

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**[Docket No. FR-5800-N-02]****Notice of Funding Availability for the Department's Fiscal Years 2014 and 2015
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 the Department's Fiscal Year (FY) 2014 Comprehensive Housing Counseling Grant Program.

SUMMARY: This Notice provides information and instructions for the FY 2014-FY 2015 Comprehensive Housing Counseling Grant Program. This Notice is comprised of both the General Section to the Department's FY 2014 NOFAs for Discretionary Programs (General Section) published February 19, 2014 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. HUD reserves the right to award both FY 2014 and FY 2015 funds on the basis of this single NOFA competition. FY 2015 grants to be awarded under this NOFA are contingent upon future Congressional action, and subject to the availability of funding. HUD's intent to award FY 2015 funds to FY 2014 – FY 2015 applicants will be announced separately if such funds become available.

APPLICATION RECEIPT DEADLINE DATE: The application deadline date is **April 7, 2014**. 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 2014 **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. Please note 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:** FR-5800-N-02. Office of Management and Budget (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 April 7, 2014.** 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.** Approximately \$38.5 million is expected to be available for eligible applicants under this NOFA for FY 2014 through the Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2014. HUD intends to award FY 2015 Comprehensive Housing Counseling Program Grants from this NOFA, provided such funds are appropriated by Congress.

FULL TEXT OF ANNOUNCEMENT.**I. FUNDING OPPORTUNITY DESCRIPTION.**

A. Program Description. The purpose of HUD's Housing Counseling Grant Program is to provide funds that shall be used for providing 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 housing 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 plays an integral role in the continued stabilization of our nation's housing market by helping individuals and families obtain housing and stay in their homes through responsible homeownership or affordable rental housing. Traditionally underserved populations, such as minorities, the elderly, veterans, persons with disabilities, persons with limited English proficiency 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. Objectives and Priorities of this NOFA. Congress, the Administration and stakeholders have identified several priorities for the Housing Counseling Program that this NOFA seeks to continue 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. Distribute federal financial support to housing counseling agencies based on their previous track record and quality of housing counseling services.
3. 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.
4. Leverage external resources and funding to increase the sustainability of quality housing counseling programs.
5. Ensure consumer confidence in high quality housing counseling services by preparing the housing counseling industry for additional HUD counseling standards and individual housing counseling testing and certification that may be implemented in FY 2015.
6. Ensure adequate distribution of funding amounts for rural areas having traditionally low levels of access to housing 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. FY 14 Housing Counseling NOFA May Cover Two Years. With this single FY2014 - FY 2015 NOFA and corresponding FY 2014 HUD General Section, HUD may conduct a competition for housing counseling grant funding for both FY 2014 and FY2015. HUD would use the applications received under this FY 2014 and FY 2015 NOFA, and the corresponding scores and funding methodology relevant to this NOFA, to make awards for FY2014, utilizing FY 2014 appropriations. HUD would use the same list and methodology to award FY 2015 funds, subject to the availability of appropriations and any other authority that may govern the award of FY 2015 funds. Grantees that receive FY 2014 housing counseling funding will be contacted by HUD to determine their interest in FY 2015 funding. HUD would then rerun the FY 2014 funding formula, utilizing FY 2014 application data/scores, should FY 2015 funding becomes available, for those FY 2014 grantees that express interest and remain

eligible. Doing this will enable HUD to make awards quickly after FY 2015 appropriations become available, and significantly reduce the application burden for counseling agencies. The General Section for FY 2014 will govern both the FY 2014 and FY 2015 comprehensive housing counseling grant funds.

Local Housing Counseling Agencies (LHCAs) that received approval after the FY 2014-FY 2015 publication date, and other participating agencies may be able to affiliate with an Intermediary or SHFA and access FY 2015 funding through that affiliation.

Alternatively, HUD reserves the right to issue a supplemental or independent NOFA in FY 2015, perhaps limited to new Applicants, or for a specific housing counseling related activity, for example to support HUD's efforts to embed housing counseling in FHA programs.

2. Offsetting Expected Counselor Certification Costs. As Applicants should be aware, the Dodd Frank Act requires HUD to test and certify housing counselors. HUD has issued a proposed rule related to these requirements. The timing of a final rule and its implementation date is unknown; however, should the timing overlap with the availability of funds under this NOFA, Applicants should be aware that expected training, testing and certification expenses are eligible expenses under this NOFA. The funding methodology now contains a new layer of funding based on the number of the Applicant's housing counselor FTEs. This change was made not only to improve the methodology with which HUD determines award amounts, but also to make sure award amounts are made in a manner consistent with the intent to help counseling agencies offset expected certification costs.

3. Recognition of Quality of Housing Counseling Services. With this NOFA, the scoring and funding methodology 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 reward high-impact services, oversight and quality control, participation in HUD-sponsored housing counseling-related research and pilot programs, meeting key needs, and efficient program administration. 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. In addition, only sub-grantees and funded branches that provide directly housing counseling services should be listed. In other words, sub-grantees or funded branches that perform administrative functions only should not be listed as sub-grantees. Further, an Intermediary or State Housing Finance Agency (SHFA) may not fund a sub-grantee at 100% of the sub-grantee's budget. HUD will view the list of identified sub-grantees as final and binding. If after the grants are awarded an Applicant would like to change its submitted list of sub-grantees, the grantee must make the request of HUD in writing and provide detailed justification for the request.

4. Encouraging Counseling Networks. HUD will provide increased support for grantees, such as Intermediaries, SHFAs and Multi-State Organizations (MSOs) that manage networks of housing counseling agencies or branches, 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 LHCAs and other agencies to form new partnerships to gain

access to additional resources and cost savings. This NOFA permits the funding of a sub-grantee's branches. However, this NOFA more specifically defines a funded branch based on the number of clients served. In addition, this NOFA will provide support based on the number of full-time equivalent (FTE) counselors in a network. 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 their respective networks of housing counseling agencies. Only Intermediaries that are HUD-approved prior to the NOFA publication date are eligible to apply for grant funding.

HUD continues to encourage 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 LHCAs with Intermediaries and SHFAs, Appendix A provides contact information for Intermediaries and SHFAs that participate in the Housing Counseling Program as of the NOFA publication date.

To incentivize Applicants to increase the size of their counseling networks, the funding methodology for this NOFA incorporates a flat award per sub-grantee and funded branches (of the Intermediary, SHFA or MSO) included in an application.

5. Significant Funding Methodology Changes. While network size/number of sub-grantees remains as a significant funding factor, this NOFA has changed the funding methodology to slightly decrease the weighting of network size in order to factor in other criteria such as score, number of FTEs, network management activities and other relevant criteria.

6. Grant Request Amount. HUD will not require grant amount requests or grant budgets at the time of application. However, HUD will require submission of the actual revenue and expense statements of the previous year, which will be used as an element in scoring.

7. Reporting. HUD expects to simplify reporting for the grant program, but may require new reporting of short- and long-term outcomes in 2014. These potential changes are not reflected in this notice but would be implemented through future notices.

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 C.F.R. 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 C.F.R. Part 206.

F. Definitions. See Appendix B.

II. AWARD INFORMATION

A. Available Funds. Of the approximately \$45 million appropriated for housing counseling in FY 2014, approximately \$40.5 million is available for eligible applicants under this NOFA. Approximately \$38.5 million is available for Comprehensive Housing Counseling. Approximately \$2 million is available for Training Grants. Approximately \$4.5 million is available for administration. HUD intends to award FY 2015 Comprehensive Housing Counseling Program Grants from this NOFA, provided such funds are appropriated by Congress.

B. Total Grant Request. Applicants are not required to request a specific award amount, nor provide a proposed budget for a grant amount but should enter a response of \$1.00 in line 18a of the SF424, Application for Federal Assistance. Applicants will be required to submit the revenue and expense statements for their counseling program for the most recent fiscal year (*i.e.*, October 1, 2012 to September 30, 2013).

C. Award Instrument. HUD will likely use a Grant Agreement. All awards will be made on a cost reimbursement basis which means that grantees will receive funding for housing counseling services that were provided prior to a draw request from HUD for reimbursement.

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 and other factors that HUD may determine.

E. Initial Period of Performance. The initial period of performance for grants awarded under this program will be for a period of up to eighteen (18) months. For planning purposes, Applicants should assume that the period of performance is October 1, 2013 through March 31, 2015. On a case-by-case basis, after HUD has issued the FY 2014 awards, HUD may approve one-time requests from grantees to extend the initial period of performance for good cause. For grantees that expend their funds within twelve (12) months, such performance may positively impact their scores under future NOFAs.

The period of performance for FY 2014 awards is from October 1, 2013 through March 31, 2015. The period of performance for the FY 2015 awards is expected to commence on October 1, 2014 and end on March 31, 2016.

III. ELIGIBILITY INFORMATION

A. Threshold Requirements: All Applicants and sub-grantees must meet the Threshold Requirements of the FY 2014 General Section.

B. Eligible Applicants.

1. All housing counseling agencies (including LHCAs, Intermediaries and MSOs) that are directly approved by HUD prior to the NOFA issue date and 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 C.F.R. § 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:

- 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 and/or 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 C.F.R. § 8.6.

b. Registration SAM.gov requirement. All Applicants must have a valid, active registration in the System for Award Management (SAM). All sub-grantees must have a Data Universal Number System (DUNS) identifier. See the Summary, page 7 and Section III 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, sub-grantee or funded branch that 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 in Pub. L. 111-203, 124 Stat. 1376 (July 21, 2010)) 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 as specified in the HUD-9906 Housing Counseling charts that includes the provision of housing counseling. Providing only education or marketing and outreach does not fulfill this requirement.

b. 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.

c. 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 C.F.R. 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 are awarded Comprehensive 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 activity 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 counseling and group education, 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. Lead-Based Paint. Applicants that provide education or counseling regarding Pre-Purchase/Home Buying, or Locating, Securing, or Maintaining Residence in Rental Housing, are encouraged, when the homes in which clients will be seeking may include pre-1978 housing, to teach counselors how to, and inform clients about their rights and responsibilities under the HUD/EPA Lead Disclosure Rule (24 CFR part 35, subpart A), and, if the rental or purchase may be HUD-assisted, the Lead Safe Housing Rule (24 CFR part 35, subparts B, K and R). See the lead-safety information and guidance at: www.hud.gov/offices/lead/training/training_curricula.cfm

5. 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, lead safety, 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.).

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

7. 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.

8. 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.

9. Administrative Costs. This includes direct costs associated with administering a housing counseling program, and for Intermediaries, SHFAs and MSOs managing a network of housing counseling agencies and/or funded branch offices. HUD reserves the right to review and approve/reject costs.

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

11. 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. External Audits and Investigations. All Applicants must provide the most recent audit of financial activities with completed audit no earlier than its fiscal year 2011. Applicants must be in compliance with OMB A-133 audit filing requirements. 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. Applicants must also disclose to HUD the status of active federal investigations at the time of the NOFA application submission date and/or thereafter. HUD may determine that Applicants are not eligible for grant funding based on its review of such external audits and federal investigation.

2. Client Management System. All Applicants, and all affiliates and branches, if applicable, must utilize a client management system acceptable to HUD 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://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_hcs

3. 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, 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 as outlined in 24 C.F.R. Part 214. Grantees may request to amend their sub-grantee list after awards are made by submitting a

written request and detailed justification to HUD. Such amendments will be approved at HUD's sole discretion.

4. 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 and compliance with all HUD rules and regulations. 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.

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

6. 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 C.F.R. § 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.3. of the FY 2014 General Section for more information.

7. 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.

8. 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 Line of Credit Control System (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.

9. 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.

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

11. 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. It is not permissible to contract out housing counseling services, except as specified in 24 C.F.R. § 214.103(i).

12. Conflicts of Interest. See the **General Section** and 24 C.F.R. Part 214 for information about the Applicant's code of conduct and the prohibition against real and apparent conflicts of interest that may arise among officers, employees, or agents.

13. Accessible Technology. See Section VI.B.4. of the **General Section**.

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

15. 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 Your Home Inspector" (both documents can be found at http://portal.hud.gov/hudportal/HUD?src=/topics/buying_a_home)

16. 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.3.b. of the FY 2014 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, as well as persons with disabilities. 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. Providing 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.

17. 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. Address 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](http://www.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. For each narrative, clearly identify each sub-factor immediately above the response for that sub-factor.

Please see the FY 2014 **General Section** for instructions on electronic application submission. Applicants should carefully read the section titled "APPLICATION AND SUBMISSION INFORMATION" in the FY2014 **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 identifier 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. Applicants are not required to request a specific grant amount, but should enter a response of \$1.00 in 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, 2012 through September 30, 2013. This form is only required for Applicants who did not electronically submit to HUD a form HUD9902 for the period October 1, 2012 through September 30, 2013, (*i.e.*, Applicants that received approval as a HUD housing counseling agency after September 30, 2013.) 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 2011. 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 narrative statements responding to specific questions in this NOFA, including the data requested in the HUD9906 **Housing Counseling Charts**.

i. HUD 9906 Housing Counseling Charts. Applicants must provide completed HUD 9906 Housing Counseling Charts as a required part of their application submission. The charts must be completed in their entirety in order for Applicants to receive full points.

C. Timely Receipt Requirements. The application deadline is 11:59:59 p.m. Eastern Time **TBD, 2014**. 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 2014 **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 FY2014 **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.C. of this NOFA. Moreover, this NOFA seeks to minimize duplication with the National Foreclosure Mitigation Counseling (NFMC) Program administered by Neighbor Works 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 housing.counseling@hud.gov with the subject line “FY 2014-FY 2015 NOFA – Request for Waiver of Electronic Application.”

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 HUD9906 Housing Counseling Charts or provide separate narratives.

BONUS POINTS		POINTS	CHART	SEPARATE NARRATIVE
Preferred Sustainable Communities Status		2	Chart A1 or A2 and, if applicable Chart A2a, Columns B-E	N/A
RATING FACTOR		POINTS	CHART	SEPARATE NARRATIVE
Rating Factor 1. Capacity of the Applicant		33		
Sub-factor 1	Capacity	20	Chart A1 or A2 and, if applicable Chart A2a, Columns B-D, F-Q	N/A
Sub-factor 2	Performance Reviews/Compliance	7	N/A	N/A
Sub-factor 3	Measuring Client Satisfaction	6	Chart A1 or A2 and, if applicable Chart A2a, Columns B-D, F-I, R-S	N/A
Rating Factor 2. Need/ Departmental Policy Priorities		14		
Sub-factor 1	Needs	10	Chart A1 or A2 and, if applicable Chart A2a, Columns B-D, F-I, T-V Chart F, Columns A-C	Sub-factor 1d (See page 21 of NOFA)
Sub-factor 2	NOFA Priorities	4	N/A	Sub-factors 2 a, b and c (See pages 21-24 of NOFA)
Rating Factor 3. Soundness of Approach/Scope of Housing Counseling Services		39		
Sub-factor 1	Past Performance – Impact	22	Charts E1 or E2 and Charts G1 or G2	Sub-factors 1b and 1c (See page 25 of NOFA)
Sub-factor 2	Projected Performance – Work Plan	12	Chart A2, Column W Chart B Chart F, Columns D-E Chart G1 or G2	Sub-factor 2b (See page 26 of NOFA)
Sub-factor 3	Projected Performance/ Work Plan – Coordination	5	Chart A1 or A2 and, if applicable Chart A2a, Column X Chart C	N/A
Rating Factor 4. Leveraging Resources		4		
Sub-factor 1	Itemize Leveraging	4	Chart D	N/A
Rating Factor 5. Achieving Results and Program Evaluation		10		
Sub-factor 1	Components of Evaluation	6	Chart A1 or A2, Columns Y-AH, and, if applicable Chart A2a	Only if “x” entered in Column AH on Chart A (See page 30 of NOFA)
Sub-factor 2	Transition or Succession Plan	2	N/A	Sub-factor 2 (See page 30 of NOFA)
Sub-factor 3	Participation in HUD- Sponsored Research or Pilot Programs	2	Chart C	Sub-factor 3 (See page 30 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 A1 or Chart A2 – (Column E) with an “x” whether the Applicant and if applicable, its sub-grantees and/or funded branches have obtained HUD2995 Certifications. Intermediaries, SHFAs and MSOs must obtain copies of the obtained HUD2995 certifications from all the sub-grantees and/or branches for which they checked Column E on Chart A2.

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 if applicable, its 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 the client outcome projections for each type of counseling activity provided were not met within established timeframes and how often work plan adjustments were required.

(1) Capacity (20 points). In scoring this section, HUD will evaluate the capacity of the Applicant, including proposed sub-grantees and branches, if applicable, 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 factors related to capacity, as outlined in Chart A1 or Chart A2, Applicant Characteristics, Tab 2 or Tab 3, as applicable, indicate under:

- Column J, the number of FTE employees as of September 30, 2013 that provided direct housing counseling services;
- Column K, the number of HUD HECM Roster Counselors;
- Column L, if 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 M, if agencies require testing and/or certification for counselors;
- Column N, if agencies offer alternate mode(s) of counseling (e.g. phone, internet, Skype);
- Column O, if agencies adopted national industry standards prior to the NOFA application submission date;
- Column P, if services are available in multiple languages; and
- Column Q, if services are available in alternate formats that are accessible to persons with disabilities.

Using Chart A1 or Chart A2 – Applicant Characteristics (Tab 2 or Tab 3, as applicable), all Applicants must provide the requested information regarding the Applicant and if applicable,

its proposed sub-grantees and/or funded branches. For example, indicate by entering an “x” in the appropriate column if the Applicant and if applicable, its sub-grantees and/or branches have adopted the National Industry Standards for Homeownership Education and Counseling (<http://www.homeownershipstandards.com/Home/Home.aspx>) prior to the NOFA application submission date.

In addition, Applicants that manage networks of counseling agencies *and* also provide direct housing counseling services at the Applicant’s main office must complete an additional step when filling out Chart A2. These Applicants must indicate their direct housing counseling activities by including the main office in the list of sub-grantees and branches on Chart A2. The main office will be treated as a branch for scoring and funding formula purposes. Applicants completing Chart A2 should mark only one “x” pertaining to Columns F, G or H and complete the corresponding columns to respond for the particular type of entity selected. Applicants completing Chart A2 that respond to Column I “Number of Sub-grantee Branches” must also complete Chart A2a, as instructed.

(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, 2012 through September 30, 2013.

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 (6 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 A1 or Chart A2 – Applicant Characteristics (Tab 2 or Tab 3, as applicable), to indicate if the Applicant and if applicable, its proposed sub-grantees and/or funded branches, measured customer satisfaction during the period October 1, 2012 through September 30, 2013. Indicate if the Applicant, and if applicable, its proposed sub-grantees and branches:

(a) issued client exit surveys at the end of counseling or education sessions (Column R);
and

(b) issued any follow-up client surveys after the counseling was completed (Column S).

b. Rating Factor 2: Need/NOFA Priorities (14 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 certain NOFA priorities.

(1) Needs (10 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 A1 or Chart A2 – Applicant Characteristics (Tab 2 or Tab 3, as applicable), (Column T), 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 C.F.R. § 3550.10. In Chart A1 or Chart A2, (Column U), also identify if the proposed agency, sub-grantees, and/or branches serve a Rural Area that lacks Internet access at the time of the application submission.

(b) Geographically Isolated Counseling Agencies. In Chart A1 or Chart A2 – Applicant Characteristics (Tab 2 or 3, as applicable), 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 V).

(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 and, if applicable, their sub-grantees' jurisdictions or service areas, as well as strategies for overcoming the effect of such impediments, 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. In a brief narrative, Applicants must briefly describe how meaningful program access will be provided to persons with disabilities and persons with Limited English Proficiency (LEP).

(2) NOFA Priorities (4 points). The NOFA Priorities are described in detail in the **General Section** under Appendix A, NOFA Priorities. Each NOFA Priority addressed below has a point value of one (1) point. Applicants that are responding to a NOFA Priority that requires a narrative response must limit responses to 500 words per NOFA Priority.

To receive credit for a particular policy priority, Applicants must indicate if and describe how their work plan substantively addresses the NOFA Priority. In addition, Applicants that are Intermediaries, SHFAs or MSOs that manage a network of sub-grantees or branches must specifically state 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 NOFA Priorities in the **General Section** (Appendix A), to assure a complete understanding of each policy priority, prior to responding to this sub-factor. The following NOFA Priorities apply to the Housing Counseling Program for the purpose of this NOFA.

(a) Affirmatively Furthering Fair Housing. (2 points) Applicants may receive one point for demonstrating any one of the following, with a maximum of 2 points awarded for this priority overall.

- **Staff Training (1 point):** Applicants may earn 1 point by describing how they will train their staff on fair housing and civil rights laws, their method of providing their clients with information about their fair housing rights, and their mechanism for referring potential fair housing violations to HUD, state or local fair housing agencies, or private fair housing groups. For example, an Applicant may meet this requirement by demonstrating that it has entered into a memorandum of understanding with a fair housing enforcement agency that will provide them with fair housing training and informational materials and accept referrals of potential fair housing complaints;
- **Mobility Counseling (1 point):** Applicants may earn 1 point by describing how they will provide clients with mobility counseling and what information Applicants will furnish to clients that will enhance their housing choice outside of areas of minority and poverty concentration;

(b) Capacity to Provide Technical Assistance in Civil Rights and Fair Housing Law: (1 point): Applicants may earn 1 point for demonstrating the Applicant's capacity (including, but not limited to, staff expertise or prior organizational experience offering civil rights and fair housing technical assistance) to provide, and plan to incorporate, technical assistance on civil rights and fair housing so that clients are better prepared to comply with the civil rights and fair housing laws applicable to the program. For example, if TA is being provided to homeless shelters, applicants should be able to articulate to a client that an admissions policy that excludes individuals from shelters based on actual or perceived sexual orientation or gender identity is impermissible; and,

Partnerships with Fair Housing and Community-based Organizations: Applicants may earn 1 point for partnering with any of the organizations listed below whose service area includes the area in which grant funds will be used, or for partnering with a community-based organization that is representative of the population affected by the project.

- Qualified Fair Housing Enforcement Organizations (QFHOs) and Fair Housing Enforcement Organizations (FHOs);

- Agencies of State or local governments, public or private not-for-profit organizations or institutions, and other public or private entities that are representing groups of persons protected under Title VIII of the Civil Rights Act of 1968 or formulating or carrying out programs to prevent or eliminate discriminatory housing practices; and,
- Agencies that participate in the Fair Housing Assistance Program (FHAP).

In order to earn the point, Applicants shall submit a memorandum of understanding (MOU) between the Applicant and the organization, or, a letter of commitment from the organization, which details the nature of the partnership, including but not limited to, the timeframe for the partnership and the activities that each organization will undertake.

The nature and extent of the partnership is flexible and will vary depending on the specific funding opportunity. At a minimum, however, the MOU or letter of commitment must describe at least one way that the civil rights or fair housing organization will make a substantial contribution to the grant activities to help ensure that they are carried out in a manner that affirmatively furthers fair housing.

(c) Increase Energy Efficiency and the Health and Safety of Homes. (2 points)

Applicants may receive, within the maximum of 2 points awarded for this priority overall, 1 point for meeting criterion A or criterion B, or both. Within criterion B, Applicants may receive the point by fulfilling either B.1 or B.2, or both.

- A. Improve Residents' Home Health and Safety (1 point):** The Applicant demonstrates a high degree of technical expertise (through past performance or staff competencies) in improving residents' health and safety, particularly that of children and other vulnerable populations, by promoting green and healthy design, construction, rehabilitation, and maintenance of housing and communities.
- B. Green Building or Renewable Energy (1 point):**
- 1. Green Building Standards:** the Applicant must describe how its curriculum and work plan inform clients about one or more industry-recognized green building standards and certifications for green building or rehabilitation, including supporting and promoting an energy-efficient, green, and healthy housing market by retrofitting existing housing, supporting energy-efficient new construction, improving home energy labeling, or promoting financial products that reduce the carbon footprint of non-HUD-supported residential housing.
 - 2. Renewable Energy:** Applicant demonstrates through past performance and technical competencies – the ability to assist with the delivery of successful financing and/or installation of on-site renewable energy technologies in HUD-supported affordable housing.

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 additional HUD programs and other organizations and programs.

(1) Past Performance – Impact (22 points). To score this factor, HUD will analyze performance and budget for the period October 1, 2012 through September 30, 2013.

(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, 2012 through September 30, 2013, with all sources of funding. HUD will utilize the form HUD-9902 data.

(b) Budget. In scoring this sub-factor, HUD will evaluate the Applicant's Housing Counseling Program budget for the period October 1, 2012 through September 30, 2013. Utilizing Chart E1 or Chart E2 – Budget (Tab 8 or 9, as applicable), for the above time period, Applicants must document their total housing counseling program budget that includes all of the activities and services shown on the Applicant's form HUD-9902 submitted to HUD for the same time period. In completing the "Total Other Direct Costs" line item on Chart E1 or Chart E2, Applicants should include expenses such as supplies; telephone/Internet; postage; office space; equipment rental/maintenance; printing and copying; marketing and outreach; training costs (supplies, room, tuition, testing, etc.) and travel. If applicable, Applicants must also include a detailed breakdown of their intermediary administrative expenses, *i.e.* funds not sub-allocated to sub-grantees and branches. If applicable, the budget must provide a full picture of both housing counseling and program management activities. All Applicants are required to submit a narrative description/justification of the budget, including variations between actual and projected expenses, expenses that did not result in the direct provision of services, expenses that seem disproportionately high, and an explanation of a value entered under the "Other" line item on the Chart E1 or Chart E2 *Budget*. 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.

(c) Oversight Activities. All Applicants must provide a brief narrative describing housing counseling oversight and quality control activities performed as part of the actual FY 2013 work plan, including how Applicants determined that, if applicable, their sub-grantees that are not HUD-approved met or exceeded HUD's Housing Counseling Program requirements.

In addition, Intermediaries, MSOs, and SHFAs that sub-allocated funding to sub-grantees and branches must complete Chart G1 to describe network management activities performed as part of the actual FY 2013 work plan.

In addition, LHCAs must complete Chart G2 to describe the process through which they requested and justified disbursements under the grant.

(2) Projected Performance - Work Plan (12 points). This sub-factor involves the proposed housing counseling services and other activities to be conducted during the period October 1, 2013 through March 31, 2015. 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 (of their activities or those of their sub-grantees/branches), and that demonstrate how they will affirmatively further fair housing with 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 Chart A2 – Applicant Characteristics (Tab 2), Intermediaries, SHFAs and MSOs must 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 4), for each housing counseling service listed in Column A: Indicate under:

- Column B, if one-on-one counseling will be 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 made 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 housing counseling oversight and quality control activities that will be performed as part of the proposed work plan, including how Applicants determined that, if applicable, their sub-grantees that are not HUD-approved meet or exceed HUD's Housing Counseling Program requirements.

In addition, Intermediaries, MSOs, and SHFAs that sub-allocate funding to sub-grantees and branches must complete Chart G1 to describe network management activities that will be performed as part of the proposed work plan.

In addition, LHCAs must complete Chart G2 to describe the process through which they will request and justify disbursements under the grant.

(c) **Affirmatively Furthering Fair Housing.** Successful Applicants, including their sub-grantees, if applicable, are obligated to affirmatively further fair housing in their use of Housing Counseling grant funds. On Chart F – Affirmatively Furthering Fair Housing (Columns D and E) Applicants must describe at least one activity that addresses an impediment to fair housing choice in Applicant’s and, if applicable, in at least three (3) of its sub-grantees’ distinct service areas and how it will measure outcomes related to the proposed activity. Applicants must maintain records of these activities. See Section III.D.16. for examples of affirmatively furthering fair housing activities.

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

(a) **Housing Counseling-related Partnerships/Collaboratives.** In scoring this sub-factor, HUD will reward Applicants that actively participate in housing counseling related partnerships/collaboratives. If the Applicant, or proposed sub-grantees and branches, participate in any local, regional or state housing counseling related partnership/collaborative, on Chart A1 or Chart A2, *Applicant Characteristics* (Tab 2, or Tab 3, as applicable, Column X), indicate the names(s) of the partnership/collaborative.

(b) **Complementing Other HUD Programs.** Using Chart C - *Other HUD Programs* (Tab 5), 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 identified HUD programs during the period October 1, 2012 through September 30, 2013. 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 listed HUD programs. To receive credit for this sub-factor, Applicants must specify in writing the names of “Other” HUD programs, where indicated on Chart C.

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, 2013 through March 31, 2015. 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.

Leveraging resources cannot be federal funds, directly or indirectly (passed through state and local governments). Any federal funds listed on the chart will not be counted towards the total amount of leveraged funds. 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 D – *Leveraging* (Spreadsheet Tab 6) 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, if applicable, each proposed sub-grantee and/or funded branch office.

- In Column A, use the drop down button to choose the type of agency listed in Column B
- In Column B, enter the name of the Applicant, Sub-grantee or Funded Branch
- In Column C, enter the name of the organization providing the funds or in-kind contributions
- In Column D, use drop down button to choose the type of contribution
- In Column E, note the time period for which funds are available
- In Column F, enter for what the leveraging funds will be used (must be exclusively allocated for the housing counseling program)
- In Column G, enter only the amount of funds that will be available during the grant period of October 1, 2013 through March 31, 2015.

Every column must be completed. The leveraging amount for any resource that does not have all columns completed will not be counted.

Include only funds that will be available during the grant period (October 1, 2013 through March 31, 2015). If Applicant's funding is available outside of the FY 2014 grant period, Applicant must pro-rate the funding to reflect the amount that is available during the grant period. For example, if funds are available from January 2013 through December 2013, include only 3 months (October 1 through December 31, 2013) of funding (e.g., only \$25,000 of a \$100,000 grant should be entered on Chart D). If funds are available for two years, the total amount of funds must be pro-rated (e.g., \$100,000 leverage available July 1, 2012 through June 30, 2014, only \$37,500 should be entered on Chart D for the months of October 1, 2013 through June 30, 2014).

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.

In addition, do not include funds unless they are exclusively allocated for the housing counseling program. Resources provided by the Applicant must directly result in the provision of housing counseling services to 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 C.F.R. 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 must be identified as program income on line "18. Estimated Funding, f. Program Income" of SF-424 "Application for Federal Assistance" as well as in Chart D, as described above, in order to receive credit for the fee income.

e. 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 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 A1 or Chart A2 – *Applicant Characteristics* (Tab 2 or 3, as applicable) to indicate specific components of evaluation used by the Applicant. Intermediaries, SHFAs or MSOs should also indicate on Chart A2 specific components of evaluation used by **each** of its sub-grantees.

(1) Components of Evaluation. (6 points). Components of evaluation include whether the Applicant and/or its sub-grantees:

(a) utilizes reviews by senior management staff with results reported to organization's board (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 as part of post counseling follow-up and reviews 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 AG “*Other Methods of Evaluation*” on Chart A1 or Chart A2 – *Applicant Characteristics* (Tab 2 or Tab 3, as applicable) 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 provide 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 counseling services to consumers in the event that the Applicant or grantee, including sub-grantees or branches, discontinues providing housing counseling services or becomes ineligible or does not receive continued funding from HUD or other funding sources.

(3) Participation in HUD-Sponsored Research or Pilot Programs. (2 points). Applicants that participate in housing counseling-related research or pilot programs directly sponsored by HUD or provide and maintain a system (other than a Client Management System) or create or maintain materials that HUD requires other housing counseling agencies to use as part of their counseling activities, and that require funding to enable such participation, must provide a brief narrative to identify the program(s) and describe the nature of the program(s), your involvement, the amount of funding required for the program and, if applicable why additional funds are needed. In both the narrative and on Chart C, Applicants should not include any research or pilot programs for which they are fully compensated by HUD.

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

1. Technical Review. First, 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**.

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.

4. Funding Methodology. The funding methodology for this NOFA 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. This methodology awards agencies a base grant amount determined by the size and nature of their counseling networks. The methodology then augments that amount based on performance within HUD's Housing Counseling Program; number of FTEs that perform housing counseling services need, participation in HUD-sponsored housing counseling-related research and pilot programs and other relevant factors. In determining grant amounts, HUD reserves the right to establish maximum grant amounts awarded to any individual agency.

5. Although HUD will determine the total Base Award for each grantee, grantees themselves will determine the actual funding amounts to be distributed to sub-grantees and/or funded branches as delineated in their response in Chart A2.

a. Base Award for LHCAs Applying Independently to HUD. For this NOFA, the funding formula will provide a Base Award for successful LHCAs applying independently to HUD. LHCAs applying independently are not eligible under this NOFA to make sub-grants or fund branches.

b. Base Award for Intermediaries, SHFAs and MSOs. 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. 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.

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 based on the score of the Applicants.

d. Funding Based on Number of Counselor FTEs. HUD may augment the Base Award with additional funds for successful Applicants based on the number of FTEs that provide direct housing counseling services as of September 30, 2013. For successful Applicants that provide direct counseling services at the Applicant's main office, Applicant may count the number of housing counselor FTEs at the main office and at the offices of sub-grantees or branches.

e. Funding Based on Participation in HUD-Sponsored Research or Pilot Programs. HUD may augment the Base Award with additional funds for successful Applicants that participate in unfunded or under-funded housing counseling-related research or pilot programs directly sponsored by HUD or provide and maintain a system (other than a Client Management System) or create or maintain materials that HUD requires other housing counseling agencies to use as part of their counseling activities and that requires funding to enable such participation.

f. Funding to Provide Support to a Network. HUD may augment the Base Award with additional funds for successful Applicants that are Intermediaries, SHFAs, or MSOs, that sub-allocate funding to sub-grantees or branches, including for oversight and quality control activities.

g. Funding for Reverse Mortgage Counseling. Successful Applicants that are awarded a Comprehensive Counseling grant are eligible to receive funding for reverse mortgage counseling. The award amount will be calculated based on the number of HUD HECM Roster Counselors to be funded.

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 Grantee's Point of Contact in HUD's Office of Housing Counseling. 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 identifier, has registered in SAM and has passed the IRS check conducted as part of the SAM 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 C.F.R. 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 C.F.R. §§ 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 C.F.R. 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 (Pub. L. 109-282) (Transparency Act), as amended.**

(1) **Prime Grant Awardee Reporting.** Prime recipients of the Department's financial assistance are required to report certain subawards in the Federal Funding Accountability and Transparency Act Subaward System (FSRS) website located at www.fsr.gov or its successor system for all prime awards listed on the FSRS website.

(a) Starting with awards made October 1, 2010 prime financial assistance awardees receiving funds directly from the Department are required to report sub--awards and executive compensation information both for the prime award and subaward recipients, including awards made as pass-through awards or awards to vendors, if 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 the subaward is \$25,000 or greater, or the cumulative subaward will be \$25,000 or greater. For reportable subawards, if executive compensation reporting is required and subaward recipients' executive compensation is reported through the SAM system, the prime recipient is not required to report this information. The reporting of award and subaward information is in accordance with the requirements of the Transparency Act, as amended by section 6202 of Public Law 110-252 and OMB Guidance issued to the Federal agencies on September 14, 2010 (75 FR 55669) and in OMB Policy guidance. Please refer to <https://www.fsr.gov/> for complete information on requirements under the Transparency Act and OMB guidance. p

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.

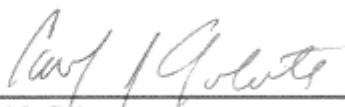
B. Satellite Broadcast. HUD may hold an informational broadcast to provide information about the Housing Counseling Program and this NOFA to potential Applicants. The Housing Counseling Program Office will notify all eligible Applicants regarding the timing to view information for any such broadcast.

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 C.F.R. Part 214, which does not contain environmental review provisions because it concerns activities that are listed in 24 C.F.R. § 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 C.F.R. § 50.19(c)(5), this NOFA is categorically excluded from environmental review under NEPA.

Dated: 3/4/14



Carol J. Galante
Assistant Secretary for Housing-
Federal Housing Commissioner

[FR-5800-N-02]

Appendix A
State Housing Finance Agencies (SHFAs) and HUD-approved Intermediaries
The following agencies participate in HUD's Housing Counseling Program.

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
GARDEN STATE CONSUMER CREDIT COUNSELING, INC. D/B/A/ NOVADEBT	Freehold	NJ	866-472-4557	www.novadebt.org

HOPE ENTERPRISE CORPORATION	Jackson	MS	601-944-1100	www.hope-ec.org
HOUSING OPPORTUNITIES COLLABORATIVE	San Diego	CA	619-238-2200	
MINNESOTA HOMEOWNERSHIP CENTER	Saint Paul	MN	651-6599336	www.hocmn.org
UNITED WAY OF CENTRAL ALABAMA	Birmingham	AL	205-251-5131	
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
NEW YORK MORTGAGE COALITION	New York	NY	212-742-0762	http://www.nymc.org
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
COLORADO HOUSING AND FINANCE AUTHORITY	Denver	CO	303-297-7428	www.chfainfo.com
CONNECTICUT HOUSING FINANCE AUTHORITY	Rocky Hill	CT	860-571-4396	http://www.chfa.org
DELAWARE STATE HOUSING AUTHORITY	Dover	DE	302-739-4263 ext. 239	www.destatehousing.com
HAWAII HOUSING FINANCE AND DEVELOPMENT CORP	Honolulu	HI	808-587-0597	
LOUISIANA HOUSING CORPORATION	Baton Rouge	LA	888-454-2001	
NEW JERSEY HOUSING AND FINANCE MORTGAGE AGENCY	Trenton	NJ	800-654-6873	www.nj.gov/dca/hmfa
NEW YORK STATE HOUSING FINANCE AGENCY	New York	NY	518-474-2057	
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	
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
IDAHO HOUSING AND FINANCE ASSOCIATION	Boise	ID	877-888-3135	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 local, 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. For purposes of this NOFA, a branch must be open to provide housing counseling services to a minimum of thirty (30) clients per year. Satellite offices that provide housing counseling services less than the required minimum of thirty (30) clients per year are not eligible for funding under this NOFA and may not be included in Applicants’ application responses. Branches of LHCAs that apply independently are not eligible to receive HUD housing counseling funding.
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. **Full-time equivalent.** The number of total hours worked divided by the maximum number of compensable hours in a full-time schedule as defined by law. For example, if the normal schedule for a quarter is defined as 411.25 hours ([35 hours per week * 52 weeks per year – 5 weeks regulatory vacation] / 4), then someone working 100 hours during that quarter represents $100/411.25 = 0.24$ FTE. Two employees working in total 400 hours during that same quarterly period represent 0.97 FTE.

7. **Funded Branch.** An organizational and subordinate unit of an Intermediary or MSO, not separately incorporated or organized, that participates in HUD's Housing Counseling Program by providing direct housing counseling services to clients. A funded branch must be in good standing under the laws of the state where it proposes to provide housing counseling services. A funded branch cannot be a sub-grantee or affiliate. For purposes of this NOFA, a funded branch must be open to provide housing counseling services to a minimum of thirty (30) clients per year. Satellite offices that provide housing counseling services less than the required minimum of thirty (30) clients per year are not eligible for funding under this NOFA and may not be included in Applicants' application responses.
8. **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.
9. **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.
10. **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.
11. **Local Housing Counseling Agency (LHCA).** A HUD-approved housing counseling agency that directly provides housing counseling services.
12. **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.
13. **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.
14. **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.
15. **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.