

**DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT**

HOUSING COUNSELING TRAINING

Billing Code 4210-01-C

Housing Counseling Training

Overview Information

A. Federal Agency Name: Department of Housing and Urban Development, Office of the Assistant Secretary for Housing—Federal Housing Commissioner.

B. Funding Opportunity Title: Housing Counseling Training.

C. Announcement Type: Initial Announcement.

D. Funding Opportunity Number: FR-5200-N-02

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

F. Dates: The application deadline date is July 9, 2008. Applications submitted through <http://www.grants.gov> must be received and validated by Grants.gov no later than 11:59:59 pm eastern time on the application deadline date. See Section IV of the *General Section*, published March 19, 2008 (73 FR 14882) regarding application submission procedures and timely filing requirements.

Full Text of Announcement

I. Funding Opportunity Description

A. Program Purpose. Funds 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, and affiliates and branches of HUD-approved intermediaries, HUD-approved Multi-state organizations, and state housing finance agencies.

B. Authority. HUD’s Housing Counseling Program, and the training of this NOFA are authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x), and the Housing Counseling program regulations at 24 CFR part 214. Additional guidance not incorporated in 24 CFR part 214 is provided in HUD Handbook 7610.1, REV-4, CHG-2, dated October 27, 2004.

II. Award Information

A. Available Funds. This NOFA announces the availability of approximately \$3 million.

B. Anticipated Award. HUD’s goal is to fund an organization to deliver the full spectrum of activities eligible for funding under this NOFA. Should this not be possible, HUD reserves the right

to make multiple awards under this NOFA.

C. Award Instrument. HUD expects to use a cooperative agreement, but reserves the right to use the award instrument it determines to be most appropriate. All awards will be made on a cost reimbursement basis in accordance with, and subject to, the requirements in OMB Circular A-87, Cost Principles for State, Local, and Indian Tribal Governments; or OMB Circular A-122, Cost Principles for Non-Profit Organizations, 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, implemented at 24 CFR part 84 (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 will entail significant HUD involvement including but not limited to the following items:

- Review and approval of proposed courses, including course materials;
- Review and approval of evaluation instruments and methodology for determining value of courses and impacts;
- 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;
- Targeting based on special needs.

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

2. Award Period. Cooperative agreements will be for a period of up to twelve (12) months.

III. Eligibility Information

A. Eligible Applicants

1. Eligible Applicants. Applicants must be public or private nonprofit

organizations and must have “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code (26 U.S.C. 501(a) and (c)(3)). Applicants must have at least two years of experience providing the majority of types of housing counseling training services nationwide that are both listed under Section III.C.2 of this NOFA and proposed in their application. The only exception to this requirement is public or nonprofit organizations with at least 2 years experience providing Reverse Mortgage counseling training nationwide.

A consortium of organizations may apply for funding under this NOFA, but one organization must be designated as the primary applicant. Members of the consortium must be public or private nonprofit organizations and must have “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code (26 U.S.C. 501(a) and (c)(3)). Furthermore, applicants may utilize in-house staff, sub-grant recipients or consultants, and networks of local organizations with requisite experience and capacity.

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

C. Other

1. Geographic Coverage. Applicants must propose to provide the housing counseling trainings Nationwide.

2. Eligible Activities. Applicants must 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 must contain both basic and advanced courses. The majority of the training services should be conducted as place-based activities. Some training services may be provided through satellite broadcast, or through computer training software.

An applicant must be capable of providing training on all the training topics listed below. The only exception to this requirement is an applicant proposing to provide Reverse Mortgage Counseling training exclusively.

a. General Housing Counseling. Teach counselors the principles and applications of housing counseling from the industry’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. Credit Counseling for Prospective Homeowners. Train counselors in conducting results-oriented individual

counseling sessions for prospective homebuyers, including triaging customers, 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 downpayment savings accumulation. Use sample customer cases to identify obstacles and simulate counseling sessions.

c. Matching Clients with Loan Products. Train counselors in industry practices, analysis of financials, risk elements, and general concepts affecting conventional and government-insured mortgage loan decisions. Provide counselors with effective procedures and techniques that will translate into appropriate loans and satisfied housing counseling clients. 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 turn prospective homebuyers into satisfied homeowners. Teach counselors to use the best materials and methods to train homebuyers how to shop for a home, get a mortgage loan, improve their budget and credit profiles, and maintain their home and finances after purchase.

e. Section 8 Homeownership. Train counselors in how to effectively approach and partner with Public Housing Authorities (PHAs) in the implementation of a Section 8 Homeownership Program. Review the unique characteristics of the program and the voucher holders as they relate to the counseling component. Share effective and proven implementation strategies.

f. Helping Homeowners Avoid Delinquency and Predatory Lending. Teach counselors to conduct educational seminars and advise clients regarding how to avoid predatory lenders and common lending pitfalls. Give 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 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. Review 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. 1501 *et seq.*).

g. Foreclosure Prevention. Train counselors on the protocol for counseling homeowners in financial distress. Address all aspects of default and delinquency, 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.

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

i. Home Maintenance and Financial Management for New Homeowners. 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, financial 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, 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 basic requirements of HUD's Housing Counseling Program, including the delivery of homeownership counseling and education for local, national, regional and state housing counseling agencies, how to fill out form HUD-9902, Housing Counseling System (HCS), biennial reviews, and record keeping.

m. Rental Housing. Securing and maintaining residence in rental housing, tenant/landlord responsibilities, and state and local laws, budgeting.

n. Federal Housing Administration. 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, 203k, 203b, 203h, and Home Equity Conversion Mortgage (HECM).

2. Threshold Requirements. Applicants and proposed grantees must meet the following Threshold Requirements:

a. Compliance with Fair Housing and Civil Rights Laws. See the *General Section*.

b. Debarment and Suspension. See *General Section*.

c. Delinquent Federal Debt. See *General Section*.

d. False Statements. See *General Section*.

e. Additional requirements: Agencies selected as grantees or sub-grantees must also comply with the following requirements:

(1) *Salary Limitation for Consultants.* See *General Section*.

(2) *Accessibility.* All grant recipients and subrecipients must use training facilities and services that are accessible to persons with disabilities or provide other means of accommodation for persons with disabilities, in accordance with Section 504 of the Rehabilitation Act (42 U.S.C 3601) and its implementing regulations at 24 CFR parts 8 & 9, and Title III of the Americans with Disabilities Act.) See the Accessible Technology Requirements in the *General Section*.

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

(4) *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.

(5) *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. 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 most recent audit by the applicant's independent public accountant 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 grant offer.

If an applicant selected for funding expended less than \$500,000 in federal funds in the last fiscal year and therefore does not fall under the requirements of the Single Audit Act, HUD will conduct a review of the applicant's financial management system to ensure that the accounting system meets federal requirements. HUD reserves the right not to fund an applicant that has an accounting system that does not meet federal requirements or require an applicant to attain the services of an organization acceptable to HUD that can manage the financial records of the applicant.

(6) *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 a grant. 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 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>.

(7) *Name Check Review.* See the *General Section*.

(8) *Participation in HUD-Sponsored Program Evaluation.* See the *General Section*.

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

(10) *Executive Order 13166, Improving Access to Persons With Limited English Proficiency (LEP).* See the *General Section*.

(11) *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*.

(12) *The Americans with Disabilities Act of 1990 (42 U.S.C. 1201 et seq.), the Age Discrimination Act of 1974 (42 U.S.C. 6101 et seq.), and Title IX of the Education Amendments Act of 1972 (20 U.S.C. 1681 et seq.).*

(13) *Affirmatively Furthering Fair Housing.* See the *General Section*.

IV. Application and Submission Information

A. Addresses to Request Application Package

All applications submitted in response to this NOFA must be

submitted electronically. The information required to submit an application is contained in the General Section. Applications can be downloaded from the following Web site: http://www.grants.gov/applicants/apply_for_grants.jsp. If you have difficulty accessing the information you may call the Grants.gov helpline toll-free at (800) 518-GRANTS (4726) from Monday to Friday from 7 a.m. to 9 p.m. eastern time, or send an e-mail to Support@grants.gov.

If you do not have Internet access and need to obtain a hard copy of this NOFA or the General Section, you can contact HUD's NOFA Information Center toll-free at (800) HUD-8929. Persons with hearing or speech impairments may access any of these numbers via TTY by calling the toll-free Federal Information Relay Service at (800) 877-8339.

B. Content and Form of Application Submission

1. *Application Checklist.* Use the checklist below to organize the application. Unless indicated below, all applicants must submit the following:

a. *Forms.* The standard forms, certifications, and assurances are listed below. (The forms referred to as the "standard forms"). All of the standard forms required for this NOFA are available on the Grants.gov Web site. (Please note that forms may vary slightly in appearance on the Grants.gov Web site.)

(1) SF-424, Application for Federal Assistance.

(2) SF-424 Supplement, Survey on Ensuring Equal Opportunity for Applicants (optional) ("Faith Based EEO Survey (SF-424 SUPP)" on Grants.gov).

(3) SF-LLL, Disclosure of Lobbying Activities (if applicable).

(4) HUD-96010, Program Outcome Logic Model.

(5) HUD-2880, Applicant Recipient Disclosure/Update Report ("HUD Applicant Recipient Disclosure Report" on Grants.gov).

(6) SF-424 CB, Grant Application Detailed Budget ("HUD Detailed Budget Form" on Grants.gov).

(7) HUD-2994, You Are Our Client! Grant Applicant Survey (optional).

(8) HUD-96011, Third Party Documentation Facsimile Transmittal. (For use with electronic applications as the cover page to provide third party documentation.) ("Facsimile Transmittal Form" on Grants.gov).

b. *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. These documents must be scanned, attached to the attachment form, which is part of the Grants.gov package, and submitted electronically to Grants.gov, or faxed using the fax cover sheet in the Grants.gov application package. Please read the *General Section* for information about submitting documents as attachments or using the facsimile solution, and acceptable file formats.

c. 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*.

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

C. Submission Dates and Time. Your completed application must be received and validated by Grants.gov no later than 11:59:59 p.m. eastern time on the application deadline date. Please note that validation may take up to 72 hours. Applicants should carefully read the section titled "Application and Submission Information" in the *General Section*.

D. Intergovernmental Review

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

E. Funding Restrictions: Not Applicable.

F. Other Submission Requirements

Electronic delivery via Grants.gov is HUD's required method for application submission. Applicants interested in applying for funding under this NOFA must submit their applications electronically or request a waiver from the electronic submission requirement. Applicants must submit their waiver requests in writing using e-mail. Waiver requests must be submitted no later than 15 days prior to the application deadline date and should be submitted to Miriam.Torres@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. See the General Section for detailed submission and timely receipt instructions.

V. Application Review Information

A. Criteria

Applications will be evaluated competitively according to the Factors for Award described below, and ranked against all other applicants. All applications will be scored and ranked in HUD Headquarters.

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.

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

2. Rating Factor 1: Capacity of the Applicant and Relevant Organizational Staff (32 Points)

HUD uses responses to this rating factor to evaluate the readiness and ability of an applicant to begin the proposed work program immediately, as well as the potential for an applicant to cost-effectively and successfully implement the proposed activities indicated under Rating Factor 3.

a. *Relevant Staff (10).* In rating this section, HUD will consider the degree to which the applicant and, if applicable, partnering organizations, have sufficient personnel with the relevant knowledge and experience to implement the proposed activities in a timely and effective fashion. Specifically, scoring will be based on the number of years of relevant and recent housing counseling training, housing counseling material production, and other related experience of program managers and staff.

Submit the names and titles of employees, including subcontractors and consultants, who would perform the activities proposed in Rating Factor 3. Clerical staff should not be listed.

Describe each employee's, subcontractor's, or consultant's relevant professional background and experience. Experience is relevant if it corresponds directly to projects of a similar scale and purpose. Provide the

number of years of experience for each position listed, and indicate when each position was held. Indicate trainers capable of providing training to counselors with limited English proficiency, and the languages or the format in which they are capable of providing training. Individual descriptions should be limited to one page. List recent and relevant training received. Please do not include the Social Security Numbers (SSN) of any staff members.

b. *Experience (17).* Applicants should carefully document recent experience, and the experience of organizations with which it is partnering, in providing the eligible activities listed in Section III.C. of this NOFA that it is proposing to offer through this NOFA. Indicate the types and complexity of the services provided and the outcomes for counselors as a result of the training and other services. Describe the level of effort and time required to provide the services and to meet the needs of the counselors.

Indicate the total number of housing counselors that have participated in your training program since its inception or otherwise benefited from the relevant services you provided. If you are part of a partnership, also provide the total number of counselors that have benefited from the services provided by that partnership.

c. *Performance/Grant Requirements (5 points).* In scoring this section, HUD will evaluate how well the applicant has satisfied the requirements, including reporting, on HUD grants received. If an applicant has not received a HUD grant, the applicant should base its response on activities and requirements under other sources of funding, such as other federal, state, local, or other awards.

An applicant should characterize performance with regard to the timeliness and completeness with which the applicant satisfied reporting requirements such as Form HUD-9902, quarterly and final reports.

Also, indicate whether or not an applicant fully expended grant awards during the specified award periods. If not fully expended, provide an explanation as to why the funds were not fully expended and the steps taken to ensure that future funding will be expended in a timely manner.

3. Rating Factor 2: Need/Extent of the Problem (5 Points)

This factor addresses the extent to which there is a need to fund proposed activities described in response to Rating Factor 3.

Describe and document the national need, such as the number of housing

counselors and areas of housing counseling training, the application intends to address with the services proposed in Rating Factor 3 and the degree to which the applicant's work plan substantively addresses Departmental policy priorities. Responses will be evaluated based on how well they demonstrate a grasp of the elements of the problems this NOFA is intended to address. Include applicable statistics and analyses, if available, contained in data sources that are sound and reliable. Sources for all data provided must be clearly cited.

(2) *Departmental Policy Priorities* (2 points). The Departmental policy priorities are described in detail in the *General Section*. Of those listed, the following two apply to the Housing Counseling Training Program for the purpose of this NOFA. Indicate if, and describe how, the applicant's work plan substantively addresses each of these departmental policy priorities. Applicants are advised to review the policy priorities in the *General Section*, to assure they fully understand the meaning of each, prior to responding to this sub-factor.

In scoring this section, the applicant will receive one point for each departmental policy that the projected work plan substantively addresses.

(a) *Participation in Energy Star*. Applicants must provide information on how relevant trainings and training materials promote, or will promote, Energy Star materials and practices.

(b) *Utilization and Promotion of FHA-Insured Mortgages, Products and Programs*. Applicants must describe how relevant trainings and training materials promote utilization of FHA-insured mortgages, products and programs. Describe trainers' knowledge of FHA products and programs, how that knowledge was obtained, and plans to present these loan products and programs to counselors with the goal that they will be able to present them as viable alternatives to counseling clients. Applicants must describe training or training materials that address any tools counselors can use to inform clients about FHA products and programs, such as a loan comparison chart or tool on a Client Management System comparing FHA-insured loans with alternatives.

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

This factor addresses 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. Work Plan (25 points)

Applicants should provide a work plan that lists the major objectives and activities it intends to undertake, and how it plans to provide those services. Include administrative and project tasks.

The Work Plan must indicate that the applicant is capable of providing all the housing counseling training topics listed in section III.C. The only exception to this requirement is organizations proposing to provide Reverse Mortgage counseling exclusively. Indicate if any of the listed trainings will be provided by organizations with which an applicant has partnered. The proposed program must be national in scope. Indicate the number and location of proposed place-based trainings to be held.

While face-to-face training is preferred, the ideal application will propose a mix of face-to-face and remote training options. Describe plans or ability, if any, to provide training or other resources to counselors with limited English proficiency, should HUD request such training.

The proposals must include a scholarship element to be awarded to housing counselors, detailing the full or partial costs to be covered, including travel, hotel, and tuition expenses. Applicants should indicate the number of full scholarships awarded to housing counselors, as well as the number of partial scholarships that will be offered, and provide information about what components partial scholarships will include (i.e., tuition, travel and/or lodging). Indicate the number of scholarships to be funded through this NOFA, as well as through leveraged nonfederal resources, provided to counselors working for agencies participating in HUD's Housing Counseling Program. Applicants must also describe plans for determining how the various types of scholarship assistance will be equitably distributed.

b. Proposed Budget (13 points)

For the work plan proposed above, indicate the requested Grant amount in line 18a of form SF-424 and submit both the HUD-424-CB and a more detailed, comprehensive budget listing expenses under the grant. At a minimum, the budget must include salaries, fringe and other benefits, consultant expenses, travel, rent, phone,

postage, supplies, technology/equipment, and indirect costs.

Applicants must indicate the amount of the proposed award and the total dollar value of all scholarships to be awarded to counselors working for housing counseling agencies participating in HUD's Housing Counseling Program, including the in-kind value of tuition scholarships.

If applicable, the budget should highlight portions being proposed as sub-grants to partnering organizations. Make a case for why the proposed budget is cost effective in achieving proposed results. Responses will be evaluated based on the quality, thoroughness, and reasonableness of the cost estimates provided.

5. Rating Factor 4: Leveraging Resources (10 Points)

Although HUD funding through this NOFA may fully fund an organization's proposed program, applicants are encouraged to secure the use of other resources to supplement the HUD grant.

In scoring this factor, applicants will be evaluated based on their ability to obtain or devote additional nonfederal resources for their proposed training and other related eligible activities, including direct financial assistance and in-kind contributions, which may include services, equipment, office space, labor, etc. Resources may be provided by nonfederal governmental entities, public or private nonprofit organizations, for-profit private organizations, or other entities committed to providing the applicant assistance. Applicants are required to list with specificity the sources and amounts of all nonfederal leveraged resources to be devoted to the proposed training program. Applicants that fail to list the source of all nonfederal sources of leveraged funds shall not receive any points for this factor. Resources provided by the applicant, recorded as 'applicant match' and 'program income' on form SF-424, will count as leveraged resources.

Points for this factor will be awarded based on the ratio of requested HUD funds to total budget for the proposed activities.

Percentage	Points
0-35	10 points
36-41	9 points
42-47	8 points
48-53	7 points
54-60	6 points
61-66	5 Points
67-75	4 Points
76-82	3 Points
83-89	2 Points
90-100	1 Point

6. Rating Factor 5: Achieving Results and Program Evaluation (15 points).

This factor emphasizes HUD's determination to ensure that applicants meet commitments made in their applications and grant agreements and assess their performance in achieving agreed upon performance goals. This reflects HUD's Strategic goal to embrace high standards of ethics, management and accountability.

The purpose of this factor is for the applicant to identify projected outputs and outcomes corresponding to the proposed work plan in Factor 3. The developed logic model submitted with the application will serve as a reporting tool for applicants selected to receive an award, allowing HUD to compare proposed program outputs and outcomes with actual results. In scoring this Factor, HUD will consider the appropriateness of the goals given the award the applicant is applying for and evaluate the proposed outputs and outcomes for their effectiveness and efficiency in delivering housing counseling training services to housing counselors. The outputs and outcomes projected in the Logic Model must be consistent with the projected number of housing counselors to be trained as proposed in Rating Factor 3. In addition, the narrative submitted with this factor must be consistent with the completed logic model. Applicants should be clear when reporting the number of proposed Housing Counseling trainings to be completed during the grant period.

a. *Program Outcome Logic Model (10 points)*. Applicants must select appropriate outputs and outcomes from a series of "pick lists" for the Housing Counseling Training Program. The pick list can be found in the form HUD-96010 in the Grants.gov Housing Counseling Training Program Instructions Download. Using the pick list, for each column of the logic model, applicants can select and insert their outputs and outcomes in the appropriate columns of the Logic Model. Applicants should make sure their entries reflect all proposed activity under the grant.

The pick lists also provide for an associate unit of measure for each output and outcome, and applicants must utilize the measure provided that is associated to the activity. Applicants must identify projected output and outcome values that correspond to the unit of measure. These amounts should represent results to be achieved entirely as a result of the HUD housing counseling training funding. If, in reality, various funding sources will contribute to the services provided to

each housing counselor, the applicant must prorate their response to reflect a figure representing trainings provided with only funding from the proposed grant.

Outputs. Outputs are the direct products of the applicant's activities that lead to the ultimate achievement of outcomes. Based on the proposed work plan in Factor 3 and the amount being requested through this NOFA, applicants should select the appropriate outputs and their associated units of measure from the choices provided in the pick list, and provide the corresponding number to be achieved for each proposed output.

Outcomes. Outcomes are benefits accruing to the households as a result of participation in the program. Outcomes are performance indicators the applicant expects to achieve or goals it hopes to meet over the term of the proposed grant. Using the pick lists provided, applicants should select each appropriate outcome and associated unit of measure related to the proposed work plan, and provide the corresponding number to be achieved for each.

Outputs and outcomes must be objectively quantifiable. The purpose of this factor is for the applicant to identify program outputs and outcomes that will allow an applicant and HUD to measure actual achievements against anticipated achievements. For this NOFA, HUD will give particular weight to an applicant's ability to demonstrate change in housing counselors' knowledge and skills as a result of the training offered. Applicants should therefore emphasize a rigorous and objective testing protocol as part of their performance evaluation strategy.

(1) *Impact*. In scoring this Section, HUD will evaluate the proposed outputs and outcomes from the logic model, for example, the number of housing counselors that the applicant estimates will be served under the proposed HUD grant, by the applicant and sub-grantees, if applicable, for the grant period October 1, 2008, to September 30, 2009. Scoring will be based on the cost per housing counselor trained, compared to historical averages for similar services and similar applicants.

(2) *Justification*. Proposed housing counselors trained numbers will also be analyzed in the context of budget, costs, spending decisions, the types of training services provided, level of effort expended, etc. Provide a context for, or qualify the number of housing counselors the applicant projects to train with the proposed HUD grant. Indicate how location, counseling and client types, and expenses may affect

client volume, and whether the impact will be short-term or long-term. Justify proposed expenses and explain why they are reasonable, strategic, and appropriate for the housing counseling activities identified above. The Logic Model submission is valued at up to 10 points and the point structure for review of the Logic Model is contained in General Section. The Evaluation plan and methods for reviewing and improving program effectiveness is valued at 10 points.

b. *Evaluation Plan (5 points)*. Applicants must also submit an evaluation plan that explains how they are going to track actual accomplishments against anticipated achievements and ensure that the program can provide the services projected to be delivered and outcomes projected to be achieved. The evaluation plan should identify what an applicant is going to measure, 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 outputs and outcomes, and evaluating the impact of the training program.

(2) *Data Analysis and Work Plan Adjustments*. Indicate how the information 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.

B. Review and Selection Process

1. *General*. HUD will review each application to determine whether it meets the threshold and the eligibility requirements found in Section III of this NOFA. Only applicants that meet all of the eligibility and threshold requirements will be rated and ranked.

2. *Corrections to Deficient Applications*. See the *General Section*.

3. Rating and Ranking.

a. Applications that earn a score of 75 points or more will be considered eligible for funding.

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

d. In the event HUD commits an error that, when corrected, would result in selection of an otherwise eligible

applicant during the funding round of this NOFA, HUD may select that applicant when sufficient funds become available.

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

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

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

VI. Award Administration Information

A. *Award Notices* After all eligible applications have been rated and ranked and selections have been made, HUD will notify applicants regarding the disposition of their application.

B. Administrative and National Policy Requirements

1. *Environmental Requirements.* Activities funded through this program

are categorically excluded under 24 CFR 50.19(b)(9) from the requirements of the National Environmental Policy Act of 1969 (42 U.S.C. 4321) and are not subject to review under the related laws and authorities.

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

C. *Reporting.* Grant 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 submit a completed Logic Model showing 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 Logic Model. For FY2008, HUD is considering a new concept for the Logic Model. The new concept is a Return on Investment (ROI) statement. HUD will be publishing a separate notice on the ROI concept.

D. *Debriefing.* HUD will provide a debriefing to a requesting applicant related to its application. See the *General Section* for more information.

VII. Agency Contact

For further information about this NOFA or application requirements, applicants should contact Miriam Torres, HUD Headquarters, Single Family Housing, Program Support

Division, at (202) 708-0317 x 2618 (this is not a toll-free number). Persons with hearing or speech impairments may access any of these numbers via (TTY) by calling the toll-free Federal Information Relay Service at (800) 877-8339. For technical help with the electronic submission procedure, applicants may e-mail support@grants.gov or call (800) 518-4726 or (800) 518-GRANTS). The Grants.gov Customer Support Center is open from 7 a.m. to 9 p.m. Eastern Time.

VIII. Other Information

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 2502-0261. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number. Public reporting burden for the collection of information is estimated to average 68 hours per annum per respondent for the application and grant administration. This includes the time collecting, reviewing, and reporting the data for the application, semi-annual 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.