but must also describe how they will measure and quantify outcomes related to the activities proposed in support of the AFFH requirements.

(3) Capacity Building and Knowledge Sharing. To receive a point for this policy priority, applicants must describe how they will provide knowledge sharing experiences to their applicant partners in the program design and implementation process that will provide long-term benefits and increase their capacity. A point 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 managing federal awards, including financial management, project management, and program performance assessment and evaluation. Eligible activities that relate to this priority include outreach, training and administration (*these activities relate to HUD Strategic Goals 3E, 4E*).

(4) Using Housing as a Platform for Improving Other Outcomes. HUD is interested in having 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 special populations (elderly individuals, persons with disabilities and homeless persons and families, and very low income, low-income, and moderate-income households). HUD will provide a policy priority point to applicant 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 as a result of increased housing choices; decreased travel times from work to employment 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 priority include training regarding counseling/education services, outreach, training and administration (*these activities relate to HUD Strategic Goals 2D, 3C, 3E, 4E*).

(5) 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 training NOFA award, but to track the spin-off or secondary effects 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 a point for this policy priority, the applicant must have established a partnership with the college or university and determined what data will be collected and analyzed and the documentation provided to HUD for review and approval prior to dissemination (*these activities relate to HUD Strategic Goal 4E*).

4. Rating Factor 3: Soundness of Approach / Scope of Housing Counseling Training Services (38 Points).

This factor addresses past performance and the quality and effectiveness of the proposed work plan. In rating this factor, HUD will evaluate the extent to which the applicant presents a detailed and sound approach for providing the proposed services. HUD will also evaluate the extent to which the applicant demonstrates the cost-effectiveness of its activities, and convincingly explains how the proposed activities will yield long-term results.

a. Past Performance - Impact (5 points). To score this factor, HUD will analyze the budget and cost per student for the period October 1, 2011 through September 30, 2012.

(1) Budget. HUD will evaluate the applicant's submitted detailed, comprehensive budget from all funding sources for the period October 1, 2011 through September 30, 2012. At a minimum, the budget must include salaries, fringe and other benefits, consultant expenses, travel, rent, phone, postage, supplies, technology/equipment, and indirect costs for administration of the applicant's FY2012 training program. If applicable, the budget should also highlight sub-grants or allocations to partnering organizations. Applicants must explain expenses that did not result in the direct provision of training services and expenses that seem disproportionately high.

(2) Cost per Student. For each course identified in Chart A, Column A, Course Name, calculate the cost per student by prorating the total training budget submitted under (1) above to each course and dividing this amount by the total number of students that participated in each course. Complete Column N of Chart A based on this calculation. Explain any factors that may have impacted the cost per student such as number and type of scholarships, location, or other training expenses.

b. Work Plan (19 points). Applicants must provide a work plan for each course the applicant requests funding. The work plan must describe in detail how the applicant plans to develop and administer the proposed training services, including administrative tasks, marketing, scholarships, and compliance with Affirmatively Furthering Fair Housing and Federal Electronic and Information Technology Accessibility and Compliance Act, Section 508.

(1) Housing Counseling Training. The applicant must describe each course it plans to offer and indicate which of the housing counseling training topics listed in section III. C the applicant proposes to address in each course. Applicants must denote any national standards that may have been incorporated into the development of the curriculum.

(a) Proposed Curriculum. For each course to be offered answer the following:

- Provide a brief course description including instructional goals for each course.

- Submit a brief course outline (no more than 2 pages per course) describing all topics to be covered. Include course length for classroom and interactive web-based instruction and estimated time for course completion for on-line instruction.
- Submit learning objectives for each course. Indicate which learning objectives apply to Dodd-Frank topics. Learning objectives must encompass comprehension, application, analysis, and synthesis cognitive levels of learning.
- Describe how understanding and comprehension will be measured and explain how learning checks are incorporated into classroom and on-line instruction.
- Describe privacy and security policies in place to ensure counselors taking remote training courses are protected, and how the remote training will be conducted in a way that verifies the identity of the student and eliminates the opportunity for fraud, cheating, and any other circumstances that would result in questioning the veracity, impact, and applicability of the training.
- Identify what criteria, including a course examination, will be established for successful completion of the course.
- If applicable, indicate the type of counselor certification this course will be used for.
- Describe the process through which curriculum is developed. Describe research conducted and indicate experts consulted for curriculum or test content development.

(b) Administrative staff and trainers. Answer the following:

- Number of staff devoted to training program management for training activities under the application.
- Number of trainers to be utilized for the proposed courses.
- Describe how trainers are selected and the specific selection criteria employed.
- Describe how the applicant will monitor trainers including student feedback.

(c) Delivery methods. Describe the format(s) through which each course will be offered; in other words 'in-person', 'web-based', etc.

- Indicate the number of counselors to be trained for each type of proposed on-line and web-based format.
- If applicable, indicate the number and location of proposed classroom (in-person) trainings to be held and the number of housing counselors to be trained at each class. Explain what criteria were used to select geographic locations for classroom instruction.

(2) Marketing / Enrollment. Applicants must describe plans to market the trainings and register counselors. Describe policies and plans to ensure training enrollment and assistance provision is open and fair. For example, how will you ensure that enrollment, eligibility and scholarships may not be restricted to affiliates or branches of a specific intermediary or organization, or conducted in a way that favors affiliates or branches of a particular organization? Describe how marketing efforts contribute to ensure that existing housing counseling capacity in rural, underserved and underrepresented populations is preserved and expanded.

(3) Limited English Proficiency. Describe how, in curriculum development and implementation, a strong emphasis is placed on academic content to effectively serve limited English proficient, underserved populations.

Describe plans to take reasonable steps to provide meaningful access to persons with limited English Proficiency (LEP), pursuant to Title VI of the Civil Rights Act of 1964, for example, providing materials that are available in languages other than English. Applicants 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).

(4) Affirmatively Further Fair Housing. Successful applicants are obliged to affirmatively further fair housing in their use of Housing Counseling training grant funds. Therefore, eligible applicants must take reasonable steps to overcome barriers to fair housing choice in their proposed service area. Applicants must describe one activity they will do that affirmatively furthers fair housing. See Rating Factor 2 (b), Departmental Policy Priorities, Affirmatively Further Fair Housing for a list of eligible activities.

(5) Federal Electronic and Information Technology Accessibility and Compliance Act, Section 508. Applicants offering training on-line must describe how they comply with Section 508 requirements.

c. Scholarships and Fees. (5 Points). Applicants must describe scholarships and fees for each proposed activity.

(1) Scholarships. The proposal must include a scholarship element, detailing the full or partial costs to be covered, including travel, lodging, and tuition to be awarded to housing counselors. Describe the types of scholarships that will be offered to students both through this NOFA as well as through leveraged non-federal resources. Applicants must also describe plans for determining how the various types of scholarship assistance will be distributed based on the needs identified in Factor 2 including assistance for counselors in rural areas, MSAs with a high concentration of housing counselors or areas with limited housing counseling resources, and limited English proficiency housing counselors.

(2) Fees. If applicable, indicate the fee the applicant plans to charge for each proposed activity for those students that do not receive a partial or full scholarship for tuition.

d. Coordination/Networking. (5 points) Applicants may utilize in-house staff, sub-grant recipients, consultants, and networks of local organizations with requisite experience and capacity. HUD strongly encourages the partnering with State Housing Finance Agencies (SHFAs). Those applicants that describe partnerships with SHFAs will score higher on this sub factor.

(1) Coordination. Describe partnerships including those with SHFAs that will enable the applicant to successfully implement the proposed work plan and explain the role partners will play in marketing and outreach for the proposed activities. Applicants must identify any local,

regional or state housing counseling related networks in which the applicant or its proposed sub-grantees participates.

(2) Network Management Activities. All applicants that pass through funding to sub-grantees must describe network management activities that will be performed as part of the projected work plan, including monitoring and oversight. Describe what process will be used to select proposed sub-grantees and to determine sub-funding levels.

5. Rating Factor 4: Leveraging Resources (5 Points).

Although HUD funding through this NOFA may fully fund an organization's proposed program, applicants are encouraged to secure the use of other resources to supplement the HUD award. 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 show that they have obtained additional non-federal resources for their housing counseling training activities, for the period October 1, 2012 – September 30, 2013, including: direct financial assistance (grants); fees; and in-kind contributions such as services, equipment, office space, labor; etc. Resources may be provided by ***non-federal*** government sources, public or private nonprofit organizations, for-profit private organizations, or other entities committed to providing assistance. Grantees will be required to maintain evidence that leveraged funds cited in this application were actually provided to the agency. Funding files and/or leveraging files will 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 (EHLP), 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 B – *Leveraging Resources* (Tab 1) to provide the following information:

(a) All applicants must itemize the list of leveraged resources for the applicant itself, and for each proposed sub-grantee. All applicants must provide a list of all proposed sub-grantees they propose to fund, and itemize for each the names of the organizations providing all leveraged funds and in-kind contributions. Include the total amount and the source of funds. Applicants that fail to provide this information may not receive any points for this factor. All leveraged resources claimed by an applicant, including cash and third party in-kind, must meet all of the criteria set forth in 24 CFR 84.23. Responses should be consistent with the leveraged funds amount shown on the SF424, and the documentation for this Rating Factor.

Resources provided by the applicant may count as leveraged resources. These amounts must include only funds that will **directly** result in the provision of housing counseling training. These funds must also be reflected in the SF424.

(b) **Fees.** While agencies are strongly encouraged to aggressively leverage funds from other private and public sources, fee income can be counted as leveraged resources. Applicants claiming fee income must project the total income anticipated from fees. Fee income should be identified as program income on line “18. Estimated Funding, f. Program Income” of SF-424 “Application for Federal Assistance”.

6. Rating Factor 5: Achieving Results and Program Evaluation (10 Points).

This factor emphasizes HUD's determination to ensure that Applicants meet the commitments made in their applications and cooperative 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.

a. Evaluation Plan. (8 points) In responding to this factor, applicants must indicate how they evaluate the impact of the training program. The applicant must describe an evaluation plan that explains what will be measured, how an applicant is going to measure it, and the steps in place to make adjustments to its work plan if performance targets are not met within established timeframes

Specifically, the plan must identify:

(1) **Information Collection.** Describe the applicant's procedures for measuring the impact of the training program. The applicant must describe how student feedback, learning checks, testing results, and any other data will be collected or measured to evaluate the success of the proposed training program. The applicant must also explain how results of marketing and outreach efforts, especially outreach to counselors in and serving rural areas will be measured.

For this NOFA, HUD will give particular weight to an applicant's ability to measure change in housing counselors' knowledge and skills as a result of the training offered.

(2) **Data Analysis and Work Plan Adjustments.** Indicate how the information collected will be evaluated, and the steps the applicant has in place to make adjustments to the work plan if performance targets are not met within established timeframes or student feedback indicates need to revise teaching methodology

b. 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

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

2. General Review. The second review considers the responses to the Rating Factors 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 and Ranking.

- a) Applications that earn a score of 75 points or more will be considered eligible for funding.
- b) HUD may award the entire amount available under this NOFA to the highest scoring application. However, in order to provide the highest quality, comprehensive, and nationwide training program, HUD reserves the right to make multiple awards.
- c) In the event of multiple awards, awardees will be funded in proportion to the score they receive. All awardees will receive the lower of either the award amount determined with the formula, or the amount actually requested by the applicant.
- d) If an applicant turns down an award offer, HUD may make an offer to the next highest-ranking application.
- e) In the event HUD commits a funding error, see General Section, VI.A.3.

4. Award Size. All awardees will receive the lower of either the award amount determined by HUD or the amount actually requested by the applicant.

5. Award Adjustments. HUD reserves the right to adjust funding levels for each applicant as indicated in Section II.D. of this NOFA. HUD reserves the right to fund less than the full amount requested in an application.

6. Reallocation of Unallocated Funds. If funds designated for a specific grantee remain unallocated after the formula has been run and award recommendations are determined, HUD may, at its discretion, reallocate those funds to any other funding category or supplemental funding area under the Housing Counseling Training or Housing Counseling NOFA. If authorized, HUD may also reallocate funds for housing counseling support activities. Any reallocation will be based on demand and unmet need.

7. Funds Recapture. HUD may recapture any funds unspent in the time allotted. Awardees are required to cooperate with recapture requests, including any paperwork requests. HUD may utilize recaptured funds in subsequent NOFAs or in other ways authorized by the Program's appropriation. Recaptured funds will be awarded on a competitive basis.

8. Ineligible Activities. HUD will not fund any portion of an application that: is not eligible for funding under this program's statutory or regulatory requirements; does not meet the requirements of this NOFA; or may be duplicative of other funded programs or activities from prior year awards or other selected applicants. Only the eligible portions of an application (including non-duplicative portions) may be funded. Funds from this program may not be used for real property acquisition, disposition, leasing, rehabilitation, alteration, demolition, or new construction.

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 decisions made by the Department. Please see the **General Section** for more information on this topic.

2. Debriefing. HUD will provide a debriefing to a requesting applicant related to its application. For a period of 120 days, beginning 30 days after the awards for assistance are publicly announced, HUD will provide to a requesting applicant a debriefing related to its application. A request for debriefing must be made in writing or by email by the authorized official whose signature appears on the SF424 or by his or her successor in office, and be submitted to:

Office of Housing Counseling
Attn: Brian Siebenlist, Director, Policy and Grants Management
U.S. Department of Housing and Urban Development
451 7th Street, SW, Room, Washington, DC 20410

Or by email to: housing.counseling@hud.gov

Information provided during a debriefing will include, at a minimum, the final score the applicant received for each rating factor, final evaluator comments for each rating factor, and the final assessment indicating the basis upon which assistance was provided or denied. See the General Section for more information.

B. Administrative and National Policy Requirements.

1. Environmental Requirements. Activities funded through this program are categorically excluded under 24 CFR 50.19(b) (9) from the requirements of the National Environmental Policy

Act of 1969 (42 U.S.C. 4321 et seq.) and are not subject to review under the related laws and authorities.

2. Procurement of Recovered Materials. Please see the **General Section** for this requirement.

C. Reporting.

1. Reporting. Award recipients will be required to submit quarterly progress reports, comparing actual accomplishments with the goals and objectives established for the period, explaining why established goals were not met, and highlighting any problems, delays, or adverse conditions that materially impaired the ability to meet the objectives of the awards. Each recipient is also required to report accomplishments against proposed outputs and outcomes as part of their quarterly reporting requirement to HUD. Recipients shall use quantifiable data to measure performance against goals and objectives outlined in their application, or as subsequently revised.

Per the General Section of the NOFA, VI.C.7, HUD requires grantees that provide HUD program benefits to individuals or families to report data on the race and ethnicity of those receiving such benefits. Grantees that provide benefits to individuals during the period of performance, whether directly, through sub recipients, or through contractual arrangements, must report the data using form HUD27061, Race and Ethnic Data Reporting Form, found at http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips.

VII. AGENCY CONTACT.

For further information about this NOFA or application requirements, applicants should contact housing.counseling@hud.gov.

VIII. OTHER INFORMATION.

A. Paperwork Reduction Act. The information collection requirements contained in this document have been approved by OMB under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520) and assigned OMB control number 2502-0567. 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 collecting, reviewing, and reporting the data for the application, quarterly reports, and final report. The information 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 Review. This NOFA does not direct, provide for assistance or loan and mortgage insurance for, or otherwise govern or regulate, real property acquisition, disposition, leasing, rehabilitation, alteration, demolition, or new construction, or establish, revise or provide for standards for construction or construction materials, manufactured housing, or occupancy.

Accordingly, under 24 CFR 50.19(c) (1), this NOFA is categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321).

C. Broadcast. HUD may hold an informational broadcast for potential applicants to learn more about the Program and the application. The Program Office will notify all eligible applicants regarding the timing of this broadcast and provide viewing information.

Dated: 3/1/13



Carol Galante
Assistant Secretary for Housing—
Federal Housing Commissioner

[FR-5700-N-22]