

**DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT**

HOUSING COUNSELING

FUNDING AVAILABILITY FOR THE HOUSING COUNSELING PROGRAM**Program Overview**

Purpose of the Program. The purpose of this program is to provide comprehensive housing counseling through national, regional, multi-state housing counseling agencies, State housing finance agencies, and local HUD-approved housing counseling agencies. Counseling assists homebuyers, homeowners, and tenants to meet their housing needs and resolve their housing problems.

Available Funds. Approximately \$13.1 million.

Eligible Applicants. (1) HUD-approved national, regional, or multi-state intermediaries; (2) HUD-approved local housing counseling agencies; and (3) State housing finance agencies.

Application Deadline. **May 16, 2000.**

Match. None.

ADDITIONAL INFORMATION

If you are interested in applying for funding under this program, please review carefully the **General Section** of this SuperNOFA and the following additional information.

I. Application Due Date, Application Kits, Further Information, and Technical Assistance

Application Due Date. If you are a Local Housing Counseling Agency or a State Housing Finance Agency you must submit a completed application on or before 6:00 pm, local time, on May 16, 2000, to the Homeownership Center designated below.

If you are a National, Regional or Multi-State Housing Counseling Intermediary, you must submit a completed application on or before 12:00 midnight, Eastern time, on May 16, 2000, to the HUD Headquarters Office designated below.

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).

Addresses for Submitting Applications. If you are a Local Housing Counseling Agency or State Housing Finance Agency, your completed application consists of an original and two copies. Send your completed application to the respective HUD Homeownership Center (HOC) having jurisdiction over the locality, area or State in which your proposed program is located. Your application should be sent to the attention of the Program Support Division Director, and the envelope should be clearly marked "FY 2000 Housing Counseling Application". A list of the HUD Homeownership Centers, including their field office and State jurisdictions, and the Program Support Division Directors appears below and in the Application Kit.

<u>Homeownership Center</u>	<u>Field Office</u>	<u>States</u>
<p><u>PHILADELPHIA</u> <u>HOMEOWNERSHIP CENTER</u></p> <p>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</u> <u>HOMEOWNERSHIP CENTER</u></p> <p>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</u> <u>HOMEOWNERSHIP CENTER</u></p> <p>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</u> <u>HOMEOWNERSHIP CENTER</u></p> <p>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>

If you are a National, Regional or Multi-State Housing Counseling Intermediary, your completed application also consists of an original and two copies. Submit your completed application to Director, Program Support Division, Office of Single Family Housing, HUD Headquarters, 451 Seventh Street, S.W., Washington, DC 20410, Room 9166. The envelope should be clearly marked, "FY 2000 Intermediary Application".

Application Kits. For an application kit and any supplemental materials, please call the SuperNOFA Information Center at 1-800-HUD-8929. Persons with hearing or speech impairments may call the Center's TTY number at 1-800-HUD-2209. The application kit also will be available on the Internet through the HUD web site at <http://www.hud.gov>. When requesting an application kit, please refer to the Housing Counseling Program. The SuperNOFA Information Center can provide you with assistance in determining which HUD locations should receive a copy of your application.

For Further Information and Technical Assistance. If you are a local housing counseling agency or State housing finance agency, you may call the HUD Homeownership Center serving your area. If you are a national, regional, or multi-state intermediary, you may call HUD Headquarters, Program Support Division at (202) 708-0317 (this is not a toll-free number). Persons with hearing or speech impairments may access this number via TTY by calling the toll-free Federal Information Relay Service at 1-800-877-8339. Please see above and your application kit for a list of offices and telephone numbers you can call to receive assistance. Before the application deadline, HUD staff will be available to provide general guidance.

Satellite Broadcast. HUD will hold an information broadcast via satellite for potential applicants to learn more about the program and preparation of the application. For more information about the date and time of the broadcast, you

should consult the HUD web site at <http://www.hud.gov>.

II. Amount Allocated

Under this SuperNOFA, \$13.1 million of the \$15 million appropriated is made available for eligible applicants. An allocation of \$900,000 of the \$15 million total in program funding has been set aside for Housing Counseling support, which may include continuation of the Housing Counseling Clearinghouse, and/or other HUD counseling initiatives and activities. An allocation of \$1 million of the \$15 million appropriated is available for the Home Equity Conversion Mortgage (HECM) Program, as provided in section 255(k) of the National Housing Act (12 U.S.C. 1715z-20).

Local housing counseling agencies, State housing finance agencies and national, regional and multi-state intermediaries can apply for a grant only under one of the categories described below. Affiliates and branches of a State housing finance agency or national, regional and multi-state intermediary which are not HUD-approved can apply for a subgrant under either Category 2 or 3, but not both. (The term "affiliate" or "affiliates" includes the term "branch" or "branches" of the affiliate unless otherwise stated.) A HUD-approved local housing counseling agency applying as an affiliate for a subgrant under either Category 2 or 3 cannot apply directly to HUD for separate funding. Only one source of HUD funds is permissible under any of the three categories or within Category 2 or Category 3. For example, an organization affiliated with two or more intermediaries can only apply to one intermediary for a housing counseling subgrant. Another example is an organization affiliated with an intermediary and a State housing finance agency. This organization can apply to either the intermediary or the State housing finance agency for a housing counseling subgrant but not both.

In situations where an applicant submitted an application under two or

more categories or submitted an application to two or more intermediaries within Categories 2 or 3, HUD considers these situations to have curable defects. In either case, a decision must be made by the applicant to affirm one funding source. If two or more applications were submitted then the applicant must select one category or one intermediary within Categories 2 or 3, under which to apply and must withdraw all other applications. If two or more grants were awarded then one grant source must be selected and all others forfeited.

The amount of funds available for suballocation are set forth below in three competing categories.

Applicants must submit an application under the specific category that they are eligible to apply for a grant.

(A) Category 1—Local Housing Counseling Agencies (LHCA).

Approximately \$ 5.6 million has been made available for grants to local HUD-approved housing counseling agencies. Funding is allocated to each HUD field office jurisdiction by a formula that reflects the increased emphasis on the expansion of homeownership opportunities for first-time homebuyers and HUD's intent to ensure appropriate geographical distribution of program funds. For FY 2000, no individual local housing counseling agency may be awarded more than \$100,000.

A local HUD-approved housing counseling agency may apply for a grant to HUD, or a subgrant to a state housing finance agency, as an affiliate, or a subgrant to a national, regional, and multi-state intermediary as an affiliate. However, the local HUD-approved housing counseling agency can apply for only one grant or subgrant under any of the three categories or within Category 2 or 3. Furthermore, the agency must disclose in its application if it has applied for more than one source of HUD funds.

Allocation for use in local agency programs by HUD Homeownership Centers are as follows:

HUD Field Office	Default Data		First Time Homebuyer Data			
	No. of Defaults	% of Nat'l Defaults	No. of 1st Timer	% of Nat'l 1st Timers	Allocation Amount	Total Allocation
PHILADELPHIA HOC						
Albany	3495	1.16%	7,837	1.06%	29,567	61,993
Baltimore	8271	2.74%	19,419	2.62%	73,263	150,001
Bangor	480	0.16%	2,306	0.31%	8,700	13,153
Boston	1673	0.55%	8,406	1.13%	31,714	47,236
Buffalo	4073	1.35%	6,635	0.89%	25,032	62,821
Burlington	81	0.03%	437	0.06%	1,649	2,400
Camden	5099	1.69%	9,339	1.26%	35,234	82,542
Charleston	343	0.11%	1,423	0.19%	5,369	8,551
Cincinnati	2390	0.79%	7,816	1.05%	29,488	51,662
Cleveland	4518	1.50%	9,315	1.26%	35,143	77,061
Columbus	2894	0.96%	8,269	1.11%	31,197	58,047
Detroit	6203	2.06%	14,350	1.93%	54,139	111,690
Flint	1237	0.41%	2,757	0.37%	10,401	21,878
Grand Rapids	2386	0.79%	6,846	0.92%	25,828	47,965
Hartford	2251	0.75%	9,280	1.25%	35,011	55,896
Manchester *	427	0.14%	2,956	0.40%	11,152	15,114
*(NH, MA, VT)						
New York	6256	2.07%	13,720	1.85%	51,762	109,805
Newark	3623	1.20%	12,014	1.62%	45,326	78,940

HUD Field Office	Default Data		First Time Homebuyer Data				
	No. of Defaults	% of Nat'l Defaults	Allocation Amount	No. of 1st Timer	% of Nat'l 1st Timers	Allocation Amount	Total Allocation
Philadelphia *	7519	2.49%	69,761	17,587	2.37%	66,351	136,112
(* DE)							
Pittsburgh	1969	0.65%	18,268	5,975	0.81%	22,542	40,810
Providence	616	0.20%	5,715	2,924	0.39%	11,031	16,747
Richmond	7908	2.62%	73,370	16,517	2.23%	62,314	135,685
Washington DC	8540	2.83%	79,234	20,511	2.76%	77,383	156,616
Wilmington	739	0.24%	6,856	2,329	0.31%	8,787	15,643
Phil. HOC Subtotal	82991	27.50%	769,988	208,968	28.16%	788,381	1,558,369
ATLANTA HOC							
Atlanta	12817	4.25%	118,916	25,914	3.49%	97,767	216,682
Birmingham	5070	1.68%	47,039	8,164	1.10%	30,801	77,840
Caribbean	5232	1.73%	48,542	10,181	1.37%	38,410	86,953
Chicago	12124	4.02%	112,486	27,471	3.70%	103,641	216,127
Columbia	3306	1.10%	30,673	4,309	0.58%	16,257	46,930
Coral Gables	11619	3.85%	107,801	20,915	2.82%	78,907	186,708
Greensboro	5340	1.77%	49,544	14,575	1.96%	54,988	104,532
Indianapolis	5591	1.85%	51,873	16,272	2.19%	61,390	113,263
Jackson	3349	1.11%	31,072	4,051	0.55%	15,283	46,355

HUD Field Office	Default Data		First Time Homebuyer Data				
	No. of Defaults	% of Nat'l Defaults	Allocation Amount	No. of 1st Timer	% of Nat'l 1st Timers	Allocation Amount	Total Allocation
Jacksonville	3164	1.05%	29,356	6,388	0.86%	24,100	53,456
Knoxville	2074	0.69%	19,243	4,118	0.55%	15,536	34,779
Louisville	1670	0.55%	15,494	6,495	0.88%	24,504	39,998
Memphis	8082	2.68%	74,985	6,912	0.93%	26,077	101,062
Nashville	2885	0.96%	26,767	6,335	0.85%	23,900	50,667
Orlando	5398	1.79%	50,083	11,339	1.53%	42,779	92,862
Springfield	1033	0.34%	9,584	3,643	0.49%	13,744	23,328
Tampa	4993	1.65%	46,325	11,209	1.51%	42,289	88,614
Atlanta HOC Subtotal	93747	31.06%	869,782	188,291	25.37%	710,372	1,580,154
DENVER HOC							
Albuquerque	1400	0.46%	12,989	4,351	0.59%	16,415	29,404
Casper	442	0.15%	4,101	1,490	0.20%	5,621	9,722
Dallas	6382	2.11%	59,212	13,743	1.85%	51,849	111,061
Denver *	4279	1.42%	39,700	21,240	2.86%	80,133	119,833
*(WY, ND, SD)							
Des Moines	800	0.27%	7,422	4,198	0.57%	15,838	23,260
Fargo	562	0.19%	5,214	2,195	0.30%	8,281	13,495
Ft Worth	5845	1.94%	54,230	13,549	1.83%	51,117	105,347

HUD Field Office	Default Data		First Time Homebuyer Data			
	No. of Defaults	% of Nat'l Defaults	No. of 1st Timer	% of Nat'l 1st Timers	Allocation Amount	Total Allocation
Helena	705	0.23%	1,771	0.24%	6,682	13,222
Houston	5864	1.94%	12,627	1.70%	47,638	102,044
Kansas City	3007	1.00%	8,337	1.12%	31,453	59,352
Little Rock	3609	1.20%	5,859	0.79%	22,104	55,589
Lubbock	2907	0.96%	5,903	0.80%	22,270	49,242
Milwaukee	1148	0.38%	4,120	0.56%	15,544	26,195
Minneapolis	5007	1.66%	14,160	1.91%	53,422	99,877
New Orleans	3869	1.28%	8,797	1.19%	33,189	69,085
Oklahoma City	2528	0.84%	6,833	0.92%	25,779	49,234
Omaha	1396	0.46%	5,206	0.70%	19,641	32,593
Salt Lake City	2477	0.82%	9,081	1.22%	34,260	57,242
San Antonio	6276	2.08%	16,811	2.27%	63,423	121,652
Shreveport	1781	0.59%	2,325	0.31%	8,772	25,296
Sioux Falls	317	0.11%	1,964	0.26%	7,410	10,351
St Louis	3832	1.27%	7,385	1.00%	27,862	63,415
Topeka	1251	0.41%	3,731	0.50%	14,076	25,683
Tulsa	1454	0.48%	4,226	0.57%	15,944	29,434
Denver HOC Subtotal	67138	22.25%	179,902	24.24%	678,723	1,301,627

HUD Field Office	Default Data		First Time Homebuyer Data			
	No. of Defaults	% of Nat'l Defaults	No. of 1st Timer	% of Nat'l 1st Timers	Allocation Amount	Total Allocation
SANTA ANA HOC						
Anchorage	422	0.14%	1,770	0.24%	6,678	10,593
Boise	1093	0.36%	4,144	0.56%	15,634	25,775
Fresno	6278	2.08%	14,203	1.91%	53,584	111,831
Honolulu	711	0.24%	1052	0.14%	3,969	10,566
Las Vegas	3421	1.13%	8,648	1.17%	32,627	64,367
Los Angeles	11076	3.67%	32,646	4.40%	123,165	225,928
Phoenix	6714	2.22%	18,401	2.48%	69,422	131,714
Portland	1383	0.46%	6,948	0.94%	26,213	39,044
Reno	620	0.21%	1,460	0.20%	5,508	11,261
Sacramento	3842	1.27%	13,474	1.82%	50,834	86,480
San Diego	1270	0.42%	6,689	0.90%	25,236	37,019
San Francisco	2012	0.67%	8,194	1.10%	30,914	49,581
Santa Ana	14321	4.75%	33,154	4.47%	125,081	257,951
Seattle	2323	0.77%	8,822	1.19%	33,283	54,836
Spokane	1235	0.41%	2,504	0.34%	9,447	20,905
Tucson	1193	0.40%	2,897	0.39%	10,930	21,998
Santa Ana HOC Subtotal	57914	19.19%	165,006	22.23%	622,524	1,159,849
GRAND TOTAL	301,790	100.00%	742,167	100.00%	2,800,000	5,600,000

(B) *Category 2—National, Regional, and Multi-State Intermediaries.* Approximately \$6.5 million is being set aside to fund HUD-approved national, regional and multi-state intermediaries that apply for funding under this SuperNOFA. There is no cap on the amount that national, regional, or multi-State intermediaries or its affiliates may receive.

A national, regional and multi-state intermediary may provide a subgrant to an affiliate, but not to an affiliate that applies directly to HUD or a State housing finance agency or another intermediary in Category 2. An affiliate must disclose in its application if it has applied for more than one source of HUD funds.

(C) *Category 3—State Housing Finance Agencies (SHFA).* Approximately \$1 million is being set aside to fund State housing finance agencies, that have a role as a housing counseling agency and/or as an intermediary to affiliates, offering housing counseling services. (State housing finance agencies are defined in 24 CFR 266.5 under the definition of "housing finance agency"). The amount of funding available to each of the four HUD Homeownership Center jurisdictions is as follows:

Homeownership center	Funding allocation
Atlanta, GA	\$254,285
Denver, CO	254,285
Philadelphia, PA	267,145
Santa Ana, CA	224,285
Total	1,000,000

There is no cap on the amount that a State housing finance agency, or its affiliates, may receive. A State housing finance agency may provide a subgrant to an affiliate, but not to an affiliate that applies to HUD or a national, regional, and multi-state intermediary or another State housing finance agency. An affiliate must disclose in its application if it has applied for more than one source of HUD funds.

(1) *Remaining and Deobligated Funds/Reallocations.* If funds remain after HUD has funded all approvable grant applications in its Homeownership Center jurisdictions, or Headquarters, or if any funds become available due to deobligation, that amount will be retained by HUD for future housing counseling use or HUD may use that amount (or any part thereof) by allocating it to another HUD office jurisdiction, and/or another suballocation category.

(2) *Funding Levels.* The Factors for Award will be used to evaluate your

application for funding. If you are a successful applicant, HUD requires that you participate in negotiations to determine the specific grant amount and the terms of the grant agreement. HUD will follow the negotiation procedures described in Section III(D) of the **General Section** of the SuperNOFA. Housing Counseling grants are fundable for a period of twelve (12) calendar months. This period may begin from the date that your award is executed by HUD, or may begin on a date that is not more than 90 days prior to the date that you are notified of your award, which beginning date shall be determined by HUD.

(3) *Funding Methodology.* As described below, in Section V(B) of this program section of the SuperNOFA, the Factors for Award will be used to evaluate your application and a maximum of 102 points may be awarded for each application. Only applicants who receive at least 50 points out of the 102 will be considered eligible for funding. All eligible applicants will then be funded in proportion to the score they receive. Specifically, the points received by all eligible applicants within a particular allocation or suballocation will be totaled together and this sum will be divided into the dollar amount available for that allocation or suballocation. The resulting amount is the dollar value per point. This value will then be multiplied by each applicant's score to arrive at that applicant's dollar award. For example, within the Philadelphia HOC, local housing counseling agencies falling within the Albany field office jurisdiction will compete for an allocation of \$61,993. If ten agencies apply for funding and the individual scores of the eligible applicants total up to 800 points, then \$61,993 will be divided by 800 to arrive at a per point value of approximately \$77.49, resulting in a grant of approximately \$7,749.00 to an applicant that had received 100 points for its application. However, an applicant cannot receive more funding than the amount for which the applicant applies or more than the amount listed in the applicant's proposed budget.

III. Program Description; Eligible Applicants; Eligible Activities

(A) *Program Description.* HUD-approved housing counseling agencies provide counseling and advice to tenants and homeowners on property maintenance, financial management, and other matters appropriate to assist tenants and homeowners in improving their housing conditions and meeting responsibilities of tenancy and homeownership. In addition, HUD-

approved housing counseling agencies conduct community outreach activities and provide counseling to individuals, including persons with visual or hearing impairments or other disabilities, with the objective of increasing awareness of homeownership opportunities and improving access of low and moderate income households to sources of mortgage credit. HUD believes that this activity is key to the revitalization and stabilization of low income and minority neighborhoods. Agencies assist first-time homebuyers by offering Homebuyer Education and Learning Program (HELP) training sessions. Agencies also meet the counseling needs of eligible persons 62 or older who desire to use the Home Equity Conversion Mortgage (HECM) to convert their equity into a lump sum payment or an income stream that can be used for home improvements, medical costs, and/or living expenses.

(B) *Eligible Applicants.* Under the Housing Counseling Program, HUD contracts with qualified public or private nonprofit organizations to provide housing counseling services. There are three categories of applicants which are eligible to submit applications:

(1) *HUD-approved national, regional, or multi-state intermediaries.* If you are a HUD-approved national, regional, or multi-state intermediary, your primary activity is to manage the use of HUD housing counseling funds. This includes the distribution of housing counseling funding to affiliated local housing counseling agencies. Your local affiliates are eligible to undertake any or all of the housing counseling activities, described for HUD-approved local housing counseling agencies. Local affiliates receiving funding through your organization do not need to be HUD-approved in order to receive funds from you. However, your intermediary organization must be HUD-approved as of the date of this SuperNOFA. You must identify all of your affiliates in your application, and designate those affiliates that will be seeking a subgrant. If your affiliate is not HUD-approved, you must certify the quality of services provided will meet, or exceed, standards for local HUD-approved housing counseling agencies.

As a selected intermediary, you must distribute at least 90 percent of your award funds to your housing counseling affiliates. The amount you request should reflect anticipated operating needs for housing counseling activities, based upon the counseling experience during FY 1999 and your current capacity. As an intermediary, the amount you request should reflect your

best estimate of costs to oversee and fund your housing counseling affiliates. This best estimate should not exceed ten percent (10%) of the total grant amount.

HUD will give you wide discretion to implement your housing counseling program with your affiliates. You must execute subgrant agreements with your affiliates that clearly delineate the mutual responsibilities for program management and appropriate time frames for reporting results to HUD. As part of the subgrant agreement, your affiliate must certify that it will not apply for a grant from any other Housing Counseling grant suballocation or categories, or another HUD approved national, regional, multi-state intermediary.

You can decide how to allocate funding among your affiliates with the understanding that a written record must be kept of how you determined your funding levels. This record must be made available to your affiliates and to HUD. You should budget an amount which reflects your best estimate of the cost to oversee and fund the housing counseling efforts of your affiliates. You must seek other private and public sources of funding to supplement HUD funding. HUD does not intend for its counseling grant funds to cover all costs incurred by an agency participating in this program.

(2) *HUD-approved local housing counseling agencies.* These agencies are private and public non-profit organizations, approved by HUD to provide housing counseling services directly to clients. If you are a HUD-approved private or public non-profit organization, HUD will fund your local housing counseling agency activities according to the budget submitted with your application. The amounts you request should reflect anticipated operating needs for your housing counseling activities, based upon your counseling experience during the previous fiscal year and your current agency capacity.

If you apply directly to HUD, you cannot apply as an affiliate for a subgrant to a State housing finance agency or to a national, regional or multi-state intermediary. However, you must disclose all funding sources to HUD. If you are a local housing counseling agency that is not currently HUD-approved, you may receive FY 2000 funding only as an affiliate of a HUD-approved national, regional, or multi-state intermediary; or State housing finance agency.

(3) *State housing finance agencies.* Your primary activity under this grant as a State housing finance agency is to provide housing counseling services as

a local housing counseling agency and/or manage the use of HUD housing counseling funds, including the distribution of counseling funding to your affiliated local housing counseling organizations. You and your local affiliates are eligible to undertake any or all of the housing counseling activities described for HUD-approved local housing counseling agencies.

As either a housing counseling agency or intermediary, you and your local affiliates do not need to be HUD-approved in order to receive these funds.

As a State housing finance agency, you can operate as a housing counseling agency and/or as an intermediary for affiliates that perform housing counseling functions in your State or territory.

As an intermediary, you must identify all your affiliates in your application and designate those affiliates that will be seeking a subgrant. The amount you request should reflect anticipated operating needs for housing counseling activities, based upon the counseling experience during FY 1999 and your current capacity.

In your role as an intermediary, the amount you request should reflect your best estimate of costs to oversee and fund your housing counseling affiliates. This best estimate should not exceed ten percent (10%) of the total grant amount. HUD will give you wide discretion to implement your housing counseling program with your affiliates.

As an intermediary, you must execute subgrant agreements with your affiliates that clearly delineate the mutual responsibilities for program management, including appropriate time frames for reporting results to HUD. As part of the subgrant agreement, your affiliate must certify that it has not applied for a grant from any other Housing Counseling grant suballocation or category, or another State housing finance agency. Your affiliate may be a local housing counseling agency. Local housing counseling agencies may also be affiliates of national, regional, or multi-State intermediaries or HUD approved local housing counseling agencies. You must decide how to allocate funding among your affiliates with the understanding that a written record will be kept of how your determination was made. This record must be made available to the affiliates and to HUD. You must certify that, if your affiliate is not HUD-approved, the quality of services provided will meet, or exceed, standards for local HUD-approved housing counseling agencies.

You must seek other private and public sources of funding to supplement

HUD funding. HUD does not expect its counseling grant funds to cover all costs incurred by your organization's participation in this program. You may use the HUD grant to undertake any of the eligible counseling activities.

(C) *Eligible Activities.* Housing counseling services/activities include:

(1) *Homebuyer Education Programs* where HUD's Homebuyer Education and Learning Program (HELP) materials are used in sessions consisting of approximately eight to twelve (8-12) hours of training. Completion of the training allows graduates to receive first-time homebuyer incentives, such as a reduction in their FHA insurance premium. HUD staff at each HUD Homeownership Center will be available to provide you with the HELP materials.

(2) *Pre-purchase Homeownership Counseling* covering purchase procedures, mortgage financing, down payment/closing cost fund accumulation, accessibility requirements, and if appropriate, credit improvement, and debt consolidation.

(3) *Post-purchase Counseling* including property maintenance, and personal money management.

(4) *Mortgage delinquency and default resolution counseling* including restructuring debt, arrangement of reinstatement plans, loan forbearance, and loss mitigation.

(5) *Home Equity Conversion Mortgage (HECM) counseling* to assist clients who are 62 years old or older with the complexities of converting the equity in their homes to income to pay living expenses or medical expenses.

(6) *Loss Mitigation Counseling* for clients who may be facing default and foreclosure, and need mortgage default resolution and foreclosure avoidance counseling.

(7) *Marketing and Outreach Initiatives* including providing general information about housing opportunities within your target area and providing housing counseling services and information to persons with disabilities. Under this program, you are required to extend marketing and outreach services to all segments of the population.

(8) *Renter Assistance Counseling* including information about rent subsidy programs, rights and responsibilities of tenants, and lease and rental agreements.

(9) *Fair Housing Assistance* including:

(a) Advocating with lenders, appraisers and developers on behalf of clients to recognize the value of non-traditional lending standards, the vitality of housing values in all areas, and the added value of accessible housing design; and

(b) Advising clients on how to recognize discriminatory acts, and how to file a Fair Housing complaint. (This will require being familiar with the provisions of the Fair Housing Act.)

You may elect to offer your services to a wide range of clients, or serve a more limited audience, provided your limited services do not constitute discrimination on the basis of race, color, religion, sex, national origin, disability or familial status. Your potential clients include: first-time homebuyers, homebuyers and homeowners eligible for, and applying for HUD, VA, FmHA (or its successor agency), State, local, or conventionally financed housing or housing assistance; or persons who occupy such housing and seek the assistance of a housing counseling agency to resolve a housing need. You may elect to offer this assistance in conjunction with any HUD housing program; however, to do this, you must be familiar with FHA's single family and multifamily housing programs.

IV. Program Requirements

(A) *General Requirements.* The requirements listed in Section II of the **General Section** of the SuperNOFA apply to this program.

(B) *Specific Requirements.*

(1) **Civil Rights Threshold Requirements**—All eligible applicants must meet the Civil Rights Threshold requirements that are listed in Section II(B) of the **General Section** of the SuperNOFA.

(2) **Accessibility**—All eligible applicants will make counseling offices and services accessible to persons with a wide range of disabilities and help persons locate suitable housing in locations throughout the applicant's community, target area, or metropolitan area, as defined by the applicant.

(C) *Requirements Applicable to Religious Organizations.* Where your organization is, or you propose to contract with, a primarily religious organization, or a wholly secular organization established by a primarily religious organization, to provide, manage, or operate a housing counseling program, you must undertake your responsibilities in accordance with the following principles:

(1) You will not discriminate against any segment of the population in the provision of services or in outreach, including those of other religious affiliations.

(2) You will not provide religious instruction or religious counseling, conduct religious services or worship, engage in religious proselytizing, and exert religious influence in the

provision of assistance under your housing counseling program.

(D) *Performance Measurement.* You are required to complete and submit a form HUD-9902, Fiscal Year Activity Report. The information compiled from this report provides HUD with its primary means of measuring your program performance and program effectiveness.

V. Application Selection Process

(A) *General.* Your application will be evaluated competitively, and ranked against all other applicants that applied in the same funding category. However, after selection, the actual amount funded will be based on successful completion of negotiations. National, regional, and multi-State applications will be rated and ranked in HUD Headquarters, and selected for funding in rank order. Local agency and State housing finance agency applications will be rated and ranked by the HUD Homeownership Centers and selected for funding in rank order.

(B) *Factors For Award Used To Rate and Rank Applications.* The factors for rating and ranking applicants, and maximum points for each factor, are provided below. The maximum number of points for each applicant is 102. This includes two EZ/EC bonus points, as described in the **General Section** of the SuperNOFA.

Rating Factor 1: Capacity of the Applicant and Relevant Organizational Experience (20 Points)

This factor addresses the extent to which you have the organizational resources necessary to successfully implement your proposed activities in a timely manner. Your rating or the rating of your organization and staff for technical merit will include any subcontractors, consultants, subrecipients, and members of consortia that are identified as participants in your proposal. In rating this factor, HUD will consider the extent to which your proposal demonstrates:

(1) **(10 points)** The knowledge and 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 you are requesting funding. Your experience will be judged in terms of recent, relevant and successful experience of your staff to undertake eligible program activities. You are expected to have sufficient personnel, or be able to quickly access qualified experts or professionals, to deliver the proposed activities in a timely and effective fashion. HUD will assess the readiness and ability of your

organization to immediately begin your proposed work program. To demonstrate that you have sufficient personnel, you must submit the proposed number of staff for each task to be conducted, by the employees and experts allocated to each activity you plan to undertake in your program. You must identify their titles and relevant professional background and experience related to the tasks they are to perform. In addition, you must allocate the staff hours for each task of these employees and experts.

(2) **(10 points)** Your past experience in terms of your ability to attain measurable progress in the implementation of your most recent activities where your performance has been assessed. HUD will consider your performance as measured by your expenditures and demonstrated progress in achieving the purpose of the activities. HUD will also consider any documented evidence, such as form HUD-9902, of your failure under past awards to comply with grant award provisions.

Rating Factor 2: Need/Extent of the Problem (20 Points)

This factor addresses the extent to which there is a need for funding your proposed program activities to address a documented problem in your target area. To the extent that the community served by your housing counseling organization has documented the need in the community's Consolidated Plan or Analysis of Impediments to Fair Housing Choice (AI); or requirements of court orders or consent decrees, settlements and voluntary compliance agreements, references to these documents should be included in the response. If your proposed activities are not covered under the scope of the Consolidated Plan or AI, you should indicate such and use other sound data sources to identify the level of need for your proposed program of activities.

In responding to this factor, you will be evaluated on the extent to which you document a critical level of need for your proposed activities in the area where activities will be carried out. The documentation of need should demonstrate the extent of the problem addressed by the proposed activities. Examples of data that might be used to demonstrate need, include economic and demographic data relevant to the target area and your proposed activities. There must be a clear relationship between the proposed activities, community needs and the purposes of this program for an applicant to receive points for this factor.

Rating Factor 3: Soundness of Approach (40 Points)

This factor addresses the quality and effectiveness of your proposed housing counseling plan (work plan) that describes your housing counseling needs, goals, and objectives related to the scope of services you propose to provide, including a description of all counseling activities to be performed. In rating this factor, HUD will consider the following:

(1) The description of the scope of housing counseling services and/or activities that you will provide, how these services/activities will be rendered, how these services/activities will be performed, the Congressional District(s) in which your proposed services/activities are to occur, and the extent to which the design and scope of your services/activities provide geographic coverage for the target areas as defined by the applicant, as well as persons traditionally underserved in the community as identified in Rating Factor 2, as well as persons traditionally underserved, including identification of immediate benefits to be achieved and indicators by which these benefits will be measured.

(2) The extent to which you have a clear agenda and identify specific activities to be performed, such as:

- (a) Screening interviews with clients;
- (b) Setting up a client file with intake information and counseling plan; and
- (c) Having the client sign an agreement accepting the counseling plan and making a commitment to attend the required counseling sessions.

(3) The extent to which your proposed tasks use documented, technically competent methodologies for conducting the work to be performed. HUD will assess the extent to which your proposed work plan identifies documented, proven methodologies for the types of services to be performed.

(4) The extent to which you demonstrate the relationship between the proposed activities, community needs and the purposes of this program.

(5) The extent to which your proposed activities undertake Affirmatively Furthering Fair Housing (AFFH) may be undertaken in a variety of ways, as appropriate to your target area. The following are some suggestions for all housing counseling agencies:

(a) Implementing affirmative marketing strategies to attract all segments of the population regardless of race, color, religion, national origin, sex, familial status, and disability, especially those least likely to request housing counseling services to purchase or retain their homes.

(b) Being pro-active in reducing concentrations of poverty and/or minority populations in the target area. This could include working with, or adopting the counseling practices of, agencies which conduct housing opportunity counseling to encourage low-income and minority persons to move to low-minority-concentration areas, and helping to locate suitable housing in such areas if the client chooses to move to one.

(c) Working with local lenders to develop alternative lending criteria. For instance, you may make referrals to lenders of clients with good credit and payment histories, but who do not fit the standard profiles for lending practices, or advocate with financial institutions on behalf of clients with financial patterns which reflect cultural differences (such as family savings pools, which are common among some Asian populations). Your activities should also focus on finding appropriate housing, free from environmental hazards, for all segments of the population in neighborhoods with good transportation, schools, employment opportunities, and other services.

(b) The following are some suggested activities for national, regional, or multi-state intermediaries and State housing finance agencies:

(i) Training affiliates in Fair Housing issues.

(ii) Making national or regional agreements with lenders, insurers, and organizations which train appraisers and loan appraisers on fair housing requirements, accessibility, and financing methods which support your organization's fair housing and housing opportunity efforts.

Rating Factor 4: Leveraging Resources (10 Points)

This factor addresses your ability to secure private and public resources which can be combined with HUD's program resources to achieve your program purposes. In evaluating this factor HUD will consider:

(1) The extent to which you have obtained additional resources, or partnered with other entities to secure additional resources, to increase the effectiveness of your proposed program activities. Resources may include funding or in-kind contributions, such as services or equipment, allocated to the purpose(s) of your program. Resources may be provided by governmental entities, public or private nonprofit organizations, for-profit private organizations, or other entities willing to partner with you. You may also partner with other program funding recipients to coordinate the use of

housing counseling and support services in your target area.

(2) You must provide evidence of leveraging/partnerships by including in your application letters of firm commitments, memoranda of understanding, or agreements to participate from entities identified as partners in your application. Each letter of commitment, memoranda of understanding, or agreement to participate should include the partnering organization's name, proposed level of commitment and responsibilities as they relate to your proposed program. The commitment letter must also be signed by an official of the organization legally able to make commitments on behalf of the partnering organization.

(3) If you are a housing counseling agency funded under this SuperNOFA, you may use your HUD and leveraged funds to deliver comprehensive housing counseling, or may specialize in delivery of particular housing counseling services. Either way, your services/activities must reflect the housing counseling needs you submitted in your funding application for your target area and identified in your plan. You may conduct a wide range of housing counseling services that are eligible under this program.

(4) If you are a national, regional or multi-state intermediary or a State housing finance agency, you must distribute the majority of your HUD award and leveraged funds to your housing counseling affiliates and branches. HUD will give you wide discretion to implement your housing counseling program with your affiliates and branches. You must execute subgrant agreements with your affiliates and branches that clearly delineates the mutual responsibilities for program management and appropriate time frames for reporting results to HUD. You can decide how to allocate the HUD and leveraged funding among your affiliates with the understanding that a written record must be kept of how you determined your funding levels. This record must be made available to your affiliates and to HUD. You should budget an amount that does not exceed ten percent (10%) of your grant and reflects your best estimate of the cost to oversee and fund the housing counseling efforts of your affiliates.

Note: HUD housing counseling funding is not intended to fully fund either an organization's housing counseling program, or its local affiliates. All organizations that use housing counseling grant funds and their local affiliates are expected to seek other private and public sources of funding for

housing counseling to supplement HUD funding.

Rating Factor 5: Comprehensiveness and Coordination (10 Points)

This factor addresses the extent to which you have coordinated your activities with other known organizations, participated or promoted participation in a community's Consolidated Planning process and are working toward addressing identified needs in a holistic and comprehensive manner through linkages with other activities in your community. In evaluating this factor, HUD will consider the extent to which you can demonstrate you have:

(1) Coordinated your proposed activities with those of other groups or organizations prior to submission in order to best complement, support and coordinate all known activities; and, if funded, the specific steps you will take to share information on solutions and outcomes with others. Any written agreements or memoranda of understanding in place should be described.

(2) Taken or will take specific steps to become active in the Consolidated Planning process (including the Analysis of Impediments to Fair Housing Choice) established in your target area to identify and address needs/problems related to the activities you propose in your application. If you reported in your FY 1999 application that you "will take specific steps", describe what steps you have taken.

(3) Taken or will take specific steps to develop linkages to coordinate comprehensive solutions through meetings, information networks, planning processes or other mechanisms with:

(a) Other HUD-funded projects/activities outside the scope of those covered by the target area's Consolidated Plan; and (b) Other Federal, State or locally funded activities, including those proposed or on-going in your target area.

If you reported in your FY 1999 application that you "will take specific steps", describe what steps you have taken.

VI. Application Submission Requirements

(A) *General*. The contents of your application will differ if you are a local housing counseling agency; or a national, regional, or multi-state intermediary; or a State housing finance agency. For all applicants, however, your application must include the

standard forms, certifications, and assurances listed in the **General Section** of the SuperNOFA (collectively, referred to as the "standard forms"). The standard forms can be found in Appendix B to the **General Section** of the SuperNOFA. The remaining application items that are forms (*i.e.*, excluding such items as narratives, letters), referred to as the "non-standard forms" can be found as Appendix A to this program section of the SuperNOFA. The items are as follows:

(1) *Narrative statements* addressing the five Rating Factors in Section V.(B) of this program section of the SuperNOFA. Your narrative responses should be numbered in accordance with the rating factors and subfactors identified in Section V.(B) of this program section of the SuperNOFA.

(2) *Form HUD-9902, Housing Counseling Agency Fiscal Year Activity Report*, for fiscal year October 1, 1998 through September 30, 1999. If you did not participate in HUD's Housing Counseling Program during FY 1999, this report should be completed to reflect your counseling workload during that period. This form must be fully completed and submitted by every applicant for FY 2000 HUD funding. A copy of this form is included in the Appendix to the program section of this SuperNOFA.

(3) *Budget Work Sheet*. A proposed budget for use of the requested HUD funds.

(4) *Evidence of Housing Counseling Funding Sources* (required of all applicants).

(5) *Narrative of Prior Fiscal Year Performance*. You must provide a descriptive narrative that sets forth your prior fiscal year's performance as related to its goals, objectives and mission. Your narrative must describe the most recent operational and program activities of your organization.

(6) *Current Housing Counseling Plan*. See Rating Factor 3 for a description.

(7) *Direct-labor and Hourly-labor rate and Counseling Time Per Client* for proposed tasks.

(8) *The Congressional District* in which your proposed activities are to occur.

(9) *Authority to Operate as State housing finance agency*. If you are a State housing finance agency, you must submit your statutory authority to operate as a State housing finance agency.

(B) *National, Regional, and Multi-State Intermediaries and State Housing Finance Agencies*. If you are a national,

regional, or multi-state intermediary or a State housing finance agency, you must submit an application which covers both your network organization and your affiliated agencies. You must designate which affiliate may be given a subgrant. Your application must include:

(1) *A description of your affiliated agencies*. For each affiliated agency, list the following information:

- (a) Organization name;
- (b) Address;
- (c) Director and contact person (if different);
- (d) Phone/FAX numbers (including TTY, if available);
- (e) Federal tax identification number;
- (f) ZIP code service areas;
- (g) Number of staff providing counseling;

(h) Type of services offered (defined by homebuyer education programs, pre-purchase counseling, post-purchase counseling, mortgage default and delinquency counseling, HECM counseling, outreach initiatives, renter assistance, and other);

(i) Number of years of housing counseling experience.

(2) *Relationship with Affiliates*. You must briefly describe your relationship with your affiliates (*i.e.* membership organization, field or branch office, subsidiary organization, etc.).

(3) *Oversight System*. You must briefly describe the process that will be used to determine affiliate funding levels, distribute funds, and monitor affiliate performance.

VII. Corrections to Deficient Applications

The **General Section** of the SuperNOFA provides the procedures for corrections to deficient applications.

VIII. Environmental Requirements

In accordance with 24 CFR 50.19(b)(9) and (12) of the HUD regulations, activities assisted under this program are categorically excluded from the requirements of the National Environmental Policy Act and are not subject to environmental review under the related laws and authorities.

IX. Authority

HUD's Housing Counseling Program is authorized by section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x), and is generally governed by HUD Handbook 7610.1, REV-4, dated August 9, 1995.

APPENDIX A

The non-standard forms, which follow, are required for your Housing Counseling Program application.

**Housing Counseling Agency
Fiscal Year Activity Report**

**U.S. Department of Housing
and Urban Development**
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0261
(exp. 6/30/2002)

Read the Instructions and Public Reporting Statement on the back of this form.

Check here if this is a new address <input type="checkbox"/>		1. Counseling agency name and address		2. Reporting Year (yyyy) from Oct 1, _____ to Sep 30, _____			
3. Number of Clients Counseled this Report Period	1. Homeowners (mortgage paid off)	All Counseling Activities	HUD Grant Activities	Potential Mortgagors	23. Purchased housing	All Counseling Activities	HUD Grant Activities
	2. Mortgagors (own property covered by mortgage)				24. Decided not to purchase		
	3. Potential Mortgagors (want to purchase housing)				25. Other		
	4. Renters (occupy rental property)				26. Total		
	5. Potential Renters (want to rent housing)				27. Purchased housing		
	6. Homeless				28. Rented alt. housing		
	7. Disabled Persons				29. Other		
	8. Other				30. Total		
	9. Total				31. Purchased housing		
	Race/Ethnicity				a. American Indian /Alaskan Native		
	b. Asian /Pacific Islander				33. Other		
	c. Black Non-Hispanic				34. Total		
	d. Hispanic			Homeless	35. Occupied "transitional" housing		
	e. White Non-Hispanic				36. Occupied "emergency shelter"		
					37. Occupied permanent hsg. for handicapped		
					38. Entered public or prvt. section traditional hsg.		
					39. Other		
					40. Total		
4. Results of Counseling				5. HUD Grant Activity - Summary Data			
Homeowners	10. Obtained a Home Equity Conversion Mort.(HECM)			HUD Grant No. From Block 3, Form HUD-1044	HUD Grant Amount From Block 14, Form HUD-1044	Number of Clients	Amount Invoiced
	11. Other						
	12. Total						
Mortgagors	13. Obtained a HECM						
	14. Brought mortgage current						
	15. Forbearance agreement						
	16. Mortgage assigned to HUD						
	17. Executed a deed-in-lieu						
	18. Sold their property						
	19. Mortgage foreclosed			Total			
	20. Rented alternative housing			6. Name of Person Authorized to Sign this Report			
	21. Other			Title _____			
	22.Total			Signature _____		Date (mm/dd/yyyy) _____	

Public reporting burden for this collection of information is estimated to average 1.17 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 conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number.

This information is collected in connection with HUD's Housing Counseling Program, and will be used by HUD to determine that the grant applicant meets the requirements of the Notice of Funding Availability (NOFA) and to assign points for awarding grant funds on a competitive and equitable basis. The information is required to obtain funding under Section 106 of the Housing and Community Development Act of 1974. The information is considered sensitive and is protected by the Privacy Act which requires the records to be maintained with appropriate administrative, technical and physical safeguards to ensure their security and confidentiality.

Instructions for Form HUD-9902, Housing Counseling Agency Fiscal Year Activity Report

This **HUD Fiscal Year** Activity Report enables a HUD-approved housing counseling agency to report all of its housing counseling activity for clients with housing needs and problems. Paragraph 1-7A of the HUD Housing Counseling Program Handbook 7610.1 provides the definition of "client," "housing need," and "housing problem."

1. **Counseling Agency Name & Address** - Enter the official name of your agency in the format you submitted to HUD. If the address you enter is a new address, check the box indicating this change.
2. **Enter Report HUD Fiscal Year** - This is an annual report covering the HUD Fiscal Year. Indicate the HUD Fiscal Year covered by the report. Even if your agency was approved by HUD for less than the full year report period, include clients counseling during the full report year.

General

Clients - Please remember that you report **clients** as defined in paragraph 1-7A of HUD's Housing Counseling Program Handbook 7610.1. You are **not** reporting the number of individual persons you counseled.

Examples:

- a. A **husband and wife** or a **brother and sister** or **three friends** who are mortgagors under the same note count as **one client**.
- b. **Three renting families** who experience the **same problem** with the **same landlord** and come to your agency together for assistance count as **one client**.

Columnar Entries - The report contains two data columns.

- a. **All Counseling Activities** - Enter data covering **all** housing counseling activities, including those performed under one or more HUD housing counseling grants.
 - b. **HUD Grant Activities** - Enter data covering **only** counseling provided under one or more HUD counseling grants during the report period. include this data in the "All Counseling Activities" column.
3. **Clients Counseled This Report Period** - Enter the number of clients to whom you provided counseling during the report period. This might include clients who entered your work load the previous report period but you carried over into and counseled during the current report period. Enter the client count in the box that best describes the status of the clients when they first entered your work load.

Disabled Person - A person reported on this line is defined in the Fair Housing Act, Sec. 802 (h) as follows:

Handicap means, with respect to a person -- (1) a physical or mental impairment which substantially limits one or more of such person's major life activities, (2) a record of having an impairment, or (3) being regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance (as defined in Section 102 of the Controlled Substance Act (21 U.S.C. 802))."

Homeless - A client reported on this line must meet the definition for "homeless" or "homeless individual" set forth in Section 103., General Definition of Homeless Individual, of the Stewart B. McKinney Homeless Assistance Act (Public Law 100-77).

Racial/Ethnic Categories - Enter number of clients to whom you provided counseling during this period.

- a. **White (Non Hispanic)** - A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.
- b. **Black (Non Hispanic)** - A person having origins in any of the black racial groups of Africa.
- c. **Hispanic** - A person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish Culture or origin, regardless of race.
- d. **American Indian or Alaskan Native** - A person having origins in any of the original peoples of North America, and who maintains, cultural identification through tribal affiliation or community recognition.
- e. **Asian or Pacific Islander** - A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or the Pacific Islands. This area includes, for example, China, Japan, Korea, the Philippine Islands, and Samoa.

Other - Throughout the form, "other" provides a general category into which you place clients who do not fall under any specific category on the form.

4. **Results of Counseling** - You might achieve more than one result for the same client during the report year. **Example:** A mortgagor in default enters into a **forbearance agreement** and later **sells the property**. Report both results on the appropriate lines.
5. **HUD Grant Activity - Summary Data** - Enter summary data from the "HUD Grant Activities" column for each grant under which you provided counseling during the report period. In the "Total" row, enter totals for the "No. of Clients" and the "Amount Invoiced" columns.
6. An authorized staff person must sign and date the report.

Housing Counseling Grant Program for 2000

Budget Worksheet

Complete this worksheet and submit it as part of your application.

Uses of Funds 1	HUD 2000 Funds 2	Private Funds 3	Other Gov't Funds 4	Other Funds 5	Total Program 6
Compensation for Counseling Services					

Instructions

- Column 1 The predetermined uses allowed by HUD.
- Column 2 The amount the applicant is requesting from HUD under this NOFA.
- Column 3 Funds for FY 2000 from private sources the applicant will have available for the uses in Column 1.
- Column 4 Funds from other government sources available for the uses in Column 1.
- Column 5 Funds from other sources available for the uses in Column 1.
- Column 6 The total amount of funds required by the applicant to administer its proposed housing counseling program for which the applicant is requesting HUD 1999 funds.