U.S. Department of Housing and Urban Development

Housing

NOFA for HUD's FY16-17 Housing Counseling Training Grant Program
FR-6000-N-30
Application Due Date: 04/04/2016
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U.S. Department of Housing and Urban Development

Program Office: Housing
Funding Opportunity Title: NOFA for HUD's FY16-17 Housing Counseling Training Grant Program
Announcement Type: Initial
Funding Opportunity Number: FR-6000-N-30
Primary CFDA Number: 14.316
Additional CFDA Number: 14.316
Due Date for Applications: 04/04/2016

For Further Information Contact: Please direct questions regarding the specific program requirements of this Program Notice of Funding Availability (NOFA) to the agency contact identified in Section VII. Please direct general questions regarding the FY2016 NOFAs to the Office of Strategic Planning and Management, Grants Management Division, at AskGMO@hud.gov. Persons with hearing or speech impairments may access these numbers via TTY by calling the Federal Relay Service at 1-800-877-8339.

Additional Overview Information
Incorporation of the General Section. HUD publishes a General Section each fiscal year that contains requirements for all applicants to HUD’s various competitive grant programs, including this NOFA. Applications must meet all of the requirements of the General Section in addition to the requirements of this NOFA to be considered and potentially receive funding. The full title of the General Section is the General Section to HUD’s Fiscal Year 2016 Notice[s] of Funding Availability for Discretionary Programs. Copies are available at Grants.gov or HUD's Funds Available page, http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/grants/fundsavail.

1. Participative Planning and Implementation. HUD encourages all applicants to HUD’s competitive programs to ensure, where applicable, public decision making and meaningful participation throughout the visioning, development, and implementation of funded projects, by residents of affected areas and especially communities traditionally marginalized from planning processes. In seeking public participation, applicants and grantees must ensure that all communications are provided in a manner that is effective for persons with hearing, visual, and other communications-related disabilities consistent with Section 504 of the Rehabilitation Act of 1973 and, as applicable, the Americans with Disabilities Act. In addition Title VI of the Civil Rights Act of 1964, 42 U.S.C. 2000(d) and Executive Order 13166 require that grantees take responsible steps to ensure meaningful access to services, programs, and activities by persons with Limited English Proficiency (LEP persons).

2. OMB Approval Number(s): 2502-0567

I. Funding Opportunity Description.

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

HUD recognizes six (6) Core Topics in which housing counselors need to be competent. These are:
1. Financial Management;
2. Property Maintenance;
3. Homeownership and Tenancy;
4. Fair Housing and other Civil Rights Laws and Requirements
5. Housing Affordability;
6. Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default.

HUD recognizes that counselors may specialize in specific housing counseling topics, and that generally counselors will need more than general housing counseling training in order to provide high quality services that include general and specialized housing counseling topics.

This NOFA provides notice of a grant program that supports the provision of both basic housing counseling training and specialized topics of training to help meet these perceived needs. This financial support will assist housing counseling agencies to increase the use of partnerships with local and state-wide organizations to provide additional place based training on state and local issues. In addition, this support should result in an increased number of training scholarships.

Statutory requirements enacted in 2010 state that individual housing counselors participating in HUD’s Housing Counseling Program shall demonstrate, by written examination, that they are competent in providing counseling in each of the core topics. HUD is developing regulations to address the statutory requirements for counselor certification and encourages housing counselors to seek education on these topics prior to publication of the final rule.

2. Changes from Previous NOFA.

PROPOSED CHANGES TO THE FY2016 TNOFA

- The FY16 NOFA would deemphasize the term “Dodd-Frank requirements” as required components for training. The term “Dodd-Frank” would be deleted from the text of the TNOFA.
- The FY16 NOFA would recognize that the six topics continue to be important and are renamed “Core Topics” with which housing counselors providing housing counseling services should be familiar. Inclusion of these Core Topics will not be mandatory but will be encouraged through points awarded.

- In reviewing Past Performance, points would be awarded based on the percent of the FY14 Grants spent on scholarships as well as the number of scholarships awarded with Grant funds. In the proposed Work Plan, points would be awarded based on the percent of the FY16 budget anticipated to be earmarked for scholarships. Applicants who did not receive a FY14-15 Grant would explain their scholarship process and the percent of their training budget earmarked for scholarships. Additional points would be awarded where the plan for scholarships addresses awarding the scholarships to meet the needs in rural and non-metropolitan areas, as well as those of newly approved agencies.
- The FY16 NOFA would recognize the importance of Applicants having formal partnerships with state and local organizations, such as SHFAs, local networks or coalitions, to provide logistical support and training support that result in more training that is local in both venue and content. Points would be given for those Training Partnerships that have been identified, looking at past performance that resulted in local training, and for the proposed use of Training Partnerships in the Work Plan.

- The FY16 NOFA would reward training plans which include more place-based training that is local in
content and venue working with identified Training Partners. Points would be awarded based on both the number of identified Training Partners and the number of proposed local place-based local classes. Additional points would be awarded for the number of web-based classes to be offered.

- For the FY16 NOFA, an Applicant’s leveraged funds would include those funds designated by the identified Training Partners to provide this logistical support and training support for local training.
- Two additional curriculums have been identified as Eligible Activities
  - *Coping with stress* – tools and techniques to help counselors deal with on-the-job- related stress
  - *Culturally sensitivity* – teaching housing counselors to become more culturally sensitive to the needs of the community they are serving and helping them to design counseling, education, and marketing materials that are culturally sensitive.

**PROPOSED FUNDING METHODOLOGY**

- Applications that earn a score of 75 points or more will receive a base amount, as determined by HUD. The second tier will be based on the total number of scholarships awarded in FY 2014 Grant Period of June 1, 2014 to May 31, 2015. The third tier will be based on the total number of classes provided during FY 2014 Grant Period of June 1, 2014 to May 31, 2015.

**CHARTS**

- Capacity of Agency/Past Performance - Chart A & Proposed Performance - Chart B
- Eligible Activities old Chart B deleted as duplicative
- Leveraged Funds Chart D and new Chart E to include funding commitments by Training Partners
- Actual Expenditures for FY2014 Chart C

3. Definitions.

**a. Eligibility Requirements** – Eligibility requirements are those requirements that must be met for an application to be eligible for funding. Deficiencies in meeting an eligibility requirement may be categorized as either curable or non-curable.

**b. Threshold Requirement** – Threshold requirements are a category of eligibility requirements. A threshold requirement is a requirement that must be met in order for an application to be reviewed. Threshold requirements are not curable.

Threshold requirements are listed in Section III.C.1 of this Program NOFA. Applicants must ensure their application package addresses all threshold requirements. Please check your application carefully!

**c. Deficiency** – Deficiencies are not the same as errors. Errors are never curable except as permitted under Section IV.C.2. Deficiencies are items of missing or omitted information within a submitted application. Deficiencies typically involve missing documents, information on a form, or some other type of unsatisfied information requirement (e.g., an unsigned form, unchecked box, etc.). Depending on specific criteria, deficiencies may be either curable or non-curable.

**d. Curable Deficiency** – A curable deficiency is a specific type of deficiency that applicants may correct with timely action. To be curable the deficiency must:
  - Not be a threshold requirement;
  - Not influence how an applicant is ranked or scored versus other applicants; and
  - Be remedied within the time frame specified in the notice of deficiency.

**e. Non-Curable Deficiency** – An applicant cannot correct a non-curable deficiency after the submission deadline. Non-curable deficiencies are deficiencies that if corrected would change an applicant’s score or rank versus other applicants. Non-curable deficiencies may result in an application being marked ineligible, or otherwise adversely affect an application’s score and final determination.

**B. Authority.**
HUD's Housing Counseling Program is authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x) and Section 4 of the Department of Housing and Urban Development Act (42 U.S.C. 3533) as amended by Subtitle D – Office of Housing Counseling of Dodd-Frank Wall Street Reform and Consumer Protection Act. The Housing Counseling implementing regulations are found at 24 CFR part 214. Additional guidance is provided in the HUD Handbook 7610.1, REV-5.

II. Award Information.

A. Available Funds.

HUD is making available approximately $2,000,000 through this NOFA for HUD's FY16-17 Housing Counseling Training Grant Program.

Additional funds may become available for award under this NOFA as a result of HUD's efforts to recapture unused funds, use carryover funds, or because of the availability of additional appropriated funds. Use of these funds is subject to statutory constraints. All awards are subject to the applicable funding restrictions described in the General Section and to those contained in this NOFA.

Awards are available to provide, under cooperative agreements with HUD, training activities designed to improve and standardize the quality of counseling provided by housing counselors employed by “Participating Agencies.” Participating Agencies are all housing counseling and Intermediaries participating in HUD’s Housing Counseling Program, including HUD-approved counseling agencies, Affiliates and Branches of HUD-approved Intermediaries, HUD-approved Multi-State Organizations (MSO), and State Housing Finance Agencies (SHFA).

HUD intends to award approximately four FY 2016 grants from this NOFA to successful Applicants. HUD also intends to award approximately four separate FY 2017 grants to successful Applicants from this FY 2016 NOFA provided such funds are appropriated by

With this single FY 2016- FY 2017 NOFA and corresponding FY 2016 HUD General Section, HUD may conduct a competition for housing counseling training grant funding for both FY 2016 and FY 2017. HUD would use the applications received under this FY 2016 and FY 2017 NOFA, and the corresponding scores and funding methodology relevant to this NOFA, to make awards for FY 2016, utilizing FY 2016 appropriations. HUD would use the same list and methodology to award FY 2017 funds, subject to the availability of appropriations and any other authority that may govern the award of FY 2016 funds. Grantees that receive FY 2016 housing counseling training Grant funding will be contacted by HUD to determine their interest in FY 2017 funding. HUD would then rerun the FY 2016 funding formula, utilizing FY 2016 application data/scores, should FY 2017 funding becomes available, for those FY 2016 Grantees that express interest and remain eligible. Doing this will enable HUD to make awards quickly after FY 2017 appropriations become available, and significantly reduce the application burden for counseling agencies. The General Section for FY 2016 will govern both the FY 2016 and FY 2017 housing counseling training Grant funds. A Grantee which changes its Housing Counseling Program status during FY 2016 (e.g., change in status from a Multi-State Organization to a LHCA) may still be eligible for FY 2017 funding if the Grantee meets all pertinent requirements for the current status of the agency. In such a case, HUD may, at its discretion, fund the Grantee for FY 2017 based on the applicable funding methodology.

Alternatively, HUD reserves the right to issue a supplemental or independent NOFA in FY 2017, perhaps limited to new Applicants, or for a specific housing counseling training related activity, for example to support HUD’s efforts to embed housing counseling in FHA programs.

B. Number of Awards.

HUD expects to make approximately 4 awards from the funds available under this NOFA.
HUD may at its discretion, fund a single organization to deliver the full spectrum of activities eligible for funding, or make multiple awards under this NOFA. HUD also reserves the right to not make any awards.

C. Minimum/Maximum Award Information.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Total Funding</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Minimum Award Amount</td>
<td>$0 Per Budget Period</td>
</tr>
<tr>
<td>Maximum Award Amount</td>
<td>$2,000,000 Per Budget Period</td>
</tr>
</tbody>
</table>

D. Period of Performance.

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Project Start Date</td>
<td>06/01/2016</td>
</tr>
<tr>
<td>Estimated Project End Date</td>
<td>05/31/2017</td>
</tr>
<tr>
<td>Length of Project Periods</td>
<td>12-month project and budget period</td>
</tr>
</tbody>
</table>

E. Type of Funding Instrument.

Funding Instrument Type: Cooperative Agreement

HUD expects to use a cooperative agreement, but reserves the right to use the award instrument it determines to be most appropriate. All awards will be made on a cost reimbursement basis in accordance with, and subject to, the requirements in 2 CFR Part 200. If an Applicant receives an award, it must comply with and must ensure that sub-recipients also comply with the above requirements.

Awards made as cooperative agreements may entail significant HUD involvement including, but not limited to, the following items:

- Review and approval of marketing of courses assistance. Work plan changes, including but not limited to increasing the availability of remote training;
- Review and approval of proposed courses, including course materials; HUD may provide grantees with counseling content standards;
- HUD may provide grantees with counseling content standards. Review and approval of evaluation instruments and methodology for determining value of courses and impact;
- Review and approval of training locations, technology and logistics. HUD reserves the right to review and approve or reject training locations, technology and logistics as well as the type of training and courses offered; including review to ensure appropriate access is provided for persons with disabilities and persons with Limited English Proficiency (LEP);
- Identifying functional needs of persons with disabilities or other population groups and outreach techniques; or
- Course audit by HUD staff.

If funds are provided subject to a Cooperative Agreement, HUD may also exercise the right to have substantial involvement by conducting monitoring reviews, requesting quarterly reports, approval of all proposed deliverables documented in the Applicant’s Work Plan or Statement of Work (SOW), and determining whether the agency meets all certification and assurance requirements.

F. Supplementation.

Not applicable.
III. Eligibility Information.

A. Eligible Applicants.

State governments
County governments
City or township governments
Nonprofits having a 501(c)(3) status with the IRS, other than institutions of higher education

Applicants must be a public or private non-profit organization and must submit evidence of “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code (26 USC 501(a) and (c)(3)). Applicants may also be SHFAs and other units of local, county or state government. Applicants must have at least two years of experience providing housing counseling training services nationwide to housing counselors employed by housing counseling agencies participating in HUD’s Housing Counseling Program.

Applicants may utilize in-house staff, sub-grant recipients, Training Partners, qualified third-party trainers, and consultants, with requisite experience and capacity. HUD strongly encourages the partnering by Grantees with SHFAs and other Training Partners. However, one organization must be designated as the primary applicant. This NOFA is structured to encourage agencies to sub-allocate funding to sub-grantees and/or Training Partners. Sub-grantees and Training Partners may include SHFAs; units of local, county or state government; and local or state housing coalitions/networks that are public or private non-profit organizations. Sub-grantees and/or Training Partners must have “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code [26 USC 501(a) and (c)(3)] or be an established SHFA. The funding methodology of this NOFA will incentivize such Training Partnerships.

HUD does not award grants to individuals. HUD will also not evaluate applications from ineligible applicants.

As required in the Code of Federal Regulations (CFR) at 2 CFR 25.200 and 24 CFR Part 5 Subpart K, all applicants for financial assistance must have an active Data Universal Numbering System (DUNS) number (http://fedgov.dnb.com/webform) and have an active registration in the System for Award Management (SAM) (www.sam.gov) before submitting an application. Getting a DUNS number and completing SAM registration can take up to four weeks; therefore, applicants should start this process or check their status early.

See also Section IV.B for necessary form and content information.

B. Cost Sharing or Matching.

This Program does not require an applicant to leverage resources through cost sharing or matching.

C. Other.

All applicants must comply with the following requirements, which may determine whether your application is reviewed or make your application ineligible for funding. Eligibility criteria for this competition include:

1. Geographic Coverage. Applicants must propose to provide the housing counseling trainings nationwide. The proposed training program must be national in scope. In addition, the proposed training program offered by or in conjunction with Training Partners will focus on state and local housing issues.

2. Required activities:

   (1) Eligible Training Recipients. Recipients of training offered by Grantees under the award must be housing counselors employed by housing counseling agencies participating in HUD’s Housing Counseling Program.

   (2) Trainers. Trainings must be delivered by experienced trainers who have been trained in adult
education and have practical experience and/or subject matter expertise in the specific field they are presenting. Multiple trainers can be used for a single course to fulfill these requirements.

(3) **Open Enrollment.** Training enrollment and assistance provision must be open. For example, enrollment, eligibility and scholarships may not be restricted to affiliates or branches of a specific intermediary or participating housing counseling agency, or conducted in a way that favors affiliates or branches of a particular organization.

(4) **Housing Counseling Training** must not be limited to in-person, but must be offered via a variety of models, to increase ease of access and meet the preference(s) of counselors – including webinars and other internet-based training models. Live, internet-based, and other training most of delivery must be accessible to persons with disabilities. Applicants may offer courses through additional modes of delivery.

(5) **Learning Checks.** Regardless of format, training must have learning checks including a final examination that confirm a counselor’s participation and measure understanding of course material and learning objectives.

(6) **Core Topics.** The proposed work plan must describe how the six Core Topics required will be incorporated in the applicant’s proposed courses.

(7) **Scholarships.** The proposal must include a scholarship element, including assistance with travel, hotel, and/or tuition expenses for eligible housing counselors.

(8) **Underserved /Underrepresented Populations.** All training programs must include a strong emphasis on effectively serving limited English proficient, rural, lower income, persons with disabilities and other underserved/underrepresented of housing consumer populations. Affirmative efforts must be made to ensure that existing housing counseling capacity in underserved and underrepresented housing consumer populations is preserved and expanded. To support the delivery of services in communities where English is not the primary language, the training and testing must be culturally sensitive.

3. **Eligible Activities.**

Applicants may propose to develop and implement a comprehensive and ongoing training program for housing counselors working for agencies participating in HUD’s Housing Counseling Program. The training program may contain both basic and advanced courses. Eligible activities may also include ongoing efforts to evaluate training quality and impact, and assess the need for additional training.

An applicant may propose to provide training on one or more of the training topics listed below. The proposed training curriculum must include the Core Topics identified under Section I.A., *Program Purpose.* Complete Chart B- *Proposed Performance* to identify those classes which include the Core Topics

**a. General Housing Counseling.** Teach counselors the principles and applications of housing counseling from the lender’s and the counselor’s point of view. Review the skills and tools needed to be an effective housing counselor. Provide overviews of the industry from a national perspective, as well as information about pre- and post-purchase counseling for homeowners, delinquency, and default counseling. General housing counseling training must include how to help consumers identify housing or lending discrimination and how to file a fair housing or other civil rights complaint

**b. Pre-Purchase Counseling.** Train counselors in conducting results-oriented individual counseling sessions for prospective homebuyers, including financial literacy, budget analysis, developing corrective action plans and timelines for success, and facilitating progress as customers overcome obstacles and move toward mortgage-readiness. Train counselors regarding state-of-the-art software designed specifically for credit rebuilding, debt reduction, automated budgeting, and down payment savings accumulation. Use sample customer cases to identify obstacles and simulate counseling sessions. Teach counselors to give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability. Teach counselors to conduct educational seminars and advise clients regarding how to avoid predatory lenders and common lending pitfalls. Provide counselors the knowledge and tools to help
borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and eventually foreclosure. Train counselors to counsel potential homebuyers to get an independent home inspection before the home sale closing, and train counselors in any HUD required home inspection materials, if applicable. Train counselors on the HUD/EPA Lead Disclosure Rule (24 CFR part 35, subpart A) and the Lead Safe Housing Rule (24 CFR part 35, subparts B, K and R). See the lead-safety information and guidance at:


Train counselors to counsel potential homebuyers on radon and related issues. See EPA’s radon guidance at www.epa.gov/radon/pubs/index.html, and HUD’s at www.hud.gov/healthyhomes, clicking on “About Radon” (including the Radon fact-sheet linked from that page).

Train counselors to help clients manage debt, avoid predatory lenders or discriminatory loan limits and avoid mortgage default. Teach counselors how to read the warning signs of debt problems and how to recognize predatory lenders, as well as identify available resources to help keep homeowners out of financial trouble. Inform counselors about HUD’s Equal Access rule and the provision of housing without regard to sexual orientation, gender identification, or marital status Assist counselors with obtaining a thorough understanding of state and federal regulations, including the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2601 et seq.) (RESPA) and the Truth in Lending Act (15 U.S.C. 1601 et seq.) so they are fully versed in State and local requirements in the counseling service area.

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

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

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

f. Reverse Mortgages. Train counselors about reverse mortgages for elderly homeowners, including FHA-insured Home Equity Conversion Mortgages (HECM). Teach them to understand products and programs, analyze plans, compare their costs and benefits, and identify alternatives. Also, review relevant counseling skills and ethics.

g. Reverse Mortgage- HUD Roster Examination Preparation. Provide counselors in-class in preparation for the HUD HECM Counseling roster examination.
h. Reverse Mortgage Continuing Education. Provide counselors a continuing education course that offers advanced topics on reverse mortgage counseling.

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

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


l. HUD’s Housing Counseling Program Requirements. Train counselors about the requirements of HUD’s Housing Counseling Program, including the delivery of homeownership counseling and education for Local Housing Counseling Agencies, National and Regional Intermediaries and SHFAs, reporting, the Housing Counseling

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

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

o. Federal Housing Administration (FHA). Train housing counselors about FHA-insured financing, including minimum requirements of FHA loans, loan limits, advantages of financing through FHA, HUD Real Estate Owned (REO), FHA appraisal requirements, sections 203k, 203b, and 203h mortgage insurance programs and HECM.

p. Fair Housing/Lending and Civil Rights. Train housing counselors how to provide households with information, counseling and/or education on discriminatory housing, lending and insurance, practices and the rights and remedies available under federal, state and local fair housing laws. Train housing counselors how to provide households with the name and contact information for local fair housing groups or government agencies that enforce fair housing laws. Train housing counselors to make persons aware of federal, state and local physical accessibility requirements, as well as innovative housing design or construction to increase
access for persons with disabilities. Train housing counselors on HUD requirements for equal access to housing on the basis of sexual orientation, gender identity, and marital status, as well as protections against discrimination on the bases under state or local law. Training housing counselors on how their clients may file a housing discrimination complaint. Train housing counselors on requirements to provide effective communication to persons with limited English proficiency and persons with disabilities. [Training housing counselors on HUD requirements for equal access to housing on the basis of sexual orientation, gender identity, and marital status, as well as protections against discrimination on the bases under state or local law. Training housing counselors on how their clients may file a housing discrimination complaint. The contact information for the HUD Office of Fair Housing and Equal Opportunity is:

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

q. Fair Lending and Mortgage Fraud Counseling. Train housing counselors about how to identify and counsel regarding fair lending violations and mortgage fraud, including loan documentation review. Familiarize counselors with the requirements of the Fair Housing Act, truth in lending laws, predatory lending laws, HUD’s Equal Access rule, and their companion statutes and regulations as they apply to housing providers, mortgage lenders, realtors, homebuilders, public agencies, and nonprofit organizations. Train counselors to recognize lender and/or real estate practice that create disparate impact on clients who are members of Fair Housing Act protected classes or other prohibited bases. Train housing counselors in how to provide guidance and assistance to the client regarding identifying fair lending violations, loan scams, and mortgage fraud, filing a formal complaint and pursuing a formal investigation with the appropriate authorities under these laws, for example with the Loan Modification Scam Prevention Network: http://www.preventloanscams.org and the HUD Office of Inspector General (OIG) Hotline:

- Toll-free at 800-347-3735
- Fax 202-708-4829
- E-mail hotline@hudoig.gov

s. Affirmatively Furthering Fair Housing. Train counselors to provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing laws. Train counselors to provide households with names and contact information for local fair housing groups or government agencies that enforce fair housing laws. Train counselors to make persons aware of federal, state and local physical accessibility requirements, as well as innovative housing design or construction to increase access for persons with disabilities; Train counselors to develop a system to share information about possible discrimination and, when there is information that suggests that systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider; train counselors to affirmatively market counseling and education services to those least likely to apply; Train counselors to become familiar with affirmative fair housing marketing requirements in HUD, state or local housing programs to inform clients of new or rehabilitated sources of information for housing opportunities that provide greater housing choice or mobility for persons in classes protected by the Fair Housing Act; Train counselors to become familiar with accessibility requirements; serve clients with disabilities who live in segregated or institutional settings, and their representatives; educate clients with disabilities on effective housing search strategies; Inform clients of skilled providers of housing search assistance; inform clients of housing builders, management companies, real estate, and brokers that are skilled in providing housing opportunities in the most integrated setting appropriate to the needs of qualified persons with disabilities; and/or Train counselors to create, maintain, and market a database of accessible housing for persons with
disabilities; Train counselors to ensure housing counseling training activities are accessible to persons with disabilities, including making reasonable accommodations, as necessary. Train counselors on how to take reasonable steps to provide meaningful access to persons with Limited English Proficiency (LEP).

t. **Coping with Stress** - train counselors in the tools and techniques to help counselors and their clients deal with stress

u. **Making Housing Counseling "culturally sensitive"** - prepare counselors to be more culturally sensitive to the needs of the community they are serving.

3. **Threshold Requirements.**

   a. Applicants must meet the Threshold requirements in Section III.C. of the FY2016 General Section and the registration requirements to successfully submit an application through Grants.gov.

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

      (1) OMB A-133. Applicants must be in compliance with OMB A-133, as superseded by 2 CFR Part 200, audit filing requirements by the application due date, and must have addressed significant audit findings, if applicable, by the application due date. Those that are not in compliance will not be eligible for this NOFA.

      (2) Resolution of Civil Rights Matters. See the **General Section** III.C.2.b.

      (3) Debarment and Suspension. See **General Section**.

      (4) Delinquent Federal Debt. See **General Section**.

      (5) False Statements. See **General Section**.

      (6) Compliance with third party certifications and licensing. Agencies must be in compliance and not in default under any applicable state or other licensing and certification requirements. HUD will review individual circumstances upon request.

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

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

   b. **Accessibility.** In the conduct of training and educational courses, successful applicants must give priority to methods that provide physical access to individuals with disabilities, i.e., holding the live, in-person 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 or use accessible technology unless the recipient can demonstrate that doing so would result in a fundamental alteration of the program or an undue financial and administrative burden, in which case the recipients must take any action that would not result in such an alteration or such burden but would nevertheless ensure that individuals with disabilities receive the benefits and services of the program or activity, e.g., training at an alternate accessible site, in-home training. Individuals with disabilities must receive services in the most integrated setting appropriate to their needs. Accessibility arrangements auxiliary aids and services, and reasonable accommodations may include, but are not limited to: materials provided in different formats, including large print or Braille; interpreter services – including such service accompanying web-based training; recording and archiving live, in-person training; and use of closed captioning. Arrangements for registration, testing, and evaluation must be accessible to persons with disabilities. Information on how to request available assistive services and reasonable accommodations must be available, as well as available in different formats. Regarding accessible technology, HUD requires its funding recipients to adopt the goals and objectives of Section 508 of the Rehabilitation Act of 1973 by ensuring, whenever electronic and information technology (EIT) is used, procured, or developed, that persons with disabilities have access to and use of the information and data made available through the EIT on a comparable basis as is made available to and used by persons without disabilities. (See the accessible technology requirements in the **General Section** V.C.1.e)
c. Effective Communications and Meaningful Access. Successful applicants must ensure that all training notifications as well as communication during training sessions are provided in a manner that is effective for persons with hearing, visual, and other communications-related disabilities consistent with Section 504 of the Rehabilitation Act of 1973 (24 CFR 8.6), and as applicable, the Americans with Disabilities Act. This includes ensuring that training materials are in appropriate alternative formats as needed, e.g., Braille, audio, large type, sign language interpreters, and assistive listening devices, etc. All products and tools for capacity building must be accessible in accordance with Section 504 of the Rehabilitation Act of 1973 (see, for example, 24 CFR 8.6, on effective communications). Applicants obtaining federal financial assistance from the Department shall take reasonable steps to ensure meaningful access to their programs and activities for Limited English Proficient Persons (LEP). For more information on LEP, please visit http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/promotingfh/lep-faq

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

e. Code of Conduct. Applicants that are subject to 2 CFR Part 200 (including most nonprofit organizations and state, local, and tribal governments or government agencies or instrumentality’s that receive federal awards of financial assistance) are required to develop and maintain a written code of conduct in accordance with 2 CFR section 200.112. The code of conduct must prohibit real and apparent conflicts of interest that may arise among employees, officers, or agents; prohibit the solicitation and acceptance of gifts or gratuities by an organization’s officers, employees and agents for their personal benefit in excess of minimal value; and outline administrative and disciplinary actions available to remedy violations of such standards. Self-recusal will not eliminate a potential or apparent conflict of interest. Prior to entering into an agreement with HUD, the applicant will be required to submit a copy of its code of conduct and describe the methods it will use to ensure that all officers, employees, and agents of the organization are aware of the code of conduct.

f. Financial Management Systems. Applicants selected for funding must provide documentation demonstrating that the applicant’s financial management systems satisfy the requirements in the applicable regulations at 2 CFR Part 200. Consistent with the requirements of the Single Audit Act Amendments of 1996 (31 U.S.C. 7501-07), if the applicant expended $750,000 or more in federal awards in its most recent fiscal year, such documentation must include a certification from, or a copy of, the most recent audit by the applicant’s independent public accountant attesting to the fact that the applicant maintains internal controls over federal awards, complies with applicable laws, regulations, and contract or grant provisions, and prepares appropriate financial statements. The applicant will have at least 30 calendar days to respond to this requirement. If an applicant does not respond within the prescribed time or responds with insufficient documentation, then HUD may determine that the applicant has not met this requirement and may withdraw the award offer. If an applicant has not expended $750,000 or more in federal awards in its most recent fiscal year, HUD, or its assignee may conduct an audit of the applicant’s financial system. HUD will work with the applicant to meet federal financial management system standards prior to HUD releasing funds.

g. Indirect Cost Rate. Applicants must also submit documentation establishing the organization’s indirect cost rate. Such documentation may consist of a certification from the most recent audit or indirect cost rate agreement by the cognizant federal agency or an independent public accountant. If the organization does not have an established indirect cost rate, the organization will be required to develop and submit an indirect cost proposal to HUD or the cognizant federal agency as applicable, for determination of an indirect cost rate that will govern an award. Applicants that do not have a previously established indirect cost rate with a federal agency shall submit an initial indirect cost rate proposal immediately after the applicant is advised that it will be offered an award. If an applicant does not have an established indirect cost rate, and there is no other cognizant federal agency, or HUD is the cognizant federal agency, HUD will set the rate based upon the submission of an acceptable indirect cost rate proposal. If a proposal is not submitted within three months of award, HUD may suspend work or terminate for noncompliance with requirements. OMB Circular A-122, implemented at 2 CFR 230, as superseded by 2 CFR Part 200 sets forth the requirements to determine allowable direct and indirect costs and the preparation of indirect cost proposals. The circular can be found at
h. Participation in HUD-Sponsored Program Evaluation. See the General Section.

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

j. Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency (LEP). Housing counseling training organizations shall take reasonable steps to ensure meaningful access to their services to individuals with Limited English Proficiency. Applicants are to comply with Executive Order 13166, “Improving Access to Services for Persons with limited English Proficiency”, and may refer to the Department’s January 22, 2007 Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (72 FR 2732). See the General Section III.C.4.h.

k. Executive Order 13279, Equal Protection of the Laws for Faith-Based and Community Organizations. HUD is committed to full implementation of Executive Order 13279 in the operation of its programs. See the General Section III.C.4.m.


m. Affirmatively Furthering Fair Housing. Under Section 808(e) (5) of the Fair Housing Act, HUD has a statutory duty to affirmatively further fair housing. HUD requires the same of its funding recipients. See General Section V.C.1.b for the actions you must take to address this requirement. To meet this requirement, in the narrative responses to the Rating Factor 3 (B) (1) (f), applicants must describe the organization's training, outreach and other activities that affirmatively market fair housing information, including:

- Training counselors to provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing and other civil rights laws. Training counselors to provide households with names and contact information for local fair housing groups or government agencies that enforce fair housing and other civil rights laws;
- Training counselors to make persons aware of federal, state and local physical accessibility requirements, as well as innovative housing design or construction to increase access for persons with disabilities;
- Training counselors to develop a system to share information about possible discrimination and, when there is information that suggests that systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider; training counselors to affirmatively market counseling and education services to those least likely to apply;
- Training counselors to become familiar with affirmative fair housing marketing requirements in HUD, state or local housing programs to inform clients of new or rehabilitated sources of information for housing opportunities that provide greater housing choice or mobility for persons in classes protected by the Fair Housing Act, as well as affirmative fair housing requirements for housing counseling agencies, such as displaying the fair housing symbol;
- Training counselors on methods for affirmatively marketing housing counseling services, such as advertising in publications in non-English languages or oriented to certain population groups and co-marketing with settlement or advocacy organizations;
- Training counselors to become familiar with accessibility requirements; serve clients with disabilities who live in segregated or institutional settings, and their representatives; educate clients with disabilities...
on effective housing search strategies; Inform clients of skilled providers of housing search assistance; inform clients of housing builders, management companies, real estate, and brokers that are skilled in providing housing opportunities in the most integrated setting appropriate to the needs of qualified persons with disabilities; and /or
  - Training counselors to create, maintain, and market a database of accessible housing for persons with disabilities;
  - Training counselors must ensure housing counseling training activities are accessible to persons with disabilities, including making reasonable accommodations, as necessary. Training counselors must also describe how they will take reasonable steps to provide meaningful access to persons with Limited English Proficiency (LEP) including but not limited to translating materials into non-English language.

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

n. Compliance with Fair Housing and Civil Rights Laws. See the General Section V.C.1.

o. Name Check Review. See the General Section.

1. Threshold Requirements.

Applicants who fail to meet any of the following threshold eligibility requirements will be deemed ineligible. Applications from ineligible applicants will not be evaluated. See also Section I.A.3 Definitions.

a. Timely Submission of Applications – Applications submitted after the deadline stated within this NOFA and that do not meet the requirements of the grace period policy will be marked late. Late applications are deemed ineligible and will not be considered for funding. See also Section IV Application and Submission Information, part D.

b. Civil Rights Matters – Outstanding civil rights matters must be resolved prior to the application deadline.

  (1) Applicants having any of the charges, cause determinations, lawsuits, or letters of findings referenced in subparagraphs (a) – (e) that have not been resolved to HUD’s satisfaction before or on the application deadline date are ineligible for funding.

    (a) Charges from HUD concerning a systemic violation of the Fair Housing Act or receipt of a cause determination from a substantially equivalent state or local fair housing agency concerning a systemic violation of a substantially equivalent state or local fair housing law proscribing discrimination because of race, color, religion, sex, national origin, disability or familial status;

    (b) Status as a defendant in a Fair Housing Act lawsuit filed by the Department of Justice alleging a pattern or practice of discrimination or denial of rights to a group of persons raising an issue of general public importance pursuant to 42 U.S.C. 3614(a);

    (c) Status as a defendant in any other lawsuit filed or joined by the Department of Justice alleging a pattern or practice of systemic violation of Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act, or a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally including an alleged failure to affirmatively further fair housing;

    (d) Receipt of a letter of findings identifying systemic noncompliance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974; or Title II of the Americans with Disabilities Act; or

    (e) Receipt of a cause determination from a substantially equivalent state or local fair housing agency concerning a systemic violation of provisions of a state or local law prohibiting discrimination in housing based on sexual orientation, gender identity, or lawful source of income.

  (2) HUD will determine if actions to resolve the charge, cause determination, lawsuit, or letter of findings taken before the application deadline date are sufficient to resolve the matter. Examples of actions that may be considered sufficient to resolve the matter include, but are not limited to:

    (a) Current compliance with a voluntary compliance agreement signed by all the parties;

    (b) Current compliance with a HUD-approved conciliation agreement signed by all the parties;
(c) Current compliance with a conciliation agreement signed by all the parties and approved by the state governmental or local administrative agency with jurisdiction over the matter;
(d) Current compliance with a consent order or consent decree; or
(e) Current compliance with a final judicial ruling or administrative ruling or decision.

2. Statutory and Regulatory Requirements.

a. Compliance with Nondiscrimination and Related Requirements.

Compliance with Fair Housing and Civil Rights Laws.
Applicants and their prospective subrecipients must comply with all applicable fair housing and civil rights requirements in 24 CFR 5.105(a), including, but not limited to, the Fair Housing Act; Title VI of the Civil Rights Act of 1964; Section 504 of the Rehabilitation Act of 1973; Title II and Title III of the Americans with Disabilities Act of 1990; and Section 109 of the Housing and Community Development Act of 1974.
Applicants, and their prospective subrecipients, who are conducting programs or activities within a state or local jurisdiction that has passed a law prohibiting discrimination in housing based upon sexual orientation or gender identity, or a law prohibiting discrimination in housing based on lawful source of income, must comply with the law(s) of the state or locality in which the program activities are conducted.
Applicants and their prospective subrecipients must comply with all applicable fair housing and civil rights requirements in 24 CFR 5.105(a), including, but not limited to, the Fair Housing Act; Title VI of the Civil Rights Act of 1964; Section 504 of the Rehabilitation Act of 1973; Title II and Title III of the Americans with Disabilities Act of 1990; and Section 109 of the Housing and Community Development Act of 1974 and their implementing regulations. In addition, applicants and their prospective subrecipients must comply with 24 CFR § 5.105(a)(2), which requires eligibility determinations be made without regard to actual or perceived sexual orientation, gender identity or marital status, and such eligibility extends to clients served by HUD’s Housing Counseling Program.

Affirmatively Furthering Fair Housing.
Section 808(e)(5) of the Fair Housing Act requires HUD to affirmatively further the purposes of the Fair Housing Act in its housing and urban development programs. Accordingly, HUD requires recipients of funds that are not specifically exempted to take affirmative steps to further fair housing. An applicant must discuss how it is going to carry out the proposed activities in a manner that affirmatively furthers fair housing in complete compliance with Section 808(e)(5) of the Fair Housing Act.

Accessible Technology.
Section 508 of the Rehabilitation Act (Section 508) requires HUD to ensure, when developing, procuring, maintaining, or using electronic and information technology (EIT), that the EIT allow persons with disabilities to access and use information and data on a comparable basis as is made available to and used by those without disabilities. Section 508 covers, but is not limited to, computers (hardware, software, word processing, email, and Internet sites), fax machines, copiers and telephones. Among other things, Section 508 requires that EIT allow individuals with disabilities who are federal employees or members of the public seeking information or services from a federal agency to have access to and use of information and data on a comparable basis as that made available to employees and members of the public without disabilities unless an undue burden would result to the federal department or agency. Where an undue burden exists to the federal department or agency, alternative means may be used to allow an individual with disabilities use of the information and data. Section 508 does not require that information services be provided at any location other than a location at which the information services are generally provided. HUD encourages its funding recipients to adopt the goals and objectives of Section 508 by ensuring, whenever EIT is used, that persons with disabilities have access to and use of the information and data made available through the EIT on a basis comparable as is made available to and used by persons without disabilities. This does not affect recipients’ required compliance with Section 504 of the Rehabilitation Act and, where applicable, the Americans with Disabilities Act. Applicants and recipients seeking further information on accessible technology are directed
b. HUD Agency Wide or Federal Government Wide Requirements.

(1) Outstanding Delinquent Federal Debts – It is HUD policy, consistent with the purposes and intent of 31 U.S.C. 3720B and 28 U.S.C. 3201(e), that applicants with outstanding delinquent federal debt will not be eligible to receive an award of funds, unless:

(a) A negotiated repayment schedule is established and the repayment schedule is not delinquent, or

(b) Other arrangements satisfactory to HUD are made prior to the award of funds by HUD. If satisfactory arrangements cannot be completed within 90 days of notification of selection, HUD will not make an award of funds to the applicant, and instead offer the award to the next eligible applicant. HUD may act earlier than the above stated 90 days to ensure, in HUD’s determination, that the funds can be obligated in a timely manner. Applicants selected for funding, or awarded funds, must report any changes in status of current agreements covering federal debt. HUD may withhold funding, terminate an award, or seek other remedies from a grantee if a previously agreed-upon payment schedule has not been followed or a new agreement with the federal agency to which the debt is owed has not been signed.

(2) Pre-Award Accounting System Survey – HUD will not award or disburse funds to applicants that do not have a financial management system that meets federal standards. HUD may arrange for a pre-award survey of any such financial management system for applicants selected for award who have not previously received federal financial assistance, where HUD Program officials have reason to question whether a financial management system meets federal financial management standards, or for applicants considered high risk based upon past performance or financial management findings.

(3) Debarments and/or Suspensions – In accordance with 2 CFR part 2424, no award of federal funds may be made to debarred or suspended applicants, or those proposed to be debarred or suspended from doing business with the Federal Government.

(4) False Statements – A false statement in an application is grounds for denial or termination of an award and possible punishment, as provided in 18 U.S.C. 1001.

(5) Do Not Pay Website Review – As part of the Improper Payments Elimination and Recovery Improvement Act (IPERIA) of 2012, in making funding determinations HUD will look up applicant information on the Federal website [http://www.donotpay.treas.gov/](http://www.donotpay.treas.gov/). The Do Not Pay Portal is intended to prevent improper payments and can be used by HUD to ensure that applicants that receive funding do not owe funds to the federal government; are not on the Excluded Parties List System (EPLS); the List of Excluded Individuals/Entities List (LEIE); the Social Security Administration (SSA) Death Master File (DMF); or other federal databases that would provide adverse information regarding the applicant. HUD reserves the right to:

(a) Deny funding, or in the case of a renewal or continuing award, consider suspension or termination of an award immediately for cause,

(b) Require the removal of any key individual from association with management or implementation of the award, and

(c) Make appropriate provisions or revisions with respect to the method of payment or financial reporting requirements.

(6) Conducting Business in Accordance with Ethical Standards/Code of Conduct – Applicants are required to develop and maintain a written code of conduct in accordance with 2 CFR 200.112 and 200.318. Codes of conduct must prohibit real and apparent conflicts of interest that may arise among officers, employees, or agents; prohibit the solicitation and acceptance of gifts or gratuities by officers, employees, or agents for their personal benefit in excess of minimal value; and outline administrative and disciplinary actions available to remedy violations of such standards.

Pursuant to applicable Federal and HUD regulations, applicants must disclose in writing any potential conflict
of interest and all violations of Federal criminal law involving fraud, bribery, or gratuity violations potentially affecting the Federal award.

Before entering into an agreement with HUD, applicants selected to receive funding under a Program NOFA must submit an up-to-date copy of their code of conduct. Applicants with codes already on file with HUD do not need to resubmit a new code unless the information on file has changed. New or updated submissions must be dated and signed by the Executive Director, or Chair, or equivalent official, of the governing body of the organization. Applicants must also describe the methods to be used to ensure that all officers, employees, and agents are aware of and have agreed to adhere to the code of conduct.

(7) Conflict of Interest of Consultants or Technical Experts Assisting HUD – Consultants and technical experts who assist HUD in rating and ranking applications for funding under published FY 2016 Program NOFAs are subject to 18 U.S.C. 208, the federal criminal conflict-of-interest statute, and the Standards of Ethical Conduct for Employees of the Executive Branch regulation published at 5 CFR part 2635. As a result, consultants and technical experts who have assisted or plan to assist applicants with preparing applications for FY 2016 Program NOFAs may not serve on a selection panel and may not serve as a technical advisor to HUD. Anyone involved in rating and ranking FY 2016 Program NOFA applications, including departmental staff, experts and consultants must avoid conflicts of interest or the appearance of such conflicts. These individuals must also disclose to HUD’s Office of General Counsel Ethics Law Division the following information, if applicable:

(a) How the selection or non-selection of any applicant under a FY 2016 Program NOFA will affect the individual’s financial interests, as provided in 18 U.S.C. 208, or

(b) How the application process involves a party with whom the individual has a covered relationship under 5 CFR 2635.502.

The consultant or technical expert assisting HUD must disclose this information before participating in any matter regarding an FY 2016 program NOFA. Applicants with questions regarding these provisions or concerning a conflict of interest, please call the Office of General Counsel, Ethics Law Division, at (202) 708-3815 (this is not a toll-free number). The phone number above may also be reached by individuals who are deaf or hard of hearing, or who have speech disabilities, through the Federal Relay Service’s teletype service at 1-800-877-8339.

(8) Prohibition Against Lobbying Activities – Applicants are subject to the provisions of Section 319 of Public Law 101-121, 31 U.S.C. 1352, (the Byrd Amendment) and 24 CFR part 87, which prohibit recipients of federal contracts, grants, or loans from using appropriated funds for lobbying the executive or legislative branches of the Federal Government in connection with a specific contract, grant, loan, or cooperative agreement. In addition, applicants must disclose, using Standard Form LLL (SFLLL), “Disclosure of Lobbying Activities,” any funds, other than federally appropriated funds, that will be or have been used to influence federal employees, members of Congress, or congressional staff regarding specific grants or contracts. Federally-recognized Indian tribes and tribally designated housing entities (TDHEs) established by federally-recognized Indian tribes as a result of the exercise of the tribe’s sovereign power are excluded from coverage of the Byrd Amendment, but state-recognized Indian tribes and TDHEs established only under state law shall comply with this requirement. Applicants must submit the SFLLL if they have used or intend to use non-federal funds for lobbying activities.

(9) Consistency with the Consolidated Plan and Analysis of Impediments (AI)/Assessment of Fair Housing – Certain competitive Programs require applications to contain a certification of consistency with a HUD-approved Consolidated Plan. This certification means that the proposed activities are consistent with the jurisdiction’s strategic plan, and the location of the proposed activities is consistent with the geographic areas specified in the Consolidated Plan. The Consolidated Plan also includes the jurisdiction’s certification to affirmatively further fair housing which means, among other requirements, that the jurisdiction has conducted an AI/Assessment of Fair Housing. If a program NOFA requires a certification of consistency with the Consolidated Plan and you fail to provide the certification, and you do not cure the omission as a technical
deficiency, HUD will not fund the application. Under HUD’s regulations at 24 CFR 91.2(d), an applicant’s PHA Plan must include a certification by the appropriate state or local official that the PHA Plan is consistent with the applicable Consolidated Plan for the jurisdiction in which the PHA is located and must describe the manner in which the applicable contents of the PHA Plan are consistent with the Consolidated Plan. To the extent that a proposal funded under this NOFA is addressed or should be addressed in the PHA Plan, it must be certified to be consistent with the Consolidated Plan.

3. Program Specific Requirements.

4. Criteria for Beneficiaries.

IV. Application and Submission Information.

A. Obtaining an Application Package

An electronic copy of the Application Package and Application Instructions for this NOFA can be downloaded from Grants.gov at http://www.grants.gov/applicants/apply-for-grants.html. Except for Continuum of Care applications, or unless an applicant received a waiver for good cause, all applications must be submitted electronically via Grants.gov. The Continuum of Care application is submitted through HUD’s e-snaps system. An applicant demonstrating good cause may request a waiver from the requirement for electronic submission. For example, a lack of available Internet access in the geographic area in which the applicant’s business offices are located. Applicants that cannot submit their applications electronically and must seek a waiver of the electronic grant submission requirements must submit a waiver request so that the request is received at least 15 days before the application deadline. If HUD waives the requirement, HUD must receive your paper application before the deadline of this NOFA. To request a waiver and receive a paper copy of the application materials, you should contact:

Virginia Holman
Phone: (804) 822-4911
Email: virginia.f.holman@hud.gov
Department of Housing and Urban Development
Office of Housing Counseling
Office of Outreach and Capacity Building
600 East Broad Street
Richmond, VA 23219
Phone 2: (540) 894-7790
www.hud.gov/housingcounseling

See the General Section for specific procedures concerning the electronic application submission and timely receipt requirements. Applications and forms that you need to apply for funding under this NOFA are available from http://www.grants.gov/applicants/apply_for_grants.jsp. If applicants have difficulty accessing the information, applicants may call the help desk help line at 800 518-GRANTS or e-mail support@grants.gov. The Grants.gov help desk is available 24 hours a day, 7 days per week, except federal holidays.
B. Content and Form of Application Submission.

To ensure that the correct Application Package and Application Instructions are used, applicants must verify that the CFDA Number and CFDA Description on the first page of the Application Package downloaded from Grants.gov, as well as the Funding Opportunity Title, and the Funding Opportunity Number match the Program and NOFA to which they are applying. Applications will only be considered for the competition indicated in box 11, 12, and 13 on the SF-424 submitted in the application.

1. Content
Forms for your package include the forms outlined below:

Additionally, your complete application must include the following narratives and non-form attachments.

1. Size Limitations and Format for Narrative Statements. Applicants must be as specific and direct as possible. Applicants are limited to a total of 50 double-spaced, 12-point font, single-sided pages for the narrative portion. Course descriptions including summaries, learning objectives, learning measures/ test questions, and handouts or other student aids are excluded from the page limitation. Pages in excess of the size limit will not be read. Number the pages of the narrative statements and include a header that includes the applicant’s name and the Rating Factor number and title. Within each narrative, clearly identify each sub-factor immediately above the response for that sub-factor.

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

- A-Z, a-z, 0-9, underscore, hyphen, space, period.

If applicants use any other characters when naming their attachment files their applications will be rejected.

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

a. SF424 Application for Federal Assistance In block 8.d of the form, applicant must include a 9-digit number for the applicant’s zip code. Please be sure to check your DUNS number and ensure that it is listed on SAM.gov with an active registration, and that the person submitting the application has an ID and password for the Grants.gov system and has been authorized to submit the application on behalf of the applicant organization named in block 8a of the SF424 by the eBiz Point of Contact listed in the SAM.gov registration for the applicant organization. Since applicants are not required to request a specific grant amount, all applicants should enter $1 in block 18a.

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

4. Nonprofit Status. Each applicant is required to submit, for itself and for any organization with which it is partnering for the purpose of this NOFA, a legible copy of the document that supports the applicant’s claim to be a tax exempt nonprofit organization (for example, a 501(c)(3) determination letter issued by the IRS). The documentation must contain the official name, address, and telephone number of the legal authority that granted the tax exemption.
5. **Narrative Statements.** Applicants must provide narrative statements responding to specific questions in this NOFA, including the data requested in the Housing Counseling Training Charts. The narratives along with the completed charts and exhibits will constitute the basis for evaluating the application.

6. **Charts.** Applicants must provide completed Housing Counseling Training 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. The completed charts and exhibits along with the narratives will constitute the basis for evaluating the application.

2. **Format and Form.**
Narratives and other attachments to your application must follow the following format guidelines.

<table>
<thead>
<tr>
<th>C. System for Award Management (SAM) and Dun &amp; Bradstreet Universal Numbering System (DUNS) Number.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. SAM Registration Requirement.</strong> Applicants must be registered with SAM before submitting their application. In addition, applicants must continue to maintain an active SAM registration with current information at all times during which they have an active Federal award or an application or plan under consideration by HUD.</td>
</tr>
<tr>
<td><strong>2. DUNS Number Requirement.</strong> Applicants must provide a valid DUNS number in their application. DUNS numbers may be obtained for free at <a href="http://fedgov.dnb.com/webform">http://fedgov.dnb.com/webform</a>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>D. Application Submission Dates and Times.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The application deadline is 11:59:59 p.m. Eastern time on 04/04/2016. Applications must be received no later than the deadline.</td>
</tr>
</tbody>
</table>

Submit your application to Grants.gov unless a waiver has been issued allowing you to submit your application in paper form or you are applying for the Continuum of Care program. The Continuum of Care application is submitted through HUD’s e-snaps system. Instructions for submitting your application to Grants.gov are contained within the Application Package you downloaded from Grants.gov. Instructions for submitting your paper application will be contained in the waiver of electronic submission.

Your application must be both received and validated by Grants.gov. Your application is “received” when Grants.gov provides you a confirmation of receipt and an application tracking number. If you do not see this confirmation and tracking number, your application has not been received.

After your application has been received, your application still must be validated by Grants.gov. During this process, your application may be “validated” or “rejected with errors.” To know whether your application was rejected with errors and the reason(s) why, you must log into Grants.gov, select “Applicants” from the top navigation, and select “Track my application” from the drop-down list. If the status is “rejected with errors,” you have the option to correct the error(s) and resubmit your application before the Grace Period ends. If your application was “rejected with errors” and you do not correct these errors, Grants.gov will not send your application to HUD, and HUD will not review your application. If your status is “validated” your application will be forwarded to HUD by Grants.gov.

1. **Amending or Resubmitting an Application.**
Before the submission deadline, applicants who choose to amend an application that has been validated by Grants.gov may resubmit a revised application containing the new or changed material. The resubmitted application must be received by the applicable deadline.
If an application is received by Grants.gov before the deadline, but is rejected with errors, applicants have a grace period of 24 hours beyond the application deadline to submit a corrected application that is received and validated by Grants.gov. Any application submitted during the grace period that does not meet the criteria above will not be considered for funding. There is no grace period for paper applications.

3. Late Applications.
An application received after the Program NOFA deadline date that does not meet the requirements of the grace period policy will be marked late, and will not be considered for funding.

4. Corrections to Deficient Applications.
Except as provided by the electronic submission grace period described in this notice, HUD may not consider any unsolicited information that applicants may want to provide after the application deadline. (Refer to 24 CFR part 4, subpart B.) In addition, HUD may not seek clarification of items or responses that improve the substantive quality of an applicant’s response to any rating factors or which correct deficiencies which are in whole or part of a rating factor, including items that impact bonus points. HUD may contact the applicant to clarify other items in its application. In order not to unreasonably exclude applications from being rated and ranked in situations where there are curable deficiencies, HUD will notify applicants of each technical deficiency and will do so on a uniform basis.

If HUD finds a curable deficiency in an application, HUD will notify the applicant by email describing the clarification or technical deficiency. HUD will send an email to the person designated in item 8F of the SF424 and to the person listed as the authorized representative in item 21 of the SF424. Both email notifications will be sent from HUD with confirmation of delivery receipt requested. The email notifications will be the official notification of the need to cure a technical deficiency. It is the responsibility of applicants to provide accurate email addresses for receipt of these notifications and to monitor their email accounts to determine whether a cure letter has been received. The applicant must carefully review the request for cure of a technical deficiency and must provide the response in accordance with the instructions contained in the deficiency notification.

Clarifications or corrections of technical deficiencies must be received by HUD within the time limits specified in the notification. In no case shall the time allowed to correct deficiencies exceed 14 calendar days or be less than 48 hours from the date of the email notification. The start of the cure period will be the date stamp on the email HUD sends to the applicant. If the deficiency cure deadline date falls on a Saturday, Sunday, federal holiday, or other day when HUD’s Headquarters offices in Washington, DC, are closed, then the applicant’s correction must be received on the next day that is not a Saturday, Sunday, or federal holiday, or other day when the HUD’s Headquarters offices in Washington, DC, are closed.

Curable deficiency items must be submitted via email addressed to ApplicationSupport@hud.gov. When submitting technical deficiency cure items you must enter “Technical Cure” plus the Grants.gov application tracking number in the subject line of the email (e.g., Subject: Technical Cure - GRANT123456). If this information is not included, HUD will not be able to match the response to the application under review and the application may therefore be rejected due to the deficiency.

Corrections to a paper application should be sent in accordance with and to the address indicated in the notification of deficiency. HUD will treat a paper application submitted in accordance with a waiver of electronic application that contains the wrong DUNS number as having a technical deficiency. Failure to correct the deficiency and meet the requirement to have a DUNS number and active registration in SAM will render the application ineligible for funding.
E. Intergovernmental Review.

This program is not subject to Executive Order 12372, Intergovernmental Review of Federal Programs.

F. Funding Restrictions.

Funding is limited to the eligible activities described in Section III.C.3 of this NOFA.

Indirect Cost Rate

Indirect Cost Rate: No restrictions, applicants may use their negotiated rate or the de Minimis rate (10% of Modified Total Direct Costs).

G. Other Submission Requirements.

1. Discrepancies between the NOFA on Grants.gov and Other Documents.

The Program NOFA posted at the Grants.gov website is the official document HUD uses to solicit applications. Applicants are advised to review their application submission against the requirements in the posted Program NOFA. If there is a discrepancy between the Program NOFA posted on Grants.gov and other information provided in any other copy or version or supporting documentation, the posted Program NOFA located at www.Grants.gov prevails. If discrepancies are found, please notify HUD immediately by calling the program contact listed in the Program NOFA. HUD will post any corrections or changes to a Program NOFA on the Grants.gov website. Applicants who enroll an email address at the application download page will receive an e-mail alert from Grants.gov in the event the opportunity is changed.

2. Application Certifications and Assurances.

Applicants signing the SF424 cover page either through electronic submission or in paper copy submission (for those granted a waiver) affirm that the certifications and assurances associated with the application are material representations of the facts upon which HUD will rely when making an award to the applicant. If it is later determined that the signatory to the application submission knowingly made a false certification or assurance or did not have the authority to make a legally binding commitment for the applicant, the applicant may be subject to criminal prosecution, and HUD may terminate the award to the applicant organization or pursue other available remedies. Each applicant is responsible for including the correct certifications and assurances with its application submission, including those applicable to all applicants, those applicable only to federally-recognized Indian tribes, and those applicable to applicants other than federally-recognized Indian tribes. All program-specific certifications and assurances are included in the program Instructions Download on Grants.gov.

3. Lead Based Paint Requirements

When providing education or counseling on buying or renting housing that may include pre-1978 housing, when required by regulation or policy, inform clients of their rights under the Lead Disclosure Rule (24 CFR part 35, subpart A), and, if the focus of the education or counseling is on rental or purchase of HUD-assisted pre-1978 housing, the Lead Safe Housing Rule (subparts B, R, and, as applicable, F - M).

4. Indirect Cost Rate (ICR)

If you are a governmental organization or agency that receives more than $35 million in federal funding, you are required to request an Indirect Cost Rate from your cognizant agency (2 CFR 200 Appendix VII). If you have not requested an indirect cost rate or have not received a negotiated indirect cost rate, you may not claim indirect costs until you receive a negotiated rate.
Non-governmental organizations: If your organization has never had an indirect cost rate and wishes to use the *de minimis* rate, your application's budget narrative must clearly state you intend to use the *de minimis* 10% of Modified Total Direct Costs (MTDC). If you are using a negotiated indirect cost rate, your application must clearly state the approved rate and distribution base and include a letter or other documentation from the cognizant agency showing the approved rate.

Governmental organizations: If your organization has a negotiated indirect cost rate, your application's budget narrative must include the rate and a letter or other documentation from the cognizant agency showing the negotiated rate. If your organization has prepared and maintains documentation supporting an indirect rate proposal but has not negotiated approval of the rate, your application's budget narrative must include the rate and applicable distribution base. State and local government departments that have never negotiated indirect cost rates with the Federal government and receive less than $35 million in direct Federal funding per year may use the 10% *de minimis* indirect cost rate, and must keep the documentation of this decision on file. Federally recognized Indian tribes that have never negotiated an indirect cost rate with the Federal government may also use the 10% *de minimis* rate and must keep the documentation of this decision on file.

V. Application Review Information.

A. Review Criteria.

1. Rating Factors

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

<table>
<thead>
<tr>
<th>RATING FACTOR</th>
<th>POINTS</th>
<th>CHART</th>
<th>NARRATIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>RF1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF1(a)</td>
<td>14</td>
<td>Chart A, Past Performance</td>
<td>Narrative on Training Experience</td>
</tr>
<tr>
<td>RF1(b)</td>
<td>10</td>
<td>N/A</td>
<td>Only if applicant has not received a HUD HC Training grant for HUD FY 12 Sub factors b.1 (goals)</td>
</tr>
<tr>
<td>RF1(c)</td>
<td>6</td>
<td>Chart A. Past Performance</td>
<td>Narrative on Student Satisfaction</td>
</tr>
<tr>
<td>RF1(d)</td>
<td>Scholarships</td>
<td>5</td>
<td>Chart A, Past Performance, Columns L. M. N. O</td>
</tr>
<tr>
<td>RF2</td>
<td>Need/Extent of the Problem</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>RF2(a)</td>
<td>Needs Data</td>
<td>8</td>
<td>N/A</td>
</tr>
<tr>
<td>RF2(b)</td>
<td>Departmental Policy Priorities</td>
<td>2</td>
<td>N/A</td>
</tr>
<tr>
<td>RF3</td>
<td>Soundness of Approach/Scope of Housing Counseling Training Services</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>RF3(a) (1), (2),(3)</td>
<td>Past Performance -Impact</td>
<td>5</td>
<td>(1) Chart C, Actual Expenditures (2) Chart A, Column P</td>
</tr>
<tr>
<td>RF3(b)</td>
<td>Work Plan</td>
<td>19</td>
<td>Chart B, Proposed Performance. columns C,D, E</td>
</tr>
<tr>
<td>RF3(c)</td>
<td>Scholarships and Fees</td>
<td>10</td>
<td>N/A</td>
</tr>
<tr>
<td>RF3 (d)</td>
<td>Training Partners</td>
<td>6</td>
<td>Chart E</td>
</tr>
<tr>
<td>RF4</td>
<td>Leveraging Resources</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>RF4</td>
<td>Itemize Leveraging</td>
<td>5</td>
<td>Chart D</td>
</tr>
<tr>
<td>RF4</td>
<td>Proposed Training Partners. Leveraged Funds</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>RF5</td>
<td>Achieving Results and Program Evaluation</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>RF5(a)</td>
<td>Evaluation Plan</td>
<td>6</td>
<td>N/A</td>
</tr>
<tr>
<td>RF5(b)</td>
<td>Grant Execution History</td>
<td>2</td>
<td>N/A</td>
</tr>
</tbody>
</table>
1. Rating Factors For Award Used to Rate and Rank Applications.

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

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

Rating Factor 1: Capacity of the Applicant

<table>
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<th>Maximum Points: 35</th>
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HUD uses responses to this Rating Factor to evaluate the applicant’s readiness to begin and ability to implement the proposed work plan detailed in Rating Factor 3.

a. Capacity/Experience of Organization (14 points)

Using Chart A, Past Performance, all applicants must provide the requested information for all housing counseling courses including those required for certifications such as foreclosure and advanced foreclosure certification that the applicant and any applicant partners provided during the FY 2014 Grant Period of June 1, 2014 and May 31, 2015. See instructions for completion in Chart A, Past Performance tab. Also indicate in the narrative response:

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

b. Performance/Grant Requirements (10 Points)

Applicants that did not receive a HUD Housing Counseling grant or HUD Housing Counseling Training grant during the FY 2014 Grant Period of June 1, 2014, to May 31, 2015, must provide a response to this sub-factor. Previous HUD grantees may respond to this sub factor, but aren’t required to do so, as HUD may utilize its own records to score regarding these compliance issues.

In scoring this section, HUD will evaluate performance relative to goals and how well the applicant has satisfied the requirements, including reporting, on HUD or other grants received. If an applicant has not received a HUD Housing Counseling Training grant for the period June 1, 2014 to May 31, 2015, the applicant should base its response on activities and requirements under HUD’s Housing Counseling Program, other HUD grants, or other sources of funding, such as other federal, state, local, or other awards. For non-HUD training grants, provide contact information of funders.

1) Goals and Accomplishments. Describe performance relative to quarterly and annual reports submitted for FY 2014 training grant awards or other goals set during the FY 2014 Grant Period of June 1, 2014 to May 31, 2015, and approved extensions Indicate whether funds were fully spent, goals were met, and explain why they were not, if applicable.

2) HUD Oversight / Audits / Financial & Administrative Reviews. Significant findings on oversight, Financial & Administrative Reviews and audits conducted by HUD staff, HUD contractors and/or HUD’s Inspector General will be taken into consideration when scoring this section. Significant findings may be
findings that suggest an applicant has operated its agency in a manner inconsistent with the Housing Counseling Program or other HUD program requirements, including waste, fraud and abuse of grant funds and fair housing or other civil rights requirements. HUD will develop and apply a scoring scale based on the number of significant findings documented during a review(s) and/or audit(s), and incidence of repeat findings, complaints, etc. HUD will also factor in the applicant’s responsiveness to findings and implementation of corrective action, as well as substantiated complaints received about the organization. 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. For agencies not receiving a HUD grant, provide information and documentation pertaining to oversight / audits of governing entities.

c. **Measuring Student Satisfaction (6 points)**

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

1) Describes the process to collect student satisfaction data
2) Summarizes data collected during the FY 2014 Grant Period of June 1, 2014, to May 31, 2015
3) Attach a copy of the data collection instruments utilized, if applicable
4) Describes the course and/or test adjustments made as a result of student feedback during the FY 2014 Grant Period of June 1, 2014 to May 31, 2015


<table>
<thead>
<tr>
<th>Rating Factor 2: Need/Extent of the Problem</th>
<th>Maximum Points: 10</th>
</tr>
</thead>
</table>

This Rating Factor addresses the applicant’s assessment of the need for training services for housing counselors and the extent to which the proposed activities described in response to Rating Factor 3 address these needs, in addition to HUD’s Departmental NOFA Priorities.

**a. Needs Data (8 Points)**

Answer the following:

Estimate the total number of counselors that may require general housing counseling training in FY2016. Explain how the applicant estimated this number.

Describe and document the overall need and demand for each of the following training delivery methods based on delivery during the prior two fiscal years: place-based, online-interactive, and on-line non-interactive.

**Underserved and Under Represented Populations.** Indicate how the Applicant and Training Partners propose to train counselors who serve communities with limited English proficient, rural, lower income, persons with disabilities and other underserved and underrepresented housing consumer populations. Rural Areas are defined by the U.S. Department of Agriculture at 7 CFR 3550.10. Applicants must also describe how its housing counseling training activities will provide access to persons with disabilities, including making reasonable accommodations as necessary and how they will take steps to provide access to persons with Limited English Proficiency (LEP).

**Incorporating Needs into Training Plan.** Explain how applicant will incorporate the training needs described above for determining delivery method, locations to offer classroom training if applicable, and awarding scholarships. Applicants should apply this methodology in detail when responding to Rating Factor 3 b. (3), Scholarships.
b. Departmental NOFA Priorities (2 Points)

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

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

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

1) **Staff Training** (1 point): Applicants must demonstrate that they will train their staff on fair housing and civil rights laws, that they have a method of providing their clients with information about their fair housing rights, and that they have established a mechanism for referring potential fair housing violations to HUD, state or local fair housing agencies, or private fair housing groups. For example, an applicant demonstrates that it has entered into a memorandum of understanding with a fair housing enforcement agency that will provide fair housing training and informational materials and accept referrals of potential fair housing complaints; and,

2) **Mobility Counseling** (1 point): Applicants must describe how they will train housing counselors to provide clients with mobility counseling and what information applicants will train counselors to furnish to clients that will enhance their housing choices outside of areas of minority and poverty concentration.

| Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Training Services | Maximum Points: 40 |

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

**A. Past Performance - Impact (5 points)** - To score this factor, HUD will analyze the Actual Expenditures and Cost per Student during the FY 2014 Grant Period of June 1, 2014 to May 31, 2015.

1) **Actual Expenditures – Chart C Actual Expenditures** - HUD will evaluate the applicant’s submitted detailed, comprehensive report of actual expenditures from all funding sources during the FY 2014 Grant Period of June 1, 2014 to May 31, 2015. At a minimum, the report must include salaries, fringe and other benefits, consultant/trainer expenses, travel(staff, trainers), scholarships, rent (office and training venues), phone, postage, supplies, technology/equipment, and indirect costs for administration of the applicant’s FY2014 training program. Use Chart C to submit this information. If the Applicant did not receive a HUD Housing Counseling Program Training Grant during this time period, provide this information based on the Applicant’s entire training budget for the same period. If applicable, the report should also highlight sub-grants or allocations to Training Partners. Applicants must explain expenses that did not result in the direct provision of training services and expenses that seem disproportionately high.

2) **Cost per Student – Chart A Past Performance** - calculate the cost per student by dividing the Total Expenditures (All Sources) on Chart C by the total number of students shown in Column E, Chart A Past
Performance. Enter this number in Column P. Explain any factors that may have impacted the cost per student such as number and type of scholarships, locations, or other training expenses.

3) Scholarships - Describe in a narrative the number of scholarships and percentage of the HUD Housing Counseling Program Training grant was spent on travel, lodging, and tuition during the FY 2014 Grant Period of June 1, 2014 through May 31, 2015. If the applicant did not expend a HUD Housing Counseling Program Training grant during this time period, provide this information based on the applicant’s entire training budget for the same period. Also indicate how the grantee made adjustments to accommodate more scholarships in each course provided as needed.

B. Work Plan (19 points).

The Work Plan must describe in detail how the applicant plans to develop and administer the proposed training services, including administrative tasks, marketing, scholarships, and compliance with Affirmatively Furthering Fair Housing and Federal Electronic and Information Technology Accessibility and Compliance Act, Section 508.

1) Housing Counseling Training. The applicant must describe each course it plans to offer and indicate which of the housing counseling Eligible Activities listed in section III. D. 3. the applicant proposes to address in each course. Applicants must denote any national standards that may have been incorporated into the development of the curriculum.

a. Proposed Curriculum – Chart B, Proposed Performance. For each course listed in Column B answer the following:

1) Insert a brief course description in Column S including instructional goals for each course

2) In a narrative provide a course outline (no more than 2 pages per course) describing the following:
   a) Course title
   b) Course length for classroom and web-based sessions
   c) All topics to be covered during course learning objectives for each course. Learning objectives must encompass comprehension, application, analysis, and synthesis cognitive levels of learning.

   d) Understanding and comprehension explaining how learning checks are incorporated into classroom and web based courses.
   e) Privacy and security policies in place to ensure counselors taking remote training courses are protected, and how the remote training will be conducted in a way that verifies the identity of the student and eliminates the opportunity for fraud, cheating, and any other circumstances that would result in questioning the veracity, impact, and applicability of the training.
   f) Identify what criteria, including a course examination, will be established for successful completion of the course.
   g) If applicable, indicate the type of counselor certification this course will be used for.
   h) Describe the process through which curriculum is developed. Describe research conducted and indicate experts consulted for curriculum or test content development.

b. Administrative Staff and Trainers.

In a narrative answer the following:

(1) Number of administrative staff devoted to training program management for training activities under the application

(2) Number of trainers to be utilized for the proposed courses.
(3) Describe how trainers are selected and the specific selection criteria employed.
(4) Describe how the applicant will monitor trainers including student feedback.
c. Delivery Methods. As outlined in Chart B- Proposed Performance, Column C, Indicate the delivery method to be used for each course to be offered, i.e. “web-based” or “in-person”.

(1) Indicate the number of proposed web based courses to be offered (Column D) and the number of counselors to be trained (Column E).

(2) Indicate the number of proposed (in-person) trainings to be held (Column D) and the number of housing counselors to be trained at each class (Column E).

Also, applicants must describe how the proposed delivery method(s) will be accessible to persons with disabilities.

d. Marketing / Enrollment. Applicants must describe plans to market the trainings and register counselors. Describe policies and plans to ensure training enrollment and assistance provision is open and fair. For example, how will you ensure that enrollment, eligibility and scholarships may not be restricted to affiliates or branches of a specific intermediary or conducted in a way that favors affiliates or branches of a particular organization? Describe how affirmative marketing efforts contribute to ensure that existing housing counseling capacity in rural, underserved and underrepresented populations is preserved and expanded. Describe how marketing, enrollment, registration, and requests for assistive services or reasonable accommodation will be accessible to persons with disabilities and effective persons with Limited English Proficiency.

e. Limited English Proficiency. (1) Describe how, in curriculum development and implementation, a strong emphasis is placed on academic content to effectively serve limited English proficient, underserved and underrepresented populations.

(2) Describe plans to take reasonable steps to provide meaningful access to persons with limited English Proficiency (LEP), pursuant to Title VI of the Civil Rights Act of 1964, for example, providing materials that are available in languages other than English. Applicants may refer to the Department’s January 22, 2007 Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (72 FR 2732).

f. Affirmatively Further 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 General Section V C.1.b for the actions you must take to address this requirement. In the narrative responses to the Rating Factor 3 (B) (1) (f), applicants must describe the organization's training, outreach and other activities that affirmatively market fair housing information. Applicants must describe one activity they will do that affirmatively furthers fair housing. Applicants should show what training will be provided to counselors to conduct the targeted outreach and to provide housing counseling services to underserved and underrepresented housing consumer populations.

g. Federal Electronic and Information Technology Accessibility and Compliance Act, Section 508. Applicants offering training on-line must describe how they comply with Section 508 requirements. Please visit www.section508.gov for more details.

C Scholarships and Fees. (10 Points). Applicants must describe scholarships and fees for each proposed activity.

(1) Scholarships. The proposal must include a scholarship element, detailing the full or partial costs to be covered, including travel, lodging, and tuition to be awarded to housing counselors. Describe the types of scholarships that will be offered to students both through this NOFA as well as through leveraging non-federal resources, and the methodology applied for issuing scholarship awards. Discuss plans to maximize the number of scholarships awarded. Estimate what percentage of the proposed budget will be earmarked for scholarships, with a breakdown for tuition, lodging, and travel. Applicants must also describe plans for determining how the various types of scholarship assistance will be distributed based on the needs identified in Rating Factor 2 including assistance for counselors in rural areas, underserved and underrepresented populations, areas nationwide and reduce travel/lodging cost for local participants or
areas with limited housing counseling resources, and limited English proficiency housing counselors. Information on the methodology used to determine types of scholarships should be made available to scholarship applicants at the beginning of the application process.

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

D. Training Partners. (6 points) (see definition of Training Partners in the instructions for Chart E) List in Chart E, Column B, the name of the identified sub-grantees and/or Training Partners that will enable the applicant to successfully implement the proposed work plan and explain in a narrative the role each partner will play in logistical support, marketing and outreach for the proposed activities and the impact on cost-effectiveness. Applicants may utilize in-house staff, sub-grant recipients, consultants, and Training Partners with requisite experience and capacity. Indicate the partner’s name, type of entity, contact person and phone number of partner, number of events, if the partner is past and/or proposed and the amount of funding the Training Partner contributed or will contribute to that training. This section will be scored on the number of Training Partners identified for past and proposed. The contributions for proposed will be included as leveraged funding for RF 4.

1) Past Training Partners - Provide information on the number of partnerships created during the period of June 1, 2014 to May 31, 2015 that assisted in providing more training opportunities for counselors and/or reduced the cost and/or burden to the grantee as indicated in Chart E.

2) Proposed Training Partners - Identify Training Partners proposed for FY 2016 that will assist in providing more training opportunities for counselors and/or reduce the cost and/or burden to the grantee as indicated in Chart E. Those applicants that have established Training Partners will score higher on this sub factor.

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

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

Rating Factor 4: Leveraging Resources

| Maximum Points: 7 |

Although HUD funding through this NOFA may fully fund an organization's proposed program, applicants are encouraged to secure the use of other resources to supplement the HUD award. Points for this Rating Factor will be awarded based on the amount of leveraged funding that meets the criteria in this section. Applicants that can demonstrate leveraged resources from Training Partners described in Rating Factor 3-D, will receive higher scores in this factor. Applicants who have no other resources available will receive no points for this Rating Factor.

Applicants will be evaluated based on their ability to show that they have obtained additional non-federal resources for their housing counseling training activities, for the period, including: direct financial assistance (grants); fees; and in-kind contributions such as services, equipment, office space, labor; etc. Resources may be provided by non-federal government sources, public or private non-profit organizations, for-profit private organizations, or other entities committed to providing assistance.
Grantees will be required to maintain evidence that leveraged funds cited in this application were actually provided to the agency. Funding files and/or leveraging files will be reviewed by HUD staff as a part of the performance reviews and on-site monitoring visits.

Do NOT include funding from federal sources such as, but not limited to the 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.

A. Itemize Leveraging (7 Points) Utilize Chart D – Leveraging Resources and Chart E - Funds from Training Partners to provide the following information:

- Chart D – Leveraging Resources (5 points)
- Chart E - Funds from Training Partners (2 points)

All applicants must itemize the list of leveraged resources for the applicant itself, and for each proposed sub-grantee and identified Training Partner. All applicants must provide a list of all proposed sub-grantees they propose to fund, and itemize for each the names of the organizations providing all leveraged funds and in-kind contributions. Include the total amount and the source of funds. Applicants must list all identified Training Partners with the funds earmarked by the Training Partners to support the training. Applicants that fail to provide this information may not receive any points for this factor. All leveraged resources claimed by an applicant, including cash and third party in-kind, must meet all of the criteria set forth in 2 CFR Part 200. Responses should be consistent with the leveraged funds amount shown on the SF424, and the documentation for this Rating Factor.

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

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

Rating Factor 5: Achieving Results and Program Evaluation Maximum Points: 8

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

a. Evaluation Plan. (6 points) In responding to this factor, applicants must indicate how they evaluate the impact of the training program. The applicant must describe an evaluation plan that explains what will be measured, how an applicant is going to measure it, and the steps in place to make adjustments to its work plan if performance targets are not met within established timeframes.

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

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

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

b. Grant Expenditure History (2 points) In scoring this section, HUD will evaluate Applicant compliance with programmatic requirements and expenditure results, during the FY 2014 grant period of June 1, 2014 through May 31, 2015 and any approved extension period. Applicants will not provide a narrative response to this sub-factor. HUD will utilize its own records to score this factor.

If the Applicant did not receive a HUD Housing Counseling Program Training Grant during this time period, provide this information based on the Applicant’s compliance with the funders' requirements.

2. NOFA Priorities.

HUD encourages applicants for funding to undertake programs and projects that contribute to HUD's NOFA Priorities. Applicants that undertake activities that result in achievement of specific NOFA Priorities listed below are eligible to receive priority points in the rating of their application. These points will be awarded only if the application otherwise meets or exceeds the Program's minimum fundable score based on the rating factors of this NOFA.

Affirmatively Furthering Fair Housing (Counseling NOFA or as specified in Individual Program NOFA)

The Departmental priorities are described in detail in the General Section VII. Appendix

The Department’s Strategic Goals and NOFA Priorities. The maximum number of points an applicant can receive under this sub-factor is two (2). Each priority addressed below has a point value of one (1) point. An applicant may address as few as or as many of the priorities as they wish. It is up to the applicant to determine which combination of the priorities is addressed. Regardless of the combination selected, a maximum of two (2) points is available. Applicants must limit responses to 500 words per NOFA Priority.

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

Priority: Affirmatively Furthering Fair Housing

Maximum Points: Two (2)

Applicants may receive one point for demonstrating any one of the following, with a maximum of 2 points awarded for this priority overall.

1. Staff Training (1 point): Applicants must demonstrate that they will train their staff on fair housing and civil rights laws, that they have a method of providing their clients with information about their fair housing rights, and that they have established a mechanism for referring potential fair housing violations to HUD, state or local fair housing agencies, or private fair housing groups. For example, an applicant demonstrates that it has entered into a memorandum of understanding with a fair housing
enforcement agency that will provide fair housing training and informational materials and accept referrals of potential fair housing complaints; and,

2. Mobility Counseling (1 point): Applicants must describe 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.

In support of certain inter-agency initiatives, HUD awards bonus points to projects where the preponderance of work will occur in a designated zone, community or region. These points will be awarded only if the application otherwise meets or exceeds the Program’s minimum fundable score based on the rating factors of this NOFA.

Bonus points are not available for this program.

B. Reviews and Selection Process.

1. Past Performance
In evaluating applications for funding HUD will take into account an applicant’s past performance in managing funds, including, but not limited to: the ability to account for funds appropriately; the timely use of funds received from HUD or other federal, state, or local programs; the timely submission and quality of reports submitted to HUD; meeting program requirements; meeting performance targets as established in Logic Models or other performance evaluation tools approved as part of the grant agreement; the timelines for completion of activities and receipt of promised matching or leveraged funds; and the number of persons to be served or targeted for assistance. Before making a Federal award, HUD is required by 31 U.S.C. 3321 and 41 U.S.C. 2313 note to review information available through any OMB-designated repositories of government-wide eligibility qualification or financial integrity information, such as Federal Awardee Performance and Integrity Information System (FAPIIS), Dun and Bradstreet, and “Do Not Pay.” HUD may consider other public sources such as newspapers, Inspector General or Government Accountability Office reports or findings, or hotline or other complaints that have been proven to have merit. In evaluating past performance, HUD may deduct points from the rating score or establish threshold levels as specified under the Factors for Award in the Program NOFA. Each Program NOFA will specify how past performance will be rated.

2. Integrity
HUD evaluates the integrity of the applicant as reflected in government-wide websites, information in HUD’s files, the federal Do Not Pay portal, public information and information received during HUD’s Name Check Review process. If this integrity evaluation results in an adverse finding, HUD reserves the right to take any of the remedies provided in Section III.C.4.a.5, Do Not Pay website Review.

1. Technical Review. First, each application will be reviewed for technical sufficiency to determine whether the application meets the threshold requirements set out in this NOFA and the General Section and whether all required forms have been submitted. The General Section provides the procedures for corrections to deficient applications. Applications that do not meet the threshold requirements will not be rated and ranked.

2. General Review. The second review considers the responses to the Rating Factors outlined above and other relevant information. Applications will be evaluated competitively, and ranked against all other applicants that applied in the same funding category.

Rating and Ranking.

a) Applications that earn a score of 75 points or more will receive a base amount, as determined by HUD.
The second tier will be based on the number of scholarships awarded, in the FY 2014 grant period of June 1, 2014 to May 31, 2015. The third tier will be based on the total number of classes provided during the FY 2014 grant period of June 1, 2014 to May 31, 2015.

b) HUD may award the entire amount available under this NOFA to the highest scoring application. However, in order to provide the highest quality, comprehensive, and nationwide training program, HUD reserves the right to make multiple awards.

c) In the event of multiple awards, awardees will be funded based on a formula determined by HUD.

d) If an applicant turns down an award offer, HUD may make an offer to the next highest-ranking application.

e) In the event HUD commits a funding error, see General Section, VI.A.5

3. Award Adjustments. HUD reserves the right to adjust funding levels for each applicant as indicated in Section II.D. of this NOFA.

C. Anticipated Announcement and Award Dates.

Information regarding anticipated announcement and award dates is unavailable at this time.

VI. Award Administration Information.

A. Award Notices.

Following the evaluation process HUD will notify successful applicants of their selection for funding. HUD will also notify all other applicants, whose applications were received by the deadline, that have not been chosen for award. Notifications will be sent by email, delivery receipt requested, to the person designated in item 8F of the SF424 and to the person listed as authorized representative in item 21 of the SF424.

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

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

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

Office of Housing Counseling
Attn: Brian Siebenlist, Director, Policy and Grants Administration
U.S. Department of Housing and Urban Development
451 7th Street, SW, Room, Washington, DC 20410
Information provided during a debriefing will include, at a minimum, the final score the applicant received for each rating factor, final evaluator comments for each rating factor, and the final assessment indicating the basis upon which assistance was provided or denied. See the General Section for more information.

B. Administrative, National and Department Policy Requirements.

For this NOFA, the following requirements apply:

Environmental Requirements.

Recipients and participants, including public or private nonprofit or for-profit entities, or any of their contractors, under a HUD-funded program that assists in physical development activities or property acquisition are generally prohibited from acquiring, rehabilitating, converting, demolishing, leasing, repairing, or constructing property, or committing or expending HUD or other funds for these types of program activities, until one of the following has occurred:

a. HUD has completed an environmental review in accordance with 24 CFR part 50; or
b. For programs subject to 24 CFR part 58, HUD has approved a recipient’s Request for Release of Funds (form HUD7015.15) following a responsible entity’s completion of an environmental review. The applicant must consult the Program NOFA to determine the procedures for, timing of, and any modifications or exclusions from environmental review under a particular program.

"Environmental Requirements. In accordance with 24 CFR 50.19(b)(9) 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."

OMB Administrative Requirements and Cost Principles.

Unless excepted under 24 CFR chapters I through IX, the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, set forth in 2 CFR part 200, shall apply to Federal Awards made by the Department of Housing and Urban Development to non-Federal entities.

Safeguarding Resident/Client Files.

In maintaining resident and client files, funding recipients shall comply with the Privacy Act of 1974 (Privacy Act), the agency rules and regulations issued under the Privacy Act, and observe state and local laws concerning the disclosure of records that pertain to individuals. Further, recipients are required to comply with the Privacy Act in the design, development, or operation of any system of records on individuals and take reasonable measures to ensure that resident and client files are safeguarded, including when reviewing, printing, or copying client files.


Prime Grant Awardee Reporting. Prime recipients of HUD’s financial assistance are required to report certain subawards in the Federal Funding Accountability and Transparency Act Subaward System (FSRS) website located at www.fsrs.gov or its successor system for all prime awards listed on the FSRS website. Prime financial assistance awardees receiving funds directly from HUD are required to report subawards and executive compensation information both for the prime award and subaward recipients, including awards made as pass-through awards or awards to vendors. 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 by section 3 of Public Law 113-101.

Physical Accessibility.

Note that all meetings must be held and services provided in facilities that are physically accessible to persons with disabilities. Where physical accessibility is not achievable, successful applicants must give priority to alternative methods of product or information delivery that offer programs and activities to qualified individuals with disabilities in the most integrated setting appropriate in accordance with HUD’s implementing regulations for section 503 of the Rehabilitation Act of 1973 (29 U.S.C.§794) at 24 CFR part 8. In addition, all notices of and communications during all training sessions and public meetings shall be provided in a manner that is effective for persons with hearing, visual, and other communication-related disabilities or provide other means of accommodation for persons with disabilities consistent with section 504 of the Rehabilitation Act of 1973 and HUD’s section 504 regulations. See CFR section 8.6.

C. Reporting.

1. Race and Ethnicity Data Reporting Form. HUD requires grantees that provide HUD-funded program benefits to individuals or families to report data on the race and ethnicity of those individuals receiving such benefits. Grantees that provide benefits to individuals during the period of performance, whether directly or through subrecipients or contractors, must report the data using the Race and Ethnic Data Reporting Form found on Grants.gov. The form is a data collection based on the standards published by OMB on August 13, 2002.

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

Please direct questions regarding specific reporting requirements to the point of contact listed in Section VII below.

D. Debriefing.

For a period of at least 120 days, beginning 30 days after the awards for a Program NOFA are publicly announced, HUD will provide to a requesting applicant a debriefing related to its application. A request for debriefing must be made in writing or by email by the authorized official whose signature appears on the SF424 or by his or her successor in office, and be submitted to the person, organization, or email address identified as the contact under the section entitled Agency Contact(s) in the Program NOFA. Information provided during a debriefing may include the final score the applicant received for each rating factor, final evaluator comments for each rating factor, and the final assessment indicating the basis upon which assistance was provided or denied.

VII. Agency Contact(s).

HUD staff will be available to provide clarification on the content of this NOFA. Please note that HUD staff cannot assist applicants in preparing their applications. Questions regarding specific program requirements for this NOFA should be directed to the point of contact listed below.

Virginia Holman
(804) 822-4911
Persons with hearing or speech impairments may access this number via TTY by calling the toll-free Federal Relay Service at 800-877-8339.

**VIII. Other Information.**

**Paperwork Reduction Act Statement.** The information collection requirements in this notice have been approved by OMB under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520). 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 valid OMB control number. Each Program NOFA will identify its applicable OMB control number unless its collection of information is excluded from these requirements under 5 CFR part 1320.

**A. Paperwork Reduction Act.** The information collection requirements contained in this document have been approved by OMB under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520) and assigned OMB control number 2502-0567. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number. The public reporting burden for the collection of information is estimated to average 139 hours per annum per respondent for the application and grant administration. This includes the time collecting, reviewing, and reporting the data for the application, quarterly reports, and final report. The information will be used for grantee selection and monitoring the administration of funds. Response to this request for information is required in order to receive the benefits to be derived.

**B. Environmental Review.** This NOFA does not direct, provide for assistance or loan and mortgage insurance for, or otherwise govern or regulate, real property acquisition, disposition, leasing, rehabilitation, alteration, demolition, or new construction, or establish, revise or provide for standards for construction or construction materials, manufactured housing, or occupancy. Accordingly, under 24 CFR 50.19(c) (1), this NOFA is categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321).

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