



**U.S. Department of Housing and Urban Development**

Single Family Housing

Housing Counseling Training Grant

FR-5800-N-25

*for* Janice M. Marin

Carol Galante  
Assistant Secretary for Housing-  
Federal Housing Commissioner

4/2/14

Date

Housing Counseling Training Grant

FR-5800-N-25

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## U.S. Department of Housing and Urban Development

**Program Office:** Single Family Housing  
**Funding Opportunity Title:** Housing Counseling Training Grant  
**Announcement Type:** Initial  
**Funding Opportunity Number:** FR-5800-N-25  
**Primary CFDA Number: Due** 14.316  
**Date for Applications:** **May 5, 2014**

### Additional Overview Information:

1. Incorporation of the General Section. HUD publishes a General Section each fiscal year that contains *mandatory requirements* for all applicants to HUD's competitive grant programs including this NOFA. Applicants must meet all of the requirements of the General Section in addition to the requirements of this NOFA to be considered and to receive funding. The full title of the General Section is General Section for Fiscal Year 2014 Discretionary Programs. It can be found on [Grants.gov](http://Grants.gov) and on HUD's Funds Available webpage at [http://portal.hud.gov/hudportal/HUD?src=/program offices /administration/grants /fundsavail](http://portal.hud.gov/hudportal/HUD?src=/program%20offices/administration/grants/fundsavail).

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

## I. Funding Opportunity Description.

### A. Program Description and Requirements.

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

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

1. Financial Management;
2. Property Maintenance;
3. Homeownership and Tenancy;
4. Fair Housing Laws and Requirements;
5. Housing Affordability;
6. Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default.

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

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

This NOFA supports the provision of both basic housing counseling training and specialized topics of training to help meet these perceived needs.

## **B. Authority.**

HUD's Housing Counseling Program is authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x) and Section 4 of the Department of Housing and Urban Development Act (42 U.S.C. 3533) as amended by Subtitle D – Office of Housing Counseling of Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank), and funded by the Department of Housing and Urban Development Appropriations Act, 2014 (Public Law 113-76, approved January 17, 2014). The implementing regulations are found at 24 CFR part 214. Additional guidance is provided in HUD Handbook 7610.1, REV-5, dated May 2010.

## **II. Award Information.**

### **A. Available Funds.**

HUD is making available through this NOFA **\$2,000,000** for Housing Counseling Training Grant.

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 will be 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 intermediary organizations participating in HUD’s Housing Counseling Program, including HUD-approved agencies, affiliates and branches of HUD-approved intermediaries, HUD-approved multi-state organizations, and state housing finance agencies.

HUD intends to award approximately four FY 2014 grants from this NOFA to successful applicants. HUD also intends to award approximately four separate FY 2015 grants to successful applicants from this FY 2014 NOFA provided such funds are appropriated by Congress.

With this single FY 2014 - FY 2015 NOFA and corresponding FY 2014 HUD General Section, HUD may conduct a competition for housing counseling training grant funding for both FY 2014 and FY 2015. HUD would use the applications received under this FY 2014 and FY 2015 NOFA, and the corresponding scores and funding methodology relevant to this NOFA, to make awards for FY2014, utilizing FY 2014 appropriations. HUD would use the same list and methodology to award FY 2015 funds, subject to the availability of appropriations and any other authority that may govern the award of FY 2015 funds.

Grantees that receive FY 2014 housing counseling training funding will be contacted by HUD to determine their interest in FY 2015 funding. HUD would then rerun the FY 2014 funding formula, utilizing FY 2014 application data/scores, should FY 2015 funding becomes available, for those FY 2014 grantees that express interest and remain eligible. Doing this will enable HUD to make awards quickly after FY 2015 appropriations become available, and significantly reduce the application burden for counseling agencies. The General Section for FY 2014 will govern both the FY 2014 and FY 2015 comprehensive housing counseling grant funds.

Alternatively, HUD reserves the right to issue a supplemental or independent NOFA in FY 2015, perhaps limited to new Applicants, or for a specific housing counseling 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. Maximum Award Information.**

Estimated Total Funding:	\$2,000,000
Minimum Award Amount:	\$0 Per Budget Period
Maximum Award Amount:	\$2,000,000 Per Budget Period

## **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.

Estimated Project Start Date:	06/01/2014
Estimated Project End Date:	05/31/2015
12-month project and budget period	

## **Additional Information on Project Periods**

## **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 OMB Circular A-87, Cost Principles for State, Local, and Indian Tribal Governments, implemented at 2 CFR Part 225; or OMB Circular A-122, Cost Principles for Non-Profit Organizations, implemented at 2 CFR Part 230 as applicable to your organization. These awards are also subject to the administrative requirements established in OMB Circular A-102, implemented at 24 CFR part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local, and Federally Recognized Indian Tribal Governments); OMB Circular A-110 (relocated to 2 CFR, Part 215), implemented at 24 CFR part 84 (Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Organizations); and OMB Circular A-133 (Audits of States, Local Governments, and Non-Profit Organizations), implemented at 24 CFR parts 84 and 85. If an applicant receives an award, it must comply with and must ensure that sub-recipients also comply with the above requirements. OMB circulars can be found at <http://www.whitehouse.gov/omb/circulars/index.html>.

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

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

Targeting based on special needs;  
Course audit by HUD staff.

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

#### **F. Supplementation.**

Not applicable.

### **III. Eligibility Information.**

#### **A. Eligible Applicants.**

Eligible applicants under this NOFA include:

Others (see text field entitled "Additional Information on Eligibility" for clarification)

Additional Information on Eligibility:

Applicants must be a public or private nonprofit organization and must submit evidence of "tax exempt" status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code (26 USC 501(a) and (c)(3)). Applicants must have at least two years of experience providing housing counseling training services nationwide to housing counselors employed by housing counseling agencies participating in HUD's Housing Counseling Program.

Applicants may utilize in-house staff, sub-grant recipients, qualified third-party trainers, consultants, and networks of local organizations with requisite experience and capacity. HUD strongly encourages the partnering with State Housing Finance Agencies (SHFAs). However, one organization must be designated as the primary applicant. Sub-grantees may include SHFAs, local or state housing coalitions that are public or private nonprofit organizations, but 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.

HUD does not award grants to individuals nor will HUD evaluate an application from an ineligible applicant. Additionally, if for-profit firms are eligible they are not allowed to earn a fee (i.e., make a profit from the project).

In accordance with 2 CFR 25.200, all applicants must have an active Data Universal Numbering System (DUNS) number ([www.dnb.com](http://www.dnb.com)) and have an active registration in the System for Award Management (SAM) ([www.sam.gov](http://www.sam.gov)) *before submitting an application*. Getting your DUNS number and SAM registration can take up to four weeks; therefore, you should start this process or check your status early.

#### **B. Cost Sharing or Matching.**

Federal sources are generally not allowed to be used as cost share or match unless otherwise permitted by a program's authorizing statute.

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

## C. Other.

You must refer to Section III of the General Section for information on the following eligibility requirements. These requirements may, where applicable, determine whether your application is reviewed or make your application ineligible for funding:

- Resolution of civil rights matters;
- Compliance with nondiscrimination and other requirements, including but not limited to:
  - compliance with all applicable fair housing and civil rights laws;
  - affirmatively furthering fair housing;
- Delinquent Federal debts;
- Financial management systems that meet Federal standards;
- Debarment and/or suspension from doing business with the Federal Government;
- False statements;
- Do Not Pay review and compliance with the Improper Payments Elimination and Recovery Improvement Act of 2012;
- Standards of ethical conduct/code of conduct;
- Prohibition against lobbying activities; and
- Conflicts of interest.

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

### 2. Required activities:

(1) **Eligible Training Recipients.** Training recipients under the award must be housing counselors employed by housing counseling agencies participating in HUD's Housing Counseling Program.

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

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

(4) **Housing Counseling Training** must not be limited to in-person, but should be offered via a variety of models, to increase ease of access and meet the preference(s) of counselors – including online and web-based training models. Courses that include discussion of Dodd-Frank topics must be offered remotely. Applicants may also choose to offer these courses through additional methods of delivery.

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

(6) **Dodd-Frank.** The proposed work plan must describe how the six topics required under Dodd-Frank Act will be incorporated in the applicant's proposed courses. Topics must be covered in a stand-alone Dodd-Frank class.

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

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

### 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 Dodd-Frank topics identified under Section I.A., *Program Purpose*. Topics may be all covered as part of a general housing counseling training course or divided into several specialized courses offered by the applicant. Complete Chart B- *Eligible Activities* to identify which activities your proposed courses align with.

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

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

[www.hud.gov/offices/lead/training/trainingcurriculum.cfm](http://www.hud.gov/offices/lead/training/trainingcurriculum.cfm).

Train counselors to counsel potential homebuyers on housing related radon. See EPA's radon guidance at [www.epa.gov/radon/pubs/index.html](http://www.epa.gov/radon/pubs/index.html), and HUD's at [www.hud.gov/healthyhomes](http://www.hud.gov/healthyhomes), clicking on "About Radon" (including the Radon factsheet linked from that page).

Train counselors to help clients manage debt, avoid predatory lenders, and avoid mortgage default. Teach counselors how to read the warning signs of debt problems and how to recognize predatory lenders, as well as identify available resources to help keep homeowners out of financial trouble. Assist counselors with obtaining a thorough understanding of state and federal regulations, including the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2601 et seq.) (RESPA) and the Truth in Lending Act (15 U.S.C. 1601 et seq.) so they are fully versed in State and local requirements in the counseling service area.

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

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

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

**g. 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.

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

**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, national, regional and state housing counseling agencies, reporting, the Housing Counseling System (HCS), oversight, and record keeping.

**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 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, 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 foreclosed properties, FHA appraisal requirements, sections 203k, 203b, and 203h of the National

Housing Act (NHA), and Home Equity Conversion Mortgage (HECM) at section 255 of the NHA.

**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 requirements to provide effective communication to persons with limited English proficiency and persons with disabilities. The contact information for the HUD Office of Fair Housing and Equal Opportunity is:

1-800-669-9777 (Toll free)

1-800-927-9275 (TTY)

[www.hud.gov/fairhousing](http://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, and their companion statutes and regulations as they apply to housing providers, mortgage lenders, realtors, homebuilders, public agencies, and nonprofit organizations. Train housing counselors in how to provide guidance and assistance to the client regarding identifying fair lending 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@hudoi.gov](mailto:hotline@hudoi.gov).

### **3. Threshold Requirements.**

a. Applicants must meet the Threshold requirements in Section III.C. of the FY2014 General Section and the registration requirements to successfully submit an application through [Grants.gov](http://Grants.gov).

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

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

(2) Resolution of 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 training or any other type of meeting in an accessible location, in accordance with the regulations implementing Section 504 of the Rehabilitation Act of 1973 and Titles II and III of the Americans with Disabilities Act of 1990, as applicable. All programs or activities must be held in accessible locations unless the recipient can demonstrate that doing so would result in a fundamental alteration of the program or an undue financial and administrative burden, in which case the recipients must take any action that would not result in such an alteration or such burden but would nevertheless ensure that individuals with disabilities receive the benefits and services of the program or activity, e.g., training at an alternate accessible site, in-home training. Individuals with disabilities must receive services in the most integrated setting appropriate to their needs.

Regarding accessible technology, HUD requires its funding recipients to adopt the goals and objectives of Section 508 of the Rehabilitation Act of 1973 by ensuring, whenever electronic and information technology (EIT) is used, procured, or developed, that persons with disabilities have access to and use of the information and data made available through the EIT on a comparable basis as is made available to and used by persons without disabilities. (See the accessible technology requirements in the **General Section III.C.4.k.**)

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

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

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

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

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

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

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

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

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

**m. Affirmatively Furthering Fair Housing.** Under Section 808(e) (5) of the Fair Housing Act, HUD has a statutory duty to affirmatively further fair housing. HUD requires the same of its funding recipients. See **General Section III.C.3** for the actions you must take to address this requirement. To meet this requirement, in the narrative responses to the rating factor 3 b (4), applicants must describe the organization's training, outreach and other activities that affirmatively market fair housing information, including:

Training counselors to provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing laws. Training counselors to provide households with names and contact information for local fair housing groups or government agencies that enforce fair housing laws;

Training counselors to make persons aware of 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;

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).

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

**n. Compliance with Fair Housing and Civil Rights Laws.** See the **General Section III.C.3.**

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

## **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](http://www.grants.gov) at <http://www.grants.gov/applicants/apply-for-grants.html>.

An applicant demonstrating good cause may request a waiver from the requirement for electronic submission. If you receive a waiver, your paper application must be received by HUD before the deadline of this NOFA. To request a waiver and receive a paper copy of the application materials, you should contact:

Joel Ibanez  
Department of Housing and Urban Development  
Office of Housing Counseling  
Office of Outreach and Capacity Building  
Washington, DC

Email: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)

URL: [www.hud.gov/housingcounseling](http://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](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](mailto:support@grants.gov). The [Grants.gov](http://www.grants.gov) help desk is available 24 hours a day, 7 days per week, except federal holidays.

## **B. Content and Form of Application Submission.**

To assure you have the correct Application Package and Application Instructions, you must check that the CFDA number, the Opportunity Title, and the Funding Opportunity Number on the first page of your Application Package match those listed in the Overview of this NOFA. Your application will only be considered for the competition indicated on your submission.

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

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](http://www.sam.gov) with an active registration, and that the person submitting the application has an ID and password for the [Grants.gov](http://www.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](http://www.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.** Provide narrative statements addressing the Rating Factors in section V below. Responses to the rating factors should provide HUD with detailed quantitative and qualitative information and relevant examples regarding the housing counseling training and other work of the organization that is related to the proposed activities. These narrative statements will be the basis for evaluating the application. Applicants should clearly label each narrative with the Factor Title and number related to the response. When creating file names, please follow the directions in the **General Section**. Carefully reading the directions in the General Section can make a difference in getting an award or not.

Forms for your package include the HUD standard forms outlined below:

### C. Application Submission Dates and Times.

#### Application Deadline.

Submit your application to [Grants.gov](http://Grants.gov) unless a waiver has been issued allowing you to submit your application in paper form. Instructions on submitting your application to [Grants.gov](http://Grants.gov) are contained within the Application Package you downloaded from [Grants.gov](http://Grants.gov).

The application deadline is 11:59:59 p.m. Eastern time on May 5, 2014.

Applications must be received no later than the deadline. Please refer to the General Section for more information about timely receipt of applications.

Your application must be **both received and validated** by [Grants.gov](http://Grants.gov). Your application is “received” when [Grant.gov](http://Grant.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](http://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](http://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, HUD will not review your application.** If your status is “validated” your application will be forwarded to HUD by [Grants.gov](http://Grants.gov).

**Grace Period for [Grant.gov](http://Grant.gov) Submissions:** If your application is received by [Grants.gov](http://Grants.gov) before the deadline, but is rejected with errors, you have a grace period of one day beyond the application deadline to submit a corrected application that is received and validated by [Grants.gov](http://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. See the General Section for more information about the grace period.

If you are required to submit supporting documentation you may either scan and attach these documents to your electronic application package or submit them via fax. If supporting documents are submitted by fax, you must use the HUD-96011 Facsimile Transmittal Form as a cover page; this form is located in your Application Package. You must send any faxes to the toll-free number **800-HUD-1010**. If you cannot access the toll-free number or experience problems using that number you may use **215-825-8798** (this is

not a toll-free number). If you or any other parties submitting documents for this application do not use the form HUD-96011 that came with your application as the fax cover page, the documents cannot be matched to the application. Consequently, these documents will not be considered when the application is evaluated. Additionally, if your fax machine creates a cover page, you must turn this feature off.

**Amending a Validated Application:** If you resubmit an application that was previously validated by [Grants.gov](https://www.grants.gov), all documents faxed in support of the application must be faxed again using the form HUD-96011. You must fax the materials after the resubmitted application has been validated by [Grants.gov](https://www.grants.gov). All faxed materials must be received by the applicable deadline.

Received means that the application has been successfully uploaded to the [Grants.gov](https://www.grants.gov) server and the applicant has received confirmation of successful submission to [Grants.gov](https://www.grants.gov). Applicants should be aware that hitting the “sign and submit” button to transmit the application does not mean the application has been successfully uploaded to [Grants.gov](https://www.grants.gov). Only when the upload is complete is the application date and time stamped by the [Grants.gov](https://www.grants.gov) system.

#### **D. Intergovernmental Review.**

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

#### **E. Funding Restrictions.**

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

#### **F. Other Submission Requirements.**

##### **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).

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

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

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

#### **V. Application Review Information**

## A. Review Criteria.

### A.1. Rating Factors.

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

RATING FACTOR		POINT	CHART	NARRATIVE
<b>RF1</b>	<b>Capacity of the Applicant</b>	<b>37</b>		
RF1	Capacity/Experience of Organization	17	Chart A, Columns A-P except N	Sub factors a.i.1,2,3,4
RF1	Performance/Grant Requirements	14	N/A	Only if applicant has not received a HUD HC Training grant for HUD FY 12 Sub factors b.1,2,3
RF1	Measuring Student Satisfaction	6	Chart A Column K	Sub factor c.
<b>RF2</b>	<b>Need/Extent of the Problem</b>	<b>14</b>		
RF2	Needs Data	12	N/A	Sub-factor a.
RF2	Departmental Policy Priorities	2	N/A	Sub-factors b. 1-5.
<b>RF3</b>	<b>Soundness of Approach/ Scope of Housing Counseling Training Services</b>	<b>34</b>		
RF3SF a	Past Performance -Impact	5	Chart A, Column N	Sub-factor a. 1-2
RF3	Work Plan	19	Chart B	Sub-factor b. 1-5
RF3	Scholarships and Fees	5	N/A	Sub-factor c. 1-2

RF3	Coordination/Networking	5	N/A	Sub-factor d. 1-2
<b>RF4</b>	<b>Leveraging Resources</b>	<b>5</b>		
RF4	Itemize Leveraging		Chart C	Sub factor (1) a b
<b>RF5</b>	<b>Achieving Results and Program Evaluation</b>	<b>10</b>		
RF5	Evaluation Plan	8	N/A	Sub-factor a. 1-2
RF5	Succession Plan	2	N/A	Sub-factor b

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

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

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

<b>Rating Factor 1: Capacity of the Applicant</b>	<b>Maximum Points: 37</b>
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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 (17 Points).** In rating this sub-factor, HUD will consider the extent to which the applicant clearly demonstrates past housing counseling training experience necessary to successfully implement the proposed work plan.

**i.** Using Chart A, all applicants must provide the requested information for all housing counseling courses including those required for certifications such as foreclosure and advanced foreclosure certification that the applicant and any applicant partners provided between October 1, 2012 and September 30, 2014. See Rating Factor 3a,(2) *Past Performance, Impact – Cost Per Student* for instructions on completing Chart A, Column N, Cost Per Student.

Also indicate in the narrative response:

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

**b. Performance/Grant Requirements (14 Points).**

Applicants that did not receive a HUD Housing Counseling grant or HUD Housing Counseling Training grant for the period October 1, 2012, to September 30, 2014, must provide a response to this sub-factor. Previous HUD grantees **may respond to this sub factor, but aren't required to do so**, as HUD may utilize its own records to score regarding these compliance issues.

In scoring this section, HUD will evaluate performance relative to goals and how well the applicant has satisfied the requirements, including reporting, on HUD or other grants received. If an applicant has not received a HUD Housing Counseling Training grant for the period October 1, 2012 to September 30, 2014, the applicant should base its response on activities and requirements under HUD's Housing Counseling Program, other HUD grants, or other sources of funding, such as other federal, state, local, or other awards. For non-HUD training grants, provide contact information of funders.

(1)Goals and Accomplishments. Characterize performance relative to quarterly and annual reports submitted for FY2013 training grant awards or other goals set for the period 10/1/12 - 09/30/14. Indicate whether funds were fully spent, goals were met, and explain why there were not, if applicable.

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

(3)HUD Oversight / Audits. Significant findings on oversight and audits conducted by HUD staff or HUD's Inspector General will be taken into consideration when scoring this section. Significant findings may be findings that suggest an applicant has operated its agency in a manner inconsistent with Housing Counseling Program or other HUD program requirements, including waste, fraud and abuse of grant funds and fair housing or other civil rights requirements. HUD will develop and apply a scoring scale based on the number of significant findings documented during a review(s) and/or audit(s), and incidence of repeat findings, complaints, etc. HUD will also factor in the applicant's responsiveness to findings and implementation of corrective action, as well as substantiated complaints received about the organization.

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

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

Chart A, applicants must:

- describe the process to collect student satisfaction data
- summarize data collected for the period October 1, 2012, to September 30, 2014
- attach a copy of the data collection instruments utilized, if applicable
- describe the course and/or test adjustments made as a result of student feedback for the period October 1, 2012 to September 30, 2014.

**Rating Factor 2: Need/Extent of the Problem**

**Maximum Points: 14**

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

**a. Needs Data(12 Points)**

Answer the following:

- Estimate the total number of counselors that may require general housing counseling training in FY2014. Explain how the applicant estimated this number.
- Identify the top 25 metropolitan statistical areas in the United States with greatest concentration of HUD participating housing counseling agencies that proposed services will be made available to.
- Identify the top 10 MSAs with the highest scarcity of housing counseling resources, based on overall population versus the number of HUD participating housing counseling agencies, and how your agency intends to reach counselors in these areas.

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.

**Rural Communities.** Indicate if the Applicant, or its sub-grantees and/or branches, if applicable, propose to train counselors that serve in communities that include Rural Areas as defined by the U.S. Department of Agriculture at 7 CFR 3550.10. . Visit <http://www.rurdev.usda.gov/SupportDocuments/3550appendix01.pdf> for a full definition of rural areas, as defined under 7 CFR 3550.10.

**Persons with Disabilities and LEP.** Applicants must describe how its housing counseling training activities will provide access to persons with disabilities, including making reasonable accommodations as necessary. Applicants must also describe how they will take reasonable steps to provide meaningful access to persons with Limited English Proficiency (LEP).

**Aggregate Needs Statement.** Explain how applicant will incorporate the training needs described above for determining delivery method, locations to offer classroom training if applicable, and awarding scholarships. Applicants should apply this methodology in detail when responding to Rating Factor 3 b. (3), *Scholarships*).

## **b. Departmental NOFA Priorities (2 Points).**

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

**(1) Promote Health and Housing Stability of Vulnerable Populations.** Applicants seeking a policy priority point must identify the specific eligible activities to be undertaken with the objective of promoting the health and housing stability of vulnerable populations, including but not limited to:

(a) Educate counselors how to provide consumers more information about the true cost of living by incorporating both housing and health care costs into measures of affordability, and providing consumers with ways to obtain information on new health insurance options available through the Affordable Care Act to people who are currently uninsured or pay more than they can afford for coverage;

(b) Educate counselors on how to improve residents' health and safety, particularly of children and other vulnerable populations, by promoting decent and affordable housing through green and healthy design, construction, rehabilitation and maintenance of housing, and access to affordable health care;

(c) Educate counselors on how to collaborate with public, private, nonprofit, community and faith-based organizations to increase access to health insurance and improve housing and health outcomes.

**(2) Promote Economic Development and Resilient Communities.** To receive a point for this policy priority, applicants must describe specific, substantive plans on how they will educate housing counselors to provide and incorporate information on employment for low-income households, enhanced educational opportunities for children and adults, and access to amenities while reducing transportation costs.

**(3) Affirmatively Furthering Fair Housing (AFFH).** HUD is interested in funding housing counseling training and testing services that seek to prepare counselors to help create diverse, integrated living patterns and afford residents an opportunity to live in a variety of neighborhoods and not be confined to

affordable housing choices in areas of high poverty or areas which are not racially or ethnically diverse. Training and testing activities must focus on preparing counselors to provide practical social and other supports for households considering or undertaking a cross-racial or cross-ethnic move to high opportunity communities, for example helping individuals and families find and apply for housing in diverse communities. Training information may also include information on how to refer information related to potential fair housing violations to HUD and local Fair Housing Assistance Program agencies to investigate potential fair housing violations. Applicants must not only identify the specific training activities to be undertaken, but must also describe measureable and quantifiable outcomes related to the activities proposed in support of the AFFH requirements . Housing counseling training and testing activities that affirmatively market fair housing information include, but are not limited to, training counselors to:

(a) Educate counselors on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing laws. Train and test counselors to provide households with the names and contact information for local fair housing groups or government agencies that enforce fair housing laws ,•

(b) Educate counselors to make clients aware of federal, state, and local physical accessibility requirements, as well as innovative housing design or construction to increase access for persons with disabilities;

(c) Educate housing counselors how to develop a system to share information about possible discrimination and, when there is information that suggests that systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider;

(d) Affirmatively market counseling and education services and deliver housing counseling and education services to persons in race or national origin groups who are likely to apply for housing opportunities in areas with a relatively low minority concentration and that provide improved access to employment, education, transportation, recreation, and service opportunities;

(e) Educate counselors about affirmative fair housing marketing requirements, in HUD, state, or local government housing programs; effective advertising of services to prospective clients in classes protected by the Fair Housing Act; and sources of information on new or rehabilitated housing in a manner that provides greater housing choice or mobility for persons in classes protected by the Fair Housing Act;

(f) Affirmatively market accessible training opportunities in integrated settings, including to counselors with disabilities, and;

(g) Educate housing counselors on how to create, maintain and market a database of accessible housing for persons with disabilities. To be eligible for this policy priority point, applicants must



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

**(4) Increase the Health and Safety of Homes and Embed Comprehensive Energy Efficiency and Healthy Housing Criteria across HUD Programs** To receive a point for this policy priority, applicants must describe how they will educate counselors on how to improve residents' health and safety, particularly of children and other vulnerable populations, by promoting decent and affordable housing through green and healthy design, construction, rehabilitation and maintenance of housing in order to achieve the following outcomes:

(a) **Improved resident health outcomes.** Coordinated housing interventions across programs should result in better health outcomes for residents. Specific measurements of health benefits may include decrease in symptom days, emergency treatment or inpatient hospital stays for asthmatic residents; decrease in numbers of safety related injuries taking place in the home; decrease in number of homes with residents who smoke or increase in the number of multifamily properties (privately owned, HUD assisted or public housing) where smoking is prohibited on the property; any other measurable outcome that demonstrates the positive health impact of comprehensive housing assessments, home/health focused education, integrated pest management techniques or other health related property improvements and/or property management practices.

(b) **Energy efficiency outcomes.** Coordinating housing interventions across programs will increase the number of energy efficient homes with positive impacts on resident health, resident energy budgets, environmental outcomes including pollution and greenhouse gasses and lower costs to taxpayers in HUD assisted housing.

(c) **Other Outcomes including Program Economies/Skills Training/Job Opportunities.** Coordinating housing interventions across programs may result in increased economies to programs, leveraging opportunities to enhance housing interventions, opportunities for worker training/skill improvement and the creation of new job opportunities. Existing programs that coordinate assessments and interventions should track outcomes in these areas.

**Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Training Services**

**Maximum Points: 34**

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

**a. Past Performance - Impact (5 points).** To score this factor, HUD will analyze the budget and cost per student for the period October 1, 2012 through September 30, 2013.

**(1) Budget.** HUD will evaluate the applicant's submitted detailed, comprehensive budget from all funding sources for the period October 1, 2012 through September 30, 2013. At a minimum, the budget must include salaries, fringe and other benefits, consultant expenses, travel, rent, phone, postage, supplies, technology/equipment, and indirect costs for administration of the applicant's FY2013 training program. If applicable, the budget should also highlight sub-grants or allocations to partnering organizations. Applicants must explain expenses that did not result in the direct provision of training services and expenses that seem disproportionately high.

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

**(3) Scholarships.** Indicate for the period October 1, 2012 through September 30, 2013 what amounts and percentage of the HUD Housing Counseling Program Training grant (if applicable) was spent on travel, lodging, and class fees. 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 October 1, 2012 through September 30, 2013.

**b. Work Plan (19 points).** Applicants must provide a summary document as part of the overall work plan, outlining training goals for the proposed grant year. The summary must explain what factors influence the applicant's decision making process for identifying which courses will be offered during the grant period and what delivery method(s) will be used, selecting locations of major training events with multiple classes versus selecting locations for place-based single courses, and how partnerships and coordination efforts will be used to reduce delivery costs.

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

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

(a) **Eligible Activities.** Using Chart B, the applicant must identify each eligible activity covered under the courses proposed to be offered. Also indicate if at least fifty percent of the proposed course curriculum will address this eligible activity as the primary course topic.

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

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

Submit a brief course outline (no more than 2 pages per course) describing all topics to be covered. Include course length for classroom and interactive web-based instruction and estimated

time for course completion for on-line instruction.

Submit learning objectives for each course. Indicate which learning objectives apply to Dodd-Frank topics. Learning objectives must encompass comprehension, application, analysis, and synthesis cognitive levels of learning.

Describe how understanding and comprehension will be measured and explain how learning checks are incorporated into classroom and on-line instruction.

Describe privacy and security policies in place to ensure counselors taking remote training courses are protected, and how the remote training will be conducted in a way that verifies the identity of the student and eliminates the opportunity for fraud, cheating, and any other circumstances that would result in questioning the veracity, impact, and applicability of the training.

Identify what criteria, including a course examination, will be established for successful completion of the course.

If applicable, indicate the type of counselor certification this course will be used for.

Describe the process through which curriculum is developed. Describe research conducted and indicate experts consulted for curriculum or test content development.

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

Number of staff devoted to training program management for training activities under the application.

Number of trainers to be utilized for the proposed courses.

Describe how trainers are selected and the specific selection criteria employed.

Describe how the applicant will monitor trainers including student feedback.

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

Indicate the number of counselors to be trained for each type of proposed on-line and web-based format.

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

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

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

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

January 22, 2007 Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (72 FR 2732).

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

**(5) Federal Electronic and Information Technology Accessibility and Compliance Act, Section 508.** Applicants offering training on-line must describe how they comply with Section 508 requirements. Please visit [www .secti on508 .gov](http://www.secti on508 .gov) for more details.

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

**(1) Scholarships.** The proposal must include a scholarship element, detailing the full or partial costs to be covered, including travel, lodging, and tuition to be awarded to housing counselors. Describe the types of scholarships that will be offered to students both through this NOFA as well as through leveraged non-federal resources, and the methodology applied for issuing scholarship awards. Estimate what percentage of the amount to be set aside for scholarships will be devoted to 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 Factor 2 including assistance for counselors in rural areas, MSAs with a high concentration of housing counselors or areas with limited housing counseling resources, and limited English proficiency housing counselors. 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 partial or full scholarship for tuition.

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

**(1) Coordination.** Describe partnerships including those with SHFAs, local and/or regional coalitions that will enable the applicant to successfully implement the proposed work plan and explain the role partners will play in logistical support, marketing and outreach for the proposed activities and the impact on cost-effectiveness the partnership will have. Applicants must identify any local, regional or state housing counseling related networks in which the applicant or its proposed sub-grantees participates.

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

**Rating Factor 4: Leveraging Resources**

**Maximum Points: 5**

Although HUD funding through this NOFA may fully fund an organization's proposed program, applicants are encouraged to secure the use of other resources to supplement the HUD award. Points for this factor will be awarded based on the amount of leveraged funding that meets the criteria in this section. Applicants that can demonstrate leveraged resources from partnerships 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 factor.

Applicants will be evaluated based on their ability to show that they have obtained additional non-federal resources for their housing counseling training activities, for the period October 1, 2013 – September 30, 2014, including: direct financial assistance (grants); fees; and in-kind contributions such as services, equipment, office space, labor; etc. Resources may be provided by *non-federal* government sources, public or private nonprofit organizations, for-profit private organizations, or other entities committed to providing assistance. Grantees will be required to maintain evidence that leveraged funds cited in this application were actually provided to the agency. Funding files and/or leveraging files will be reviewed by HUD staff as a part of the performance reviews and on-site monitoring visits.

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

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

**(1) Itemize Leveraging.** Utilize Chart C – *Leveraging Resources* (Tab 1) to provide the following information:

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

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

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

**Rating Factor 5: Achieving Results and Program Evaluation**

**Maximum Points: 10**

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

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

Specifically, the plan must identify:

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

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

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

**b. Transition or Succession Plan. (2 points)** Applicants must provide a transition or succession plan to ensure continuity of services to consumers in the event that the Applicant or grantee, including sub-grantees or branches, discontinues providing housing counseling training services or becomes ineligible or does not receive continued funding from HUD or other funding sources.

**A.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 additional points in the rating of their application. These points will be considered only if the application meets or exceeds the Program's minimum fundable score based on the rating factors of this NOFA.

## **Promote Health and Housing Stability of Vulnerable Populations**

### **CRITERIA FOR “Promote health and housing stability of vulnerable populations”**

*Health Care Assessment and Assistance*

*Targeting High-Need Clients for Health Services*

*Partnerships with health care organizations*

Applicants may receive one point for demonstrating any one of the following, with a maximum of two points awarded for this priority overall. To receive the points for this priority, applicants will be expected to identify the target population(s) to be served, the baseline from which improvements are to be measured, the anticipated outcome, and the related measurements to be used to gauge the positive change. During the course of the award, the grantee will be expected to report progress in meeting the expected goals.

**A. Health Care Assessment and Assistance (1 point):** Demonstrated processes in place to assess the health insurance status of people who are touched by the relevant HUD housing-related program, and for those who can benefit from Medicaid expansion or subsidized health insurance, to direct them to the online health insurance marketplace, HHS’ toll-free number, or local health insurance navigators; To receive the points for this NOFA priority, applicants will be expected to identify the target population(s) to be served, the baseline from which improvements are to be measured, the anticipated outcome, and the related measurements to be used to gauge the positive change.

**B. Targeting High-Need Clients (1 point):** Demonstrated processes in place to target and prioritize the most vulnerable people or people who are high utilizers of health and human services systems.

**C. Partnerships with Health Care Organizations (1 point):** Provide evidence of partnerships with community health centers or other health care providers to assess health care needs and connect people to care and health-related supports; Applicants must submit letters, partnership agreements or memoranda of understanding from partnership organizations evidencing specific roles, responsibilities and commitments addressing improved coordination and information sharing. Such partner documents should be submitted on the partner organization’s letterhead and be signed by an official who is able to make commitments on the part of the organization by individuals authorized to obligate the organization(s) submitting them.

In addition, applicants will be asked to identify measures of success for selected strategies, such as, but not limited to, the following outputs:

(1)Health insurance enrollments: Identify increases in the number of assisted individuals with health insurance.

(2)Health services: *For on-site health services and programs, increases in the number of visits or participation rates in programs.*

## **Promote Economic Development and Economic Resilience (Capital Investment, Planning, and Research NOFAS or as specified in Individual Program NOFA)**

### **CRITERIA FOR “Promote Economic Development and Economic Resilience”**

*Create Jobs for low-income residents*

*Proximity to Amenities/Reducing Transportation Costs*

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

**A. Community Economic Development (1 point):** To receive 1 point under this objective, applicants must show how their proposed grant activities will build infrastructure within the target community to support 1) job creation for low income people; 2) business opportunities for small and/or disadvantaged businesses; and/or 3) create a flow of investment of private or other public capital into a) small and disadvantaged businesses or b) nonprofit activities serving low income people; and/or 4) any combination of the above. Applicants must provide substantive description of each activity and specific, measureable targets of economic development impact, with a narrative supporting the estimate. For programs already subject to the requirements of Section 3 (see paragraph VI.B.2) applicants must clearly explain how the proposed activities exceed the requirements of Section 3 to “ensure that employment and other economic opportunities generated by HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low-income persons.” (24 CFR 135.1)

**B. Reducing Transportation Costs / Proximity to Amenities/ (1 point):** To receive 1 point under this objective, applicants must demonstrate that proposed activities will be conducted and projects sited at locations that will help households reduce their transportation costs. Applicants should demonstrate this through evidence that such sites are within easy walking distance of other important services and amenities such as grocery stores, social services, cultural facilities, parks, recreation and other amenities and/or served by conveniently located public transportation with frequent service. Applicants must provide evidence that the proposed activities meet the following criterion:

Sites located in metropolitan areas (per 42 U.S.C. § 5302(a)(3)) must be within one-half mile of amenities that are appropriate to the served population. Nonmetropolitan sites must be within one mile of amenities that are appropriate to the served population. Applicants must provide a map identifying the applicable amenities. Points will be awarded to project sites within easy walking distance of at least 2 of the following categories of amenities:

- a. Grocery Store such as a supermarket or other store that sells produce and meat products;
- b. Social Services Facilities such as a licensed adult or senior care, hospital, medical clinic or social service organization that offers services to residents;
- c. Neighborhood-serving Amenities such as an apparel store, convenience store, pharmacy, bank, hair care, dry cleaner, or restaurant;
- d. Recreational Facilities such as a community or senior center, gym, health club, or entertainment venue; and
- e. Civic Facilities such as a government office that serves the public on-site, an educational facility providing adult education classes, place of worship, police or fire station, post office, public library, or public park.
- f. Educational Facilities such as primary and secondary schools, community colleges, and universities.

*Alternatively, applicants may also receive this point by demonstrating through publicly-available information that the proposed site is served by reliable and accessible public transportation through door-to-door shuttle/van service and/or a transit stop(s) within one-half mile which provides access to at least 2 of the above listed amenities.*

**Affirmatively Furthering Fair Housing (Capital Investment or as specified in Individual Program NOFA)**



## CRITERIA FOR “AFFIRMATIVELY FURTHERING FAIR HOUSING”

*Provide Housing for range of incomes/family sizes*

*Provide Mobility Counseling*

*Follow Location criteria (build affordable housing in non-minority or non-poverty concentrated areas)*

*Train Staff*

*Provide outreach to marginalized populations*

*Partnerships with Fair Housing Organizations, Allied State and local agencies, or*

*community-based organizations representative of populations affected by HUD projects.*

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

**A. Rehabilitation or Redevelopment:** (a) Applicants may earn 1 point for demonstrating that the rehabilitated or redeveloped project will include housing for a range of incomes and a range of family sizes that is proportional to the regional need, based on Census data and other generally accepted data sources. Applicants must include the specific plans for such housing, including the total number of units affordable for each income group, by bedroom size; and,

(a) Applicants may earn 1 point by presenting a plan for providing mobility counseling to each family that will be permanently displaced (i.e., relocation of more than 1 year) by the redevelopment/rehabilitation activities, and, for each such family, identifying at least one option for comparable housing opportunity that is located in an area that is not minority-concentrated or poverty-concentrated and has access to community assets, such as public transportation, employment opportunities, and, education.

**B. New Construction:** Applicants may earn 2 points for demonstrating that the new affordable housing construction is located in a high opportunity area that is or will be served by public transportation that is not also in an area of minority concentration or poverty concentration. For the purpose of this requirement, an area of minority concentration is defined as a Census tract or other defined geographic area in which the percentage of residents who are racial or ethnic minorities is at least 20 percentage points higher than the percentage of minority residents in the metropolitan statistical area (MSA) (or jurisdiction not in a MSA) as a whole. In MSAs (or jurisdictions not in MSAs) in which the majority of residents are racial or ethnic minorities, HUD will consider and rely on all relevant information to determine whether the neighborhood proposed for replacement housing will lead to the creation of more inclusive and integrated housing in opportunity-rich neighborhoods. For the purpose of this requirement, an area of poverty concentration is defined as census tract where the poverty rate is greater than 20 percent; and, by demonstrating that the newly-constructed project will include housing in a range of family sizes that is proportional to the regional need, based on Census data and other generally accepted data sources.

## **Increase Energy Efficiency and the Health and Safety of Homes (Capital Investment and Planning NOFAs or as Specified in Individual Program NOFA)**

### **CRITERIA FOR “Increase Energy Efficiency AND the Health and Safety of Homes”**

*HUD/DOE Better Buildings Challenge*

*Green Building Standard*

*Renewable Energy*

*Comprehensive assessments of homes for rehab, health and energy deficiencies*

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

**A. Better Buildings Challenge (1 point):** The applicant certifies that it is an existing HUD/DOE Better Buildings Challenge Partner. Participating in the Better Buildings Challenge requires a commitment to reduce portfolio-wide energy consumption by 20 percent over 10 years. To receive the point, the applicant must submit an executed copy of their Partnership Agreement, and must provide a link to their Better Buildings Challenge profile page at [www.energy.gov/better-buildings](http://www.energy.gov/better-buildings), showing that they have developed a Showcase Project as well as begun to track annual energy consumption across their portfolio, both requirements of the Better Buildings Challenge.

**B. Green Building or Renewable Energy (1 point):**

**1. Green Building Standard:** The applicant commits to pursue a comprehensive, industry-recognized green building standard and certification for green building, such as the Enterprise Green Communities Criteria; the ICC 700 National Green Building Standard; LEED ND, LEED-H, LEED-H Midrise, LEED-NC, or one of a number of regionally-recognized green building standards such as Earthcraft House, Earthcraft Multifamily, Earth Advantage New Homes, Greenpoint Rated New Home, Greenpoint Rated Existing Home (Whole House or Whole building label), or other industry-recognized green building standard in HUD's sole discretion. Additionally, the applicant must later submit a certification of completion, and provide evidence that the green building standard has been achieved.

**AND/OR**

**2. Renewable Energy:** The applicant certifies that the proposed project will incorporate renewable energy technologies such as on-site Solar Photovoltaic (PV) or Solar Thermal Electric, as well as Landfill Gas, Wind Energy, Biomass, Geothermal Electric, Combined Heat and Power, Municipal Solid Waste, Small Hydroelectric, Fuel Cells using Renewable Fuels in any federally assisted property receiving funds through this NOFA.

**C. Comprehensive assessments of and interventions in homes for rehabilitation, health and energy deficiencies (1 point):** The applicant must identify specific projects and activities that will *comprehensively* assess housing units for rehabilitation, health and energy deficiencies and coordinate interventions across multiple disciplines, and address the risks based on the comprehensive assessment. Specific measures of success or performance for this priority include the number of housing units rehabilitated in a comprehensive approach where housing rehabilitation and energy efficiency are coordinated with such intervention measures as lead hazard control, allergen reduction, mold and moisture remediation; or other measures designed to result in decrease in symptom days, emergency treatment or inpatient hospital stays for asthmatic residents; decrease in numbers of safety related injuries taking place in the home; decrease in number of homes with residents who smoke or increase in the number of multifamily properties (privately owned unassisted or HUD-assisted housing, or public housing) where smoking is prohibited on the property; any other measurable outcome that demonstrates the positive health impact of comprehensive housing assessments, home/health focused education, integrated pest management techniques or other health related property improvements and/or property management practices. Applicants must include a description of how outcomes through this process will be measured including resident health, residential energy usage and access to job training/job opportunities for low income residents.

Applicants should demonstrate how their programs will coordinate housing services across the housing, health and energy disciplines including the use of common assessment tools, cross training of staff in multiple competencies, standardization of intake forms and processes. For more information on mitigating housing-related health hazards, applicants should review HUD's Healthy Homes Strategic Plan, [www.hud.gov/offices/lead/library/hhi/hh\\_strategic\\_plan.pdf](http://www.hud.gov/offices/lead/library/hhi/hh_strategic_plan.pdf), and the CDC-HUD Healthy Housing Reference Manual, [www.cdc.gov/nceh/publications/books/housing/housing.htm](http://www.cdc.gov/nceh/publications/books/housing/housing.htm), or [www.hud.gov/offices/lead/library/hhi/HealthyHousingReferenceManual.pdf](http://www.hud.gov/offices/lead/library/hhi/HealthyHousingReferenceManual.pdf).

*Applicants are encouraged to coordinate the delivery of housing repair/rehabilitation with community, hospital or public health programs that utilize community health workers, Promotores(as), health*

*educators or other similar positions that assesses the indoor quality of home environments for conditions that may impact resident health, for example, in the coordination of rehabilitation activities with programs that assess the home environments of asthmatic children for asthma triggers.*

### **A.3. Bonus Points**

This Program chooses not to award bonus points.

## **B. Reviews and Selection Process.**

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

### **3. 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 counselors trained in fiscal year 2013. The third tier will be based on the total number of classes provided during fiscal year 2013.

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.3.

**4. 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.**

**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

Or by email to: [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)

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

### **B. Administrative and National Policy Requirements.**

Certain Administrative and National Policy Requirements apply to all HUD programs, including this NOFA. For a complete list of these requirements, see Section VI.B. of the General Section.

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

### **C. Reporting.**

Please refer to Section VI of the General Section for a description of the general reporting requirements applicable to this NOFA.

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

quantifiable data to measure performance against goals and objectives outlined in their application, or as subsequently revised.

Per the General Section of the NOFA, VI.C.3, HUD requires grantees that provide HUD program benefits to individuals or families to report data on the race and ethnicity of those receiving such benefits. Grantees that provide benefits to individuals during the period of performance, whether directly, through sub recipients, or through contractual arrangements, must report the data using form HUD-27061, Race and Ethnic Data Reporting Form, found at <http://portal.hud.gov/hudportal/HUD?src=/program/offices/administration/hudclips>.

## 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 should be directed to the point of contact listed below.

**For further information about this NOFA or application requirements, applicants should contact [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).**

Questions concerning the General Section should be directed to the Office of Strategic Planning and Management, Grants Management and Oversight Division at 202-708-0667 (this is not a toll-free number).

Persons with hearing or speech impairments may access these numbers via TTY by calling the toll-free Federal Relay Service at 800-877-8339.

## VIII. Other Information.

HUD is required to comply with the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520). This Act governs the collection of information from the public including responses to this NOFA. HUD may not collect this information, and you are not required to complete these forms unless they display current, valid OMB control number(s). The results of this collection will not be published or be used for statistical purposes.

HUD is required to comply with the National Environmental Policy Act.

**A. Paperwork Reduction Act.** The information collection requirements contained in this document have been approved by OMB under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520) and assigned OMB control number 2502-0567. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number. Public reporting burden for the collection of information is estimated to average 68 hours per annum per respondent for the application and grant administration. This includes the time collecting, reviewing, and reporting the data for the application, quarterly reports, and final report. The information will be used for grantee selection and monitoring the administration of funds. Response to this request for information is required in order to receive the benefits to be derived.

**B. Environmental Review.** This NOFA does not direct, provide for assistance or loan and mortgage insurance for, or otherwise govern or regulate, real property acquisition, disposition, leasing,

rehabilitation, alteration, demolition, or new construction, or establish, revise or provide for standards for construction or construction materials, manufactured housing, or occupancy. Accordingly, under 24 CFR 50.19(c) (1), this NOFA is categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321).

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

## **Appendix.**