

Fair Housing Initiatives and Housing Counseling Programs Application

EOI

PEI

FHOI

Housing Counseling



2000

U.S. Department of Housing and Urban Development
Andrew Cuomo, Secretary



The Housing Counseling Program
OMB Approval No. 2502-0261 (exp. 4/28/98)

Fair Housing Initiatives Program
OMB Approval No. 2529-0033 (exp. 2/28/2003)

The information collection requirements contained in this notice of funding availability and application kit will be used to rate applications, determine eligibility, and establish grant amounts.

Selection of applications for funding under the **Housing Counseling Program** and the **Fair Housing Initiatives Program** is based on the rating factors for these programs listed in the SuperNOFA for Housing and Community Development Programs.

Public reporting burden for the collection of information for the Housing Counseling Program is estimated to average 13 hours and the reporting burden for the collection of information for the Fair Housing Initiatives Program is estimated to average 53 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information submitted in response to the notice of funding availability for the Housing Counseling Program and the Fair Housing Initiatives Program is subject to the disclosure requirements of the Department of Housing and Urban Development Reform Act of 1989 (Pub. L. 101-235, approved Dec. 15, 1989, 42 U.S. C. 3545).

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

General Instructions

To further HUD's objectives of improving customer service and providing you the necessary tools to revitalize your community, HUD is continuing the consolidation of competitive programs that it began with the FY 1998 SuperNOFA (Notice of Funding Availability). For FY 2000, numerous competitive programs have been consolidated into one SuperNOFA announcement. The goal of this consolidation is to make HUD's competitive grant programs easier to access, easier to understand, and easier to coordinate. By providing a menu of potential funding sources at one time during the year, your community will be able to create integrated solutions to problems in your community, and plan comprehensively.

As part of this consolidated approach, HUD has continued to streamline the application process to reduce the administrative and paperwork burdens associated with applying for more than one program. We have grouped together separate HUD programs that provide similar types of assistance so that if you are eligible for, and want to apply for, more than one program, you do not have to create certain information required by each program more than once. These are first steps. HUD has taken your comments and used your suggestions to improve our process, but we hope that you will provide us with further input so that we may continually improve the competitive grant process. Therefore, we have again provided a Client Comments and Suggestion form for your use.

This application consolidates two programs (Fair Housing Initiatives Program and Housing Counseling) for fair housing outreach and enforcement, housing counseling and other services. Approximately, \$ 31,100,000 is available as follows:

Program	Approx. Amt.
Housing Counseling Program	\$ 13,100,000
Fair Housing Initiatives Program:	\$18,000,000
Private Enforcement Initiative (PEI)	
- General Component	\$ 7,950,000
- Fair Housing Partnership Component	\$ 1,750,000
Education and Outreach Initiative (EOI)	
- Regional, Local and Community-based Program	
■ General Component	\$ 2,000,000
■ Disability Component	\$ 750,000
■ Fair Housing Partnership Component	\$ 1,750,000
- National Program	
- Model Codes Partnership Component	\$ 1,000,000
Community Tensions Component	\$ 1,000,000
Fair Housing Organizations Initiative (FHOI)	
- Establishment of New Organizations Component	\$ 1,200,000
- Continued Development Component	\$ 600,000

The application materials for these two programs have been presented in one application kit because each program's activities complement and support the activities of the other's. One of the goals of the Housing Counseling Program is to help tenants and homeowners meet the responsibilities of tenancy and homeownership, respectively. Included in these responsibilities is a need to understand how fair housing laws can expand and create new housing opportunities. Funding through the Fair Housing Initiatives Program (FHIP) can help support this. Similarly, projects that educate the public and enforce fair housing laws under FHIP could benefit from tenancy and homeownership counseling funded by the Housing Counseling Program.

If you are eligible for, and choose to apply for, both programs or more than one FHIP Component, you will find this to be a streamlined application process, since information on both programs is available in one application kit. In this way HUD has eliminated the duplication associated with applying for these two programs. **Eligible applicants are not obligated to apply for funding under both programs.**

Organization of this Application Kit

This application has four parts. Part I is the Housing Counseling Program. Part II is the Fair Housing Initiatives Program. Part III contains all of the required standard forms and certifications for both programs and an acknowledgment of receipt which HUD will send to you upon receiving your application. Part IV is the SuperNOFA General Section and both Program Sections as published in the Federal Register.

Part I: Housing Counseling Program

Part I contains a description of, and the application materials and instructions for, the Housing Counseling Program. Additional information on this program can be found in HUD Handbook 7610.1 Housing Counseling Handbook (Rev.4) at <http://www.HUD.gov>. The Housing Counseling Program provides counseling and advice to tenants and homeowners to assist them in improving their housing conditions and meeting the responsibilities of tenancy and homeownership. Eligible applicants are agencies approved by HUD as local housing counseling agencies, or national, regional or multi-state intermediaries on or before February 24, 2000, and State housing finance agencies.

As a private or public nonprofit organization that provides housing counseling services to clients, directly or through affiliates or branches, you can apply to become a HUD-approved housing counseling organization. If you are interested in applying for HUD approval, please refer to the HUD Handbook described above, and the Question Section at the end of these General Instructions for contact information.

HUD continues to encourage Housing Counseling organizations to conduct community outreach activities to increase the awareness of homeownership opportunities for low- and moderate-income households, minorities and individuals with disabilities. This year HUD is again encouraging the counseling of first-time homebuyers through Homebuyer Education and Learning Program (HELP) training sessions, and the counseling of eligible persons 62 years of age and older who are in need of income, and/or home repairs, to use a Home Equity Conversion Mortgage (HECM).

Part II: Fair Housing Initiatives Program (FHIP)

Part II contains a description of, and the application materials and instructions for, the Fair Housing Initiatives Program (FHIP). The regulations governing this program are attached to this application kit. The purpose of the FHIP Program is to increase compliance with the Fair Housing Act and substantially equivalent State and local fair housing laws.

This NOFA funds activities under three initiatives:

Private Enforcement Initiative (PEI) - The objective of the initiative is to assist private fair housing enforcement organizations in the investigation and enforcement of alleged violations of the Fair Housing Act and substantially equivalent State and local fair housing laws.

Education and Outreach Initiative (EOI) - The objective of this initiative is to assist projects which inform the public about their rights and obligations under the Fair Housing Act and substantially equivalent State and local fair housing laws. In addition, you are required to develop a complaint referral process so that activities funded under this initiative will result in the referral of credible, legitimate fair housing cases (complaints) and other information regarding discriminatory practices to HUD.

Fair Housing Organizations Initiative (FHOI) - The objective of this initiative is to assist in creating new fair housing enforcement organizations and to build the capacity of newly established fair housing enforcement organizations to carry out enforcement activities.

Each Initiative is further divided into program specific components. This year there are nine. A separate application must be submitted for each Component for which funding is requested. In addition, a separate set of rating factors is required for the EOI - National Program.

A variety of organizations are eligible to apply for FHIP, including Qualified Fair Housing Organizations (QFHOs), Fair Housing Organizations (FHOs), public or private nonprofit organizations or institutions and other public or private entities that are working to prevent or eliminate discriminatory housing practices; State and local governments, and Fair Housing Assistance Program (FHAP) Agencies. Review each Initiative/Component to determine the eligibility requirements.

Part III: Standard Forms and Certifications

Part III contains program specific forms and certifications for both programs. These forms and certifications are in addition to those standard forms, certifications and assurances contained in Appendix B of the General Section of the SuperNOFA. A checklist of all required forms and certifications is included in Part I and Part II. Below are the required forms and certifications for both programs.

- Standard Form (SF)-424, Application for Federal Assistance,
- Standard Form (SF) 424M, Application for Federal Assistance Funding Matrix
- Standard Form (SF)-424B, Assurances--Non-Construction Programs
- Form HUD-50070, Certification for a Drug-Free Workplace
- Form HUD-50071, Certification of Payments to Influence Federal Transactions, and
- Standard Form (SF)-LLL, Disclosure of Lobbying Activities, if applicable.
- Form HUD-2880, Applicant/Recipient Disclosure/Update Report, and additional instructions.
- Certification Regarding Debarment and Suspension
- Certification of Consistency with the EZ/EC Strategic Plan (as applicable) - Bonus points will be given if you propose to locate your project in a federally designated Empowerment Zones (EZ), Enterprise Communities (EC), Urban Enhanced Enterprise Communities (EECs), or Strategic Planning Communities and serve the residents of these federally designated areas, and are certified to be consistent with the applicable strategic plan. These points will not be awarded for the two National Program Components of the FHIP Education and Outreach Initiative(EOI).
- Acknowledgment of Application Receipt (optional) - If you fill in the attached form, HUD will notify you that your application was received.

Required for FHIP only: If you are applying for FHIP, the following items are required in addition to the Standard forms , certification, and assurances listed above.

- Listing of Current or Pending Grants/Contracts/Other Financial Agreements

- Eligibility Checklist
- Certification of Consistency with the Consolidated Plan
- SF-424A Budget Information - Non-Construction Programs
- Proof of tax exempt status (applicable to PEI and FHOI)

Part IV: Super Notice of Funding Availability (NOFA)

Part IV contains the portions of the SuperNOFA, as published in the Federal Register on February, 24, 2000, relevant to this application: the General Section, including a listing of HUD State and Area Offices; the Housing Counseling Program Section, and the Fair Housing Initiatives Program Section. The General Section describes the purposes of the SuperNOFA, the application submission requirements, and other general information. The Program Sections of the SuperNOFA contain important information on eligibility, funding amounts and eligible activities, detailed information on the rating factors and award selection procedures, Standard Forms, Certifications, and Assurances, and other information. You should pay close attention to both the General Section and the Program Section(s) as you prepare your application(s).

Scoring

HUD will review, rate and rank each program application separately based on the criteria in the SuperNOFA. The maximum points for each program application is 102 points (except for the two FHIP EOI-National Program Components with a maximum score of 100 points). There are five factors that will be used to evaluate and assign (up to 100 points) for each application as follows: Factor 1: Capacity of the Applicant and Relevant Organizational Experience, Factor 2: Need/Distress/Extent of the Problem, Factor 3: Soundness of Approach, Factor 4: Leveraging Resources, and Factor 5: Comprehensiveness and Coordination.

In addition, two bonus points will be awarded for eligible activities/projects proposed to be located in federally designated Empowerment Zones (EZ), Enterprise Communities (EC), or Urban Enhanced Enterprise Communities (Enhanced EC) and serving the EZ, EC, or Enhanced EC residents (except for the two FHIP EOI National Program Components).

If you wish to be considered for these bonus points you should submit the Certification of Consistency with the EZ/EC Strategic Plan. Attached to this application kit is a listing of the EZs, ECs, and EECs and contact information. You should, using this listing and HUD's web site at <http://www.HUD.gov>, first identify whether your proposed activity/project will be located within the boundaries of an EZ or EC, and if so, whether it will serve the residents. If "yes", then you should have the official authorized to sign the Certification of Consistency with the EZ/EC Strategic Plan, sign and date the Certification and submit this with your application.

Assembling Your Application

In recent years, HUD has received record numbers of applications. To help expedite HUD's review process, please assemble your application in the order indicated by the program for which you are applying. A checklist and specific instructions are included under Part I (for a Housing Counseling Program application) and Part II (for a FHIP application).

As an eligible organization applying for both programs, you must assemble and submit **a separate application for each program**. However, you have the option of preparing one comprehensive narrative response to Rating Factor 1: Capacity of the Applicant and Relevant Organizational Experience and one narrative response to Rating Factor 5: Comprehensiveness and Coordination for both programs or you may submit separate narratives for these factors to each program.

In addition, if you are applying for both programs, you have the option of submitting one complete set of all required forms and certifications. One set should contain original signatures; the copy(ies) would be submitted with the additional application(s) and clearly identify which application contains the original signature set of forms and certification. The second option is to submit a completed set of forms and certifications with original signatures for each program.

Where to Submit

You should consult the program parts (Part I and Part II) for the specific mailing addresses to send your completed application(s).

Questions

For answers to your questions on the **Housing Counseling Program**, you have two options. If you are a local housing counseling agency or State housing finance agency, you may contact the HUD Homeownership Center serving your area as identified at the end of Part I. If you are a national, regional, and multi-state organization, please contact Robert (Bob) Falkenstein, Senior Program Advisor, Program Support Division, Office of Insured Single Family Housing, Room 9166, U.S. Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D. C. 20410. The phone number is (202) 708-0317 (this is not a toll free number). The hearing impaired may access this number by calling the Federal Information Relay Operator at 1-800-877-8339 (TTY).

For answers to your questions on the **Fair Housing Initiatives Program**, you have two options. You may contact Laretta A. Dixon, Director, FHIP/FHAP Support Division, Office of Programs at (202) 708-0800 (this is not a toll-free number). If you have a hearing or speech impairment you may call 1-800-290-1617. You may also call the SuperNOFA Information Center with questions at 1-800-HUD-8929. If you have a hearing or speech impairment, you may call the Center's TTY number at 1-800-483-2209.

Due Date

Completed FY 2000 applications for the Housing Counseling Program have due dates as follows: If you are a HUD-approved local housing counseling agency or a State housing finance agency you must submit a completed application on or before 6:00pm, local time, on May 16, 2000, to the Homeownership Center that has jurisdiction over your organization. If you are a HUD-approved national, regional or multi-state housing counseling intermediary, you must submit a completed application on or before 12:00 midnight, Eastern Time, May 16, 2000, to the Headquarters' Offices at the Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, DC, 20410. The application's envelope should clearly indicate that it contains the FY 2000 Housing Counseling Application.

Completed FY 2000 applications for the Fair Housing Initiatives Program must be post marked or hand delivered to the address above by midnight on May 16, 2000 (see the **General Section** of this SuperNOFA for specific procedures governing the form of application submission (e.g. mailed applications, express mail, overnight delivery, or hand carried). Post marked applications must be received at the above address by May 26, 2000 (10 days after the post mark date) Late applications are those which do not meet the post mark and receipt dates; late applications will be returned to you as ineligible.

Part I: The Housing Counseling Program

General Information

Background

HUD carries out a nationwide, comprehensive Housing Counseling Program through HUD-approved local housing counseling agencies, and national, regional, and multi-state housing counseling intermediary organizations, as well as, State housing finance agencies. These intermediaries and State housing finance agencies administer housing counseling subgrant programs to their affiliates and/or branches. Housing counseling assists homebuyers, homeowners, and tenants to meet their housing needs and resolve their housing problems. To assist these agencies, HUD provides appropriated funds that are awarded on a competitive basis. You may obtain additional information on the Housing Counseling Program in HUD Handbook 7610.1 (Rev.4) which can be found on the HUD Website at <http://www.HUD.gov>.

Eligible Applicants

You may compete for HUD housing counseling funds set forth in the FY 2000 SuperNOFA process, if you have been approved by HUD as a housing counseling agency or a national, regional or multi-state intermediary on or before February 24, 2000, or if you are a State housing finance agency.

If you pursue HUD housing counseling funds by either competing in the FY 2000 SuperNOFA process; or the application process conducted by a HUD-approved national, regional, or multi-state intermediary or State housing finance agency; you can **ONLY** receive one source of HUD housing counseling funds. You must disclose if you are applying for more than one source of HUD housing counseling funds. If you submit more than one application or receive more than one source of HUD housing counseling funds then you must affirm **ONLY** one source and forfeit all others.

If you are a local HUD-approved housing counseling agency you may apply directly to HUD for a housing counseling grant. Your application must be submitted to the Homeownership Center that has jurisdiction over your organization. If you apply directly to HUD you **CANNOT** apply to any other source for HUD housing counseling funds.

If you are a State housing finance agency and operate as an intermediary and/or a housing counseling agency you must submit your application to the Homeownership Center that has jurisdiction over your organization.

If you are a HUD-approved national, regional or multi-state intermediary you must submit your application to HUD Headquarters in Washington, DC.

If you are a local HUD-approved housing counseling agency that is an affiliate or branch of an applicant that is a national, regional, or multi-state intermediary, or a State housing finance agency, you may apply directly for **ONLY** one source of housing counseling funds. You **CANNOT** apply directly to HUD for separate funding.

If you are an affiliate or branch of a national, regional or multi-state intermediary, or a State housing finance agency, you must apply directly to that intermediary or State housing finance agency. You **CAN** apply to **ONLY** one source of HUD housing counseling funds.

If you are an affiliate or branch of more than one national, regional or multi-state intermediary or State housing finance agency, you may apply to **ONLY** one source of HUD housing counseling funds. You **CANNOT** apply to more than one source of HUD housing counseling funds.

Eligible Activities

Your Housing Counseling activities should include the client services identified in HUD Handbook 7610.1, (Rev. 4) Housing Counseling Handbook and more specifically described by each applicant in the housing counseling plan submitted by that applicant to HUD as part of this application. As a minimum, the activities should, with the exception shown below, provide for:

- Conducting pre-purchase counseling to first-time homebuyers
- Conducting delinquency and default counseling to homebuyers, homeowners, and renters

The exception would be that for applicants who received HUD approval to provide **ONLY** one or more of the following types of counseling: default counseling; Home Equity Conversion Mortgage counseling; pre-purchase counseling; and renter counseling may be funded to provide only the kind of counseling for which HUD approved the applicant.

Submitting Your Application

If you are a local housing counseling agency or State housing finance agency, you should submit AN ORIGINAL AND TWO COPIES of the completed application to the HUD Homeownership Center which has jurisdiction over the locality, area, or state in which your proposed program is located. You may send the copies to the attention of the Program Support Division Director, and indicate on the envelope, "FY 2000 Counseling Application." You can find a list of Program Support Division Directors, HUD Homeownership Centers and jurisdictions at the end of Part I.

If you are a national, regional or multi-state housing intermediary, you should submit AN ORIGINAL AND TWO COPIES of the completed application to the Director, Program Support Division, Office of Single Family Housing, Room 9166, U.S. Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, DC, 20410. The envelope should be clearly marked, "FY 2000 Intermediary Application."

Date of Issuance of Grant Awards

HUD intends to make awards and notify successful applicants as soon as possible after the deadline for receipt of applications. If HUD selects you as a grantee and you already have an active grant with un-invoiced funds, you may NOT commence housing counseling activities under your FY 2000 grant until you have provided housing counseling services and invoiced HUD for those services to close out your previous grant. HUD will **NOT** extend the term of any previously-awarded grant.

Funding Limitations

HUD intends that the grant amount you may receive will cover only a portion of the costs your agency incurs to deliver counseling services. You must have funds from other sources that, in conjunction with the HUD grant, cover your agency's costs. In FY 2000, national, regional and multi-state intermediaries, and State housing finance agencies, cannot exceed ten percent (10%) of the grant to pay for the costs of administering the subgrant program to your affiliates and/or branches.

Application Instructions

I. Presentation and Organization of the Application

- A. Each exhibit listed below must be clearly marked, pages must be numbered sequentially, and divider pages with tabs must be inserted in the package to identify and separate each exhibit and its supporting materials. Applications must be submitted on 8.5" X 11" paper of reproducible quality. Applications should be bound in a fashion which facilitates an efficient review of the material such as insertion in a ring binder.
- B. Do not use a transmittal letter. The Standard Form 424, Application for Federal Assistance and the Matrix (listed below), serves that purpose.
- C. Do not submit unnecessarily elaborate brochures or other presentations beyond those sufficient to present a complete and effective response to this Notice of Funding Availability (NOFA). Elaborate art work, expensive paper, and visual or other presentation aids are neither necessary nor desirable.

II. Application Requirements

The items listed below (1-18) represent the required components for a complete submission this year. **You may use this checklist to verify that your application is complete prior to submission and in the correct order as specified by the list. However, do not include the checklist with your application.**

Items 1, and 3-9 can be found in Part III of this application kit.

- () 1. **Standard Form 424, Application for Federal Assistance and Matrix.** PLACE THE SF 424 AND MATRIX AS THE FIRST AND SECOND PAGES OF YOUR APPLICATION followed by the other documents specified below.

Follow these instructions in addition to the instructions on the SF-424:

- a. Block 3 Not applicable
- b. Block 4 The HUD office that receives your application will complete this block.
- c. Block 13 DO NOT complete this block. HUD will enter this information.
- d. Block 14a Enter the Congressional District in which the main office of your agency is located.
- e. Block 15 Complete the Application for Federal Assistance Funding Matrix
- f. Block 17 Applicants **MUST** complete this block.
- g. Block 18d The authorized representative of the applicant's organization **must** sign in Block 18d. ***Make certain the form is completed in accordance with all instructions.***

- () 2. Congressional District Information. Indicate on a separate sheet of paper the names, political parties, and telephone numbers of the applicant's Senators and Congressional Representatives.
- () 3. Standard Form 424B, Assurances--Non-Construction Programs
- () 4. Drug-Free Workplace Requirements Certification
- () 5. Form HUD-2880, Applicant/Recipient Disclosure/Update Report
- () 6. Certification of Payments to Influence Federal Transactions, and Standard Form--LLL (if

applicable), Disclosure of Lobbying Activities.

- () 7. Certification Regarding Debarment and Suspension
- () 8. Certification of Consistency with the EZ/EC Strategic Plan (as applicable) - Two bonus points will be awarded for eligible activities/projects proposed to be located in federally designated Empowerment Zones (EZ), Enterprise Communities (EC), or Urban Enhanced Enterprise Communities (Enhanced EC), and serve the EZ, EC, or Enhanced EC residents, and are certified to be consistent with the applicable strategic plan.
- () 9. Acknowledgment of Application Receipt (optional) - A receipt is provided for you to send with your application if you want HUD to notify you that your application was received.

The forms for items 10-13 can be found at the end of this Part (Part I).

- () 10. Form HUD-9902, Housing Counseling Agency FISCAL YEAR Activity Report, (Rev. 5/95), for fiscal year **October 1, 1998 through September 30, 1999**. If your agency was not approved by HUD for the entire fiscal year as listed above, you must still complete the form indicating the actual time frame it represents. State housing finance agencies must submit Form HUD-9902 for housing counseling activities in FY 99.

NOTE: HUD-approved national, regional, and multi-state intermediaries, and State housing finance agencies must obtain completed HUD-9902's from every participating affiliate or branch and prepare a summary form HUD-9902 to submit as part of the application. Affiliates and branches that fail to provide a completed form HUD-9902 may NOT participate in this funding application as an affiliate or a branch!

- () 11. **Budget Worksheet.** You must complete the Budget Worksheet indicating how you will use the funds requested on the Standard Form-424 Matrix, and how it will use funds on hand. Keep the budget basic, using the Worksheet at the end of Part I.
- () 12. **Direct-labor and Hourly-labor rate and Counseling Time Per Client Chart.** HUD will use the data that you provide on the table at the end of Part I to determine payments to grantees. This information enables the Department to determine the average cost of the counseling services provided. The following data is requested: (1) direct-labor hourly rate (DLHR), and (2) the average number of hours a counselor spends providing housing counseling to, or on behalf of, a typical client for as long as that client remains an active participant in the applicant's housing counseling program. If you need more space to list counselors, reproduce the form as needed. Intermediaries must also complete this information.
- () 13A. **Only the national, regional, or multi-state intermediary applicants, and State housing finance agency applicants** are required to submit the list, and statements or affirmations shown below:

- () 1. You must submit a consolidated list of all your affiliates or branches which shows its name, address, telephone number, number of years of housing counseling experience, and the name of the housing counseling program director. You must certify this list and state that the affiliates or branches will be receiving a sub-grant and that you have on-hand at your main office the following requisite agreements and documentation. Each affiliate or branch listed must have, in writing, agreed to have you serve as its funding source for HUD's housing counseling grant program. If HUD selects your organization for funding, after the awards are made you may modify the list by submitting changes to HUD in writing.
- () 2. You must certify that each branch or affiliate has not made application for separate HUD housing counseling funds.
- () 3. You must affirm that you have executed a sub-agreement with each of your affiliates or branches that clearly delineates mutual responsibilities for program

management, and incorporates appropriate time frames for reporting results to HUD.

- () 4. You must provide a statement that shows how you will manage and monitor the housing counseling process, including funding levels and counseling activities for each affiliate or branch.
- () 5. You must certify that the quality of services provided by those of your affiliates or branches that are not HUD-approved, will meet or exceed standards for local HUD-approved agencies as indicated in HUD Handbook 7610.1, (Rev.4).

() 13B. **An applicant that is applying for funding as a HUD-approved local housing counseling agency** may apply, **EITHER** directly to HUD for funding, **OR** as part of a HUD-approved intermediary organization or State housing finance agency with which they are officially affiliated. If applying for funding directly to HUD, as a local agency, these agencies are required to include the list and statements or affirmations shown below:

- () 1. Include a certification of the fact that you have not, and will not apply for these funds through any intermediaries or State housing finance agencies with which you are affiliated.
- () 2. Include a list of all branch offices, if any, with the names, addresses, and telephone numbers of the branches, as well as the name of the director of counseling programs for the branch office. If none, so state.

Affiliate and Branch Offices of Intermediary Organizations or State housing finance agencies. A HUD-approved local housing counseling agency that is an affiliate or branch of a national, regional, or multi-state intermediary organization or State housing finance agency applicant may apply directly to HUD, OR as an affiliate or branch of an intermediary organization or State housing finance agency. You can **ONLY** apply for one source of HUD housing counseling funds.

Items 14-18 are the rating factors. Please consult the SuperNOFA in Part IV of this application, in addition to the information provided below, when preparing your responses.

() **14. Rating Factor 1: Capacity of the Applicant and Relevant Organizational Experience**

Applying to One Program. If you are submitting an application for just the Housing Counseling Program **OR** just one Component of the Fair Housing Initiatives Program (FHIP) respond by writing and submitting a separate narrative response for the Housing Counseling Program, or a separate narrative response for the FHIP Initiative/Component for which you are applying. **Your narrative response should not exceed 12 pages.**

Applying to more than one FHIP Initiative/Component. If you apply to more than one FHIP Initiative/Component, you have two options when responding to Rating Factor 1 and 5. You may prepare:

- Option 1: a comprehensive response which addresses the information requested for all components and submit this comprehensive response with each FHIP application or,
- Option 2: you may prepare a separate response for each FHIP application.

Applying to more than one program. If you apply to both programs (FHIP and Housing Counseling), you have the same options when responding to Rating Factor 1 and 5. You may prepare:

- Option 1: a comprehensive response which addresses the information requested for each program and, if applicable, each component and include this comprehensive response in each application, or
- Option 2: a separate program-specific and FHIP component-specific response for each application.

- () a. Describe the knowledge, and recent and relevant experience of your proposed project director and staff (including the day-to-day program manager, consultants and contractors) in planning and managing programs for which funding is being requested. Describe your readiness and ability to immediately begin the proposed work plan, or for FHIP, on the date specified in the Statement of Work. For any personnel, including subcontractors, not yet hired or selected, describe the qualifications (in terms of required knowledge and experience) to be considered in the selection and how quickly the selection process will be completed.

For each identified employee and consultant/subcontractor to be allocated to the project, identify the titles, and describe the proposed number of staff hours and the roles to be performed.

- () b. **Past HUD awards.** Describe your ability to attain measurable progress in the implementation of its most recent HUD funded project(s). Describe the activity(ies) undertaken, achievements and results, and the method of assessing project progress, including information on expenditures. Include in the description any problems or delays encountered during project implementation.

For FHIP, in addition, identify the HUD grant number for each project (if more than one) and include a copy of your most recent Standard Form (SF) 269a, Financial Status Report, for each project. HUD will consider its progress reviews for current grants, closeout assessments on grants closed within 18 months of the NOFA deadline, and any other evidence that documents a grantee's failure to comply with the grant award provisions under past FHIP awards in evaluating this factor.

For the Housing Counseling Program, in addition, submit a copy of your Final Report (which includes the Fiscal Year Activity Report, HUD-9902) for your last HUD grant. HUD will review any documentation concerning your noncompliance with the grant award provisions in effect for any past awards. If you were cited as having a negative finding for which corrective action was required by HUD, include a copy of your response to HUD outlining the steps to be taken to correct the finding(s), and describe the steps you have taken to date.

- () c. If you **have not received HUD funding** in the past, describe your ability to attain measurable progress in managing projects, and carrying out grant management responsibilities for programs similar in scope or nature directly relevant to the work activities proposed. Describe the activity(ies) undertaken, achievements and results, and the method of assessing project progress. Include in the description any problems or delays encountered during project implementation.

- () 15. **Rating Factor 2: Needs/Extent of the Problem.** A detailed, but concise, description of the housing counseling activities that you are proposing in response to the housing needs identified in your housing counseling plan. If housing market conditions have changed significantly in your area since your plan was approved by HUD, you should describe that in your application and indicate how you plan to address those conditions.

To the extent that the community you are serving has documented the need in the community's Consolidated Plan and Analysis of Impediments to Fair Housing Choice (AI), references to these documents should be included in the response. If the proposed activities are not covered under the scope of the Consolidated Plan and AI, you should indicate such and use other sound data sources to identify the level of need for the proposed activity.

In responding to this factor, you will be evaluated on the extent to which you document a critical level of need for the proposed activities in the area where activities will be carried out. Examples of other reliable sources of data that might be used to demonstrate need, include, but is not limited to, economic and demographic data relevant to the target area.

Limit your FHIP narrative to not more than (two pages). (Length does **NOT** add merit to the description). **HUD will not consider more than the first two pages of a longer submission.**

Limit your Housing Counseling narrative to not more than eight pages. (Length does **NOT** add merit to the description). **HUD will not consider more than the first eight pages of a longer submission.**

() 16. **Rating Factor 3: Soundness of Approach**

Provide a copy of the current plan under which you operate. HUD is looking for:

- () a. Efficient, effective and feasible work plans that meet the needs articulated in response to Rating Factor 2 in the NOFA, including the extent to which you provide geographic coverage for target areas as well as persons traditionally underserved;
- () b. Clarity with regard to the specific tasks to be performed;
- () c. Proposed tasks that use technically competent methodologies for conducting the work to be performed. HUD will make an evaluation of your soundness of approach by assessing the extent to which your proposed work plan identifies the types of service to be performed.
- () d. Relationship between the proposed activities, community needs and purpose of the program funding.
- () e. Provide a detailed but concise description of the strategies you propose to use to Affirmatively Further Fair Housing. Ideas for such actions are suggested in the NOFA, Section V, Rating Factor 3. Special consideration will be given to particularly innovative strategies to address these problems. Suggestions to meet the requirements to AFFH in the Housing Counseling Program include, but are not limited to:

1. **Affirmative Marketing and Outreach:** Carry out strategies to provide housing counseling to all eligible segments of your target area regardless of race, color, national origin, religion, sex, disability or familial status. Your strategy should include outreach to those persons, based on your experience, who would be the least likely to apply for and/or receive housing counseling. Examples of some actions would include: reaching targeted populations by extending zip codes in your service area; outreaching to those protected classes described above, that are not affiliated with those classes represented by your organization; making your office, and your information and services accessible persons with disabilities (e.g., use of ramps, sign language and home visits); and providing counseling in the languages that are predominate in your target area.

2. **Expanding Housing Choice:** Provide counseling which will assist clients in moving to low-poverty and low-minority concentrated areas; assist persons with disabilities in locating accessible housing; and assist clients in locating housing in areas with good transportation and job opportunities.

3. **Overcoming Community Problems:** Work with other community organizations to develop fair housing strategies that will be applicable to housing counseling activities and the community; advocate with lenders on behalf of clients to develop innovative lending criteria to meet the needs of those with

acceptable credit, but have non-traditional financial histories; and advocate with appraisers on behalf of clients to account for home accessibility features.

4. If you are a national, regional or multi-state intermediary or State housing finance agency, you should describe the above actions taken by your affiliates, and the training, supervision, monitoring and technical assistance that you are providing on these issues.

() 17. **Rating Factor 4: Leveraging Resources**

This factor addresses your ability to secure community resources which can be combined with HUD's program resources to achieve program purposes. Your evidence of this would consist of copies of documents such as signed and dated letters or funding certifications from the funding source or sources that provide housing counseling funds. For this purpose, HUD will NOT accept statements from you. The statements must be from the funding source and must show the amount of funds available, and the period of time the funds are or will be available for use. Only those sources from which you currently receive funds, or from which you have a written commitment for funding that will commence within the fiscal year October 1, 1999-September 30, 2000, are acceptable. In addition to the award letters, if there are multiple funding sources, please provide a summary list which indicates the name of the source and the amount of funds awarded.

If you are a national, regional, or multi-state intermediary, you may include sources that provide housing counseling funds to affiliates or branches that fall under your response to this NOFA, if the required evidence is included in the application.

- () a. Private Sources. Submit copies of signed commitments that you have for funding from private (non-governmental) sources.
- () b. Local Government Sources. Submit copies of signed commitments that you have for funding from government sources located within your target area during the current fiscal year.

() 18. **Rating Factor 5: Comprehensiveness and Coordination**

Applying for One Program. If you are submitting an application for just the Housing Program **OR** just one Component of the Fair Housing Initiatives Program (FHIP) respond by writing and submitting a separate narrative response for the Housing Counseling Program, or a separate narrative response for the FHIP Initiative/Component for which you are applying. **Your narrative response should not exceed 12 pages.**

Applying to more than one FHIP Initiative/Component. If you apply to more than one FHIP Initiative/Component, you have two options when responding to Rating Factor 1 and 5. You may prepare:

- Option 1: a comprehensive response which addresses the information requested for all components and submit this comprehensive response with each FHIP application or,
- Option 2: you may prepare a separate response for each FHIP application.

Applying to more than one program. If you apply to both programs (FHIP and Housing Counseling), you have the same options when responding to Rating Factor 1 and 5. You may prepare:

- Option 1: a comprehensive response which addresses the information requested for each program and, if applicable, each component and include this comprehensive response in each application, or
- Option 2: a separate program-specific and FHIP component-specific response for each application. **Your narrative response should not exceed 12 pages.**

The following items need to be included in your response:

- () a. Describe the specific steps your organization took to identify and coordinate its proposed activities with those of other groups or organizations prior to submission. Include in your description how the proposed activities will compliment and support all known activities and if funded, the specific steps your organization will take to share information on solutions and outcomes with others. Any written agreements, memoranda of understanding in place, or that will be in place after award should be described.
- () b. HUD is working on addressing needs in a holistic and comprehensive manner. The Consolidated Planning process (which includes the Analysis of Impediments (AI) to Fair Housing Choice) is comprehensive and inclusive, and the scope of activities it covers is broad enough to have links directly or indirectly to your proposed activities.
 - () i. If your organization is currently active in your community's Consolidated Planning process, identify the topic/issue area(s) in which your organization participates and, where applicable, how the topic/issue area(s) relates to your organization's proposed activities. Describe your organization's level of participation (including active involvement in any committees).
 - () ii. If your organization is **not** currently active, consult your local HUD State or Area Office for information on the Consolidated Planning process for your area, or visit HUD's Website at <http://www.HUD.gov>. Describe the specific steps your organization will take in the future to become active in your community's process.
- () c. Describe your organization's linkages or the specific steps your organization will take to develop linkages with other organizations through meetings, information networks, planning processes or other mechanisms to coordinate comprehensive solutions with:
 - () i. Other HUD-funded projects/activities outside the scope of those covered by the Consolidated Plan/AI; and
 - () ii. Other Federal, State or locally (including private) funded activities, including those proposed or on-going in the community(s) served.

<u>Homeownership Center</u>	<u>Field Office</u>	<u>States</u>
<p><u>PHILADELPHIA HOMEOWNERSHIP CENTER</u> Mr. Michael Perretta The Wanamaker Building 100 Penn Square East Philadelphia, PA 19107-3380 Contact: Robert Wright (215) 656-0527 x3406</p>	<p>Albany, Baltimore, Bangor, Boston, Buffalo, Burlington, Camden, Charleston, Cincinnati, Cleveland, Columbus, Detroit, Flint, Grand Rapids, Hartford, Manchester, New York, Newark, Philadelphia, Pittsburgh, Providence, Richmond, Washington, DC, Wilmington</p>	<p>Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia</p>
<p><u>ATLANTA HOMEOWNERSHIP CENTER</u> Ms. Gayle Knowlson 40 Marietta Street, 8th Floor Atlanta, GA 30303-2806 Contact: Fellece Sawyer-Coleman (404) 331-5001, x2675</p>	<p>Atlanta, Birmingham, Caribbean, Chicago and Springfield, Columbia, Coral Gables, Greensboro, Indianapolis, Jackson, Jacksonville, Knoxville, Louisville, Memphis, Nashville, Orlando, Tampa</p>	<p>Alabama, Puerto Rico, Florida, Georgia, Illinois, Indiana, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p><u>DENVER HOMEOWNERSHIP CENTER</u> Ms. Jane Hall Wells Fargo Building 633 17th Street Denver, CO 80202-3607 Contact: Irma Devich (303) 672-5216 x 1980</p>	<p>Albuquerque, Denver (Casper, Fargo, Sioux Falls), Dallas, Des Moines, Denver, Fort Worth, Helena, Houston, Kansas City, Little Rock, Lubbock, Milwaukee, Minneapolis, New Orleans, Oklahoma City, Omaha, Salt Lake City, San Antonio, Shreveport, St. Louis, Tulsa</p>	<p>Arkansas, Colorado, Iowa, Kansas, Louisiana, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah, Wisconsin, Wyoming</p>
<p><u>SANTA ANA HOMEOWNERSHIP CENTER</u> Mr. Jerrold Mayer 1600 N. Broadway Suite 100 Santa Ana, CA 92706-3927 Contact: Rhonda J. Rivera, Chief 1-888-827-5605 (714) 796-1200 x 3210</p>	<p>Anchorage, Boise, Fresno, Honolulu, Boise, Fresno, Las Vegas, Los Angeles, Phoenix, Portland, Reno Sacramento, San Diego, San Francisco, Santa Ana, Seattle, Spokane, Tucson,</p>	<p>Alaska, Arizona, California, Hawaii, Oregon, Idaho, Nevada, Washington</p>