

**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**[Docket No. FR-5600-N-24]**

**Notice of Funding Availability (NOFA) for HUD's Fiscal Year 2012  
Housing Counseling Training Grant**

**AGENCY:** Office of the Assistant Secretary for Housing – Federal Housing Commissioner, HUD.

**ACTION:** Notice of Funding Availability for HUD's Fiscal Year (FY) 2012 Housing Counseling Training Grant.

**SUMMARY:** Today's posting provides information and instructions for the FY2012 Housing Counseling Training Program. This notice is comprised of both the Notice of HUD's Fiscal Year (FY) 2012 Notice of Funding Availability (NOFA), Policy Requirements and General Section (General Section) to HUD's FY2012 NOFAs for Discretionary Programs, and this program section to the NOFA. The authority for this NOFA is the Department of Housing and Urban Development Appropriations Act, 2012. HUD's Housing Counseling Program and its Housing Counseling Training grant, are authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x), and the Housing Counseling program regulations at 24 CFR part 214. In addition to the application requirements set forth in this document, unless specifically exempted by this NOFA, applicants must also comply with requirements established in HUD's FY2012 Notice of Funding Availability (NOFA) Policy Requirements and General Section to HUD's FY2012 NOFAs for Discretionary Programs (General Section.)

**APPLICATION RECEIPT DEADLINE DATE:** The application deadline date is 11:59:59 p.m. eastern time, **February 7, 2012**. Applications must be received by Grants.gov no later than 11:59:59 p.m. eastern time of the application deadline date. Received means that the application has been successfully uploaded to the Grants.gov server and the applicant has received confirmation of successful receipt by Grants.gov. Applicants are reminded that once received by Grants.gov applications must pass validation to be considered for funding. See Section IV of the General Section, regarding application procedures, registration requirements regarding DUNS numbers; CCR active registration; registration at Grants.gov; and authorization for the person to submit the application on behalf of the applicant organization by the eBiz Point of Contact identified in the applicant organization CCR registration; timely receipt requirements, and grace period policy.

**FOR FURTHER INFORMATION CONTACT:** Questions regarding specific program requirements should be directed to the agency contact identified in this program NOFA. Questions regarding the 2012 General Section should be directed to the HUD Grants Management Office at 202 -708-0667 (this is not a toll-free number) or the NOFA Information Center at 800-HUD-8929 (toll-free). Persons with hearing or speech impairments may access these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

## OVERVIEW INFORMATION

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

**B. Funding Opportunity Title.** Housing Counseling Training Program.

**C. Announcement Type.** Initial Announcement.

**D. Funding Opportunity Number.** The funding opportunity number is FR-5600-N-24. The OMB Approval Number is 2502-0567.

**E. Catalog of Federal Domestic Assistance (CFDA) Number.** Housing Counseling Training Grants 14.316.

**F. Application Deadline Date.** The application deadline date is 11:59:59 p.m. eastern time on **February 7, 2012**. Applications must be received by Grants.gov no later than 11:59:59 p.m. eastern time on the application deadline date.

**G. Available Funds.** Approximately \$2 million is available for eligible applicants under this program NOFA. The estimated average award amount is \$665,000.

## FULL TEXT OF ANNOUNCEMENT:

### I. FUNDING OPPORTUNITY DESCRIPTION

**A. Program Purpose.** Funds are available to provide, under cooperative agreements with HUD, training activities designed to improve and standardize the quality of counseling provided by housing counselors employed by “participating agencies.” Participating agencies are all housing counseling and intermediary organizations participating in HUD’s Housing Counseling Program, including HUD-approved agencies, and affiliates and branches of HUD-approved intermediaries, HUD-approved multi-state organizations, and state housing finance agencies.

**B. Authority.** The authority for this NOFA is the Department of Housing and Urban Development Appropriations Act, 2012. 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 the Housing Counseling program regulations at 24 CFR part 214. Additional guidance is provided in HUD Handbook 7610.1, REV-5, dated May 2010.

### II. AWARD INFORMATION

**A. Available Funds.** Approximately \$2 million is available for HUD Housing Counseling Training grants for eligible applicants under this NOFA.

**B. Anticipated Award.** HUD's goal is to fund an organization to deliver the full spectrum of activities eligible for funding under this NOFA. However, HUD reserves the right to make multiple awards under this NOFA.

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

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

- Review and approval of proposed courses, including course materials;
- Review and approval of evaluation instruments and methodology for determining value of courses and impact;
- Review and Approval of training locations. HUD reserves the right to review and approve training locations as well as the type of training and courses offered; and/or
- Targeting based on special needs.

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

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

### **III. ELIGIBILITY INFORMATION**

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

**1. Eligible Applicants.** Applicants must be public or private nonprofit organizations and must have “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code (26 USC 501(a) and (c)(3)). Applicants must have at least two years of experience providing housing counseling training services nationwide.

Applicants may utilize in-house staff, sub-grant recipients, consultants, and networks of local organizations with requisite experience and capacity. However, one organization must be designated as the primary applicant. Sub-grantees must be public or private nonprofit organizations and must have “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code [26 USC 501(a) and (c)(3)].

The proposal must include a scholarship element, detailing the full or partial costs to be covered, including travel, hotel, and tuition expenses to be awarded to housing counselors. The proposal must include a testing and certification component demonstrating successful completion of training by the student.

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

**C. Other**

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

**2. Eligible Activities.** Applicants must propose to develop and implement a comprehensive and ongoing training program for housing counselors working for agencies participating in HUD’s Housing Counseling Program. The training program must contain both basic and advanced courses. The majority of the training services must be conducted as in-person training at a designated facility. Some training services may be provided remotely, for example through computer training software.

An applicant must be capable of providing training on one or more of the training topics listed below. The training program must have a testing and certification component to demonstrate successful completion of training by the student.

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

**b. Pre-Purchase Counseling.** Train counselors in conducting results-oriented individual counseling sessions for prospective homebuyers, including financial literacy, budget analysis, developing corrective action plans and timelines for success, and facilitating progress as customers overcome obstacles and move toward mortgage-readiness. Train counselors regarding state-of-the-art software designed specifically for credit rebuilding, debt reduction, automated

budgeting, and down payment savings accumulation. Use sample customer cases to identify obstacles and simulate counseling sessions. Teach counselors to give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability. Teach counselors to conduct educational seminars and advise clients regarding how to avoid predatory lenders and common lending pitfalls. Provide counselors the knowledge and tools to help unwary borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and foreclosure. Train counselors to counsel potential homebuyers to get an independent home inspection before home sale closing, and train counselors in any HUD required home inspection materials, if applicable. Train counselors to help clients manage debt, avoid predatory lenders, and avoid mortgage default. Teach counselors how to read the warning signs of debt problems and how to recognize predatory lenders, as well as identify available resources to help keep homeowners out of financial trouble. Assist counselors with obtaining a thorough understanding of state and federal regulations, including the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2601 *et seq.*) (RESPA) and the Truth in Lending Act (15 U.S.C. 1601 *et seq.*) so they are fully versed in State and local requirements in the counseling service area.

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

**d. Homebuyer Education Programs.** Teach counselors how to deliver a comprehensive homebuyer education program to turn prospective homebuyers into satisfied homeowners. Teach counselors to use the best materials and methods to train homebuyers with regard to increasing homebuyer financial literacy; being an informed consumer when shopping for a home and mortgage loan; improving one's budget and credit profiles; emphasizing the importance of getting an independent home inspection; making homebuyers knowledgeable about the Lead Disclosure Rule for pre-1978 homes, EPA's Rehabilitation, Repair, and Paint Rule and the testing available for lead hazards, toxic mold, radon, and other conditions that affect the living environment and can add substantial costs to home owners having to address these issues after settlement; and maintaining one's home and finances after purchase.

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

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

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

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

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

**j. HUD's Housing Counseling Program Requirements.** Train counselors about the basic requirements of HUD's Housing Counseling Program, including the delivery of homeownership counseling and education for local, national, regional and state housing counseling agencies, reporting, the Housing Counseling System (HCS), oversight, and record keeping.

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

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

identify available housing, and link families to services and other support in diverse communities of opportunity.

**m. Federal Housing Administration (FHA).** Train housing counselors about FHA-insured financing, including minimum requirements of FHA loans, loan limits, advantages of financing through FHA, HUD foreclosed properties, FHA appraisal requirements, sections 203k, 203b, and 203h of the National Housing Act (NHA), and Home Equity Conversion Mortgage (HECM) at section 255 of the NHA.

**n. Fair Housing/Lending and Civil Rights.** Train housing counselors how to provide households with information, counseling and/or education on discriminatory housing, lending and insurance, practices and the rights and remedies available under federal, state and local fair housing laws. Train housing counselors how to provide households with name and contact information for local fair housing groups or government agencies that enforce fair housing laws. Train housing counselors to make persons aware of innovative housing design or construction to increase access for persons with disabilities. Train housing counselors on requirements to provide effective communication to persons with limited English proficiency and persons with disabilities.

**o. Fair Lending Abuse and Mortgage Fraud Counseling.** Train housing counselors about how to identify and counsel regarding fair lending abuse and mortgage fraud, including loan documentation review. Familiarize counselors with the requirements of the Fair Housing Act, truth in lending laws, predatory lending laws, and their companion statutes and regulations as they apply to housing providers, mortgage lenders, realtors, homebuilders, public agencies, and nonprofit organizations. Train housing counselors in how to provide guidance and assistance to the client regarding identifying fair lending abuse, loan scams, and mortgage fraud, filing a formal complaint and pursuing a formal investigation with the appropriate authorities under these laws, for example with the Loan Modification Scam Prevention Network:

<http://www.preventloanscams.org>

and the HUD Office of Inspector General (OIG) Hotline:

- toll-free at 800-347-3735
- fax 202-708-4829
- e-mail [hotline@hudoig.gov](mailto:hotline@hudoig.gov).

**3. Threshold Requirements.** Applicants must meet the Threshold requirements in the General Section and the registration requirements to successfully submit an application through Grants.gov. HUD applicants must also meet the following programmatic threshold requirements:

a. Applicants must meet the requirements for eligibility described in section III. of this program NOFA.

b. Applicants must meet the following Threshold Requirements:

- (1) Resolution of Outstanding Civil Rights Matters. See the **General Section III.C.2.d.**

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

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

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

(5) Name Check Review. See the General Section.

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

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

**b. Accessibility.** All award recipients and sub-recipients must use training facilities and services that are accessible to persons with disabilities or provide other means of accommodation for persons with disabilities. Where physical accessibility is not achievable, recipients and sub-recipients must give priority to alternative methods of product delivery that offer programs and activities to qualified individuals with handicaps in the most integrated setting appropriate, in accordance with Section 504 of the Rehabilitation Act (29 U.S.C. 794) and its implementing regulations at 24 CFR part 8 and part 9, and Title III of the Americans with Disabilities Act.

Regarding accessible technology, HUD requires its funding recipients to adopt the goals and objectives of Section 508 of the Rehabilitation Act of 1973 by ensuring, whenever electronic and information technology (EIT) is used, procured, or developed, that persons with disabilities have access to and use of the information and data made available through the EIT on a comparable basis as is made available to and used by persons without disabilities. (See the accessible technology requirements in the **General Section III.C.5.f.**)

**c. Effective Communication.** Applicants obtaining federal financial assistance from HUD shall take appropriate steps to ensure effective communication with persons with disabilities including steps to ensure that all notices and communication are effective for persons with hearing, visual, and other communications-related disabilities consistent with Section 504 of the Rehabilitation Act of 1973 and HUD regulations at 24 CFR 8.6 and Title II and III of the Americans with Disabilities Act as applicable.

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

**e. Code of Conduct.** Applicants that are subject to 24 CFR parts 84 and 85 (including most nonprofit organizations and state, local, and tribal governments or government agencies or instrumentalities that receive federal awards of financial assistance) are required to develop and maintain a written code of conduct (See 24 CFR 84.42 and 85.36(b)(3)). The code of conduct



must prohibit real and apparent conflicts of interest that may arise among employees, officers, or agents; prohibit the solicitation and acceptance of gifts or gratuities by an organization's officers, employees and agents for their personal benefit in excess of minimal value; and outline administrative and disciplinary actions available to remedy violations of such standards. Self-recusal will not eliminate a potential or apparent conflict of interest. Prior to entering into an agreement with HUD, the applicant will be required to submit a copy of its code of conduct and describe the methods it will use to ensure that all officers, employees, and agents of the organization are aware of the code of conduct.

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

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

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

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

**j. Executive Order 13166**, Improving Access to Services for Persons with Limited English Proficiency (LEP). Housing counseling training organizations shall take reasonable steps to ensure meaningful access to their services to individuals with Limited English Proficiency. Applicants are to comply with Executive Order 13166, “Improving Access to Services for Persons with limited English Proficiency, and may refer to the Department’s January 22, 2007 Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (72 FR 2732). See the **General Section III.C.5.c**.

**k. Executive Order 13279**, Equal Protection of the Laws for Faith-Based and Community Organizations. HUD is committed to full implementation of Executive Order 13279 in the operation of its programs. See the **General Section III.C.5.g**.

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

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

- Training counselors to provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing laws. Training counselors to provide households with names and contact information for local fair housing groups or government agencies that enforce fair housing laws;
- Training counselors to make persons aware of innovative housing design or construction to increase access for persons with disabilities;
- Training counselors to develop a system to share information about possible discrimination and, when there is information that suggests that systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider; training counselors to affirmatively market counseling and education services to those least likely to apply;
- Training counselors to conduct affirmative fair housing marketing, including making persons aware of new or rehabilitated housing in a manner that provides greater housing choice or mobility for persons in classes protected by the Fair Housing Act;

- Training counselors to affirmatively market accessible housing opportunities in integrated settings, including to people with disabilities who live in segregated, institutional settings; and/or
- Training counselors to create, maintain, and market a database of accessible housing for persons with disabilities;

**n. Compliance with Fair Housing and Civil Rights Laws.** See the **General Section III.C.5.**

#### **IV. APPLICATION AND SUBMISSION INFORMATION.**

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

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

**1. Size Limitations and Format for Narrative Statements.** Applicants must be as specific and direct as possible. Intermediaries are limited to a total of 100 double-spaced, 12-point font, single-sided pages for the narrative portion. Pages in excess of the size limit will not be read. Number the pages of the narrative statements and include a header that includes the applicant's name and the Rating Factor number and title. Within each narrative, clearly identify each sub-factor immediately above the response for that sub-factor.

Please refer to General Section IV.B for information on: the use of Adobe forms in the application packages; instructions on electronic application submission registration; instructions on completing the registration process for new applicants or applicants updating or renewing registration; instructions on how to download an application package and application instructions; instructions on how to complete the grant application package; and other steps to take prior to submitting an application.

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

**a. SF424 Application for Federal Assistance** (In block 8.d of the form, applicant must include a 9-digit number for the applicant's zip code. Applicants are advised to carefully enter their DUNS numbers and ensure their CCR registration is active, and the submitter has a password and ID from Grants.gov and is authorized to submit the application on behalf of the applicant.)

- b. **SF424\_Supplement\_Survey\_on\_Ensuring\_Equal\_Opportunity\_for\_Applicants** (optional)
- c. **SFLLL\_Disclosure\_of\_Lobbying\_Activities** (if applicable)
- d. **HUD96010\_Program\_Outcome\_Logic\_Model**
- e. **HUD2880\_Applicant\_Recipient\_Disclosure/Update\_Report**
- f. **SF424CB\_Grant\_Application\_Detailed\_Budget (or HUD424CB)**
- g. **HUD2991\_Certification\_of\_Consistency\_with\_the\_Consolidated\_Plan** (optional).

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

**4. Nonprofit Status.** Each applicant is required to submit, for itself and for any organization with which it is partnering for the purpose of this NOFA, a legible copy of the document that supports the applicant's claim to be a tax exempt nonprofit organization (for example, a 501(c)(3) determination letter issued by the IRS). The documentation must contain the official name, address, and telephone number of the legal authority that granted the tax exemption.

**5. Narrative Statements.** Provide narrative statements addressing the Rating Factors in section V below. Responses to the rating factors should provide HUD with detailed quantitative and qualitative information and relevant examples regarding the housing counseling training and other work of the organization that is related to the proposed activities. These narrative statements will be the basis for evaluating the application. Applicants should clearly label each narrative with the Factor Title and number related to the response. When creating file names, please follow the directions in the **General Section**. Carefully reading the directions in the General Section can make a difference in getting an award or not.

**C. Deadline Date and Timely Receipt Requirements.** The application deadline is 11:59:59 p.m. eastern time on **February 7, 2012**. Applications must be received by Grants.gov no later than 11:59:59 p.m. eastern time on the application deadline date. Received means that the application has been successfully uploaded to the Grants.gov server and the applicant has received receipt of submission to Grants.gov. Applicants are advised that following receipt by Grants.gov application undergo a validation process. Applicants are therefore advised to submit their applications at least 48 hours in advance of the deadline date and when the Grants.gov help desk is open so that any issues or rejections by the Grants.gov system can be addressed prior to the deadline date and time. The Grants.gov help desk is open 7 days week, 24 hours a day, except federal holidays. Please allow time for validation and track your application on line through the validation process. Please see the FY2012 **General Section** for timely receipt

instructions, including actions to take if the application is rejected, HUD's grace period policy, as well as information on using Adobe Reader. Failure to follow the submission and timely receipt requirements and procedures may affect your ability to receive an award.

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

**E. Funding Restrictions.** Funding is limited to the eligible activities described in Section III.C.2 of this NOFA.

**F. Other Submission Requirements.** Applications must be received by Grants.gov no later than the established deadline date and time. See Section IV of the **General Section** for further information on HUD's timely receipt and grace period policy. Applicants interested in applying for funding under this NOFA must submit their applications electronically or request a waiver from the electronic application requirement.

Applicants must submit their waiver requests in writing using email. Waiver requests must be submitted no later than 15 business days prior to the application deadline date and should be submitted to Gerard.P.Donahoejr@hud.gov.

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

## **V. APPLICATION REVIEW INFORMATION**

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

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

a. The factors for award, and maximum points for each factor, are outlined below. These factors will be used to evaluate applications. The maximum score is 100 for all applicants. The RC/EZ/EC-II bonus points are not applicable to this NOFA.

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

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

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

**a. Relevant Staff (10 Points).** In rating this section, HUD will consider the degree to which the applicant and, if applicable, partnering organizations, have sufficient personnel with the relevant knowledge and experience to implement the proposed activities in a timely and effective fashion. Scoring will be based on the number of years of relevant and recent housing counseling training, housing counseling material production, and other related experience of program managers and staff. Applicants must provide detail on how each participant's work experience will be relevant to their role administering the training program.

Submit the names and titles of employees, including and identifying subcontractors and consultants, who would perform the activities proposed in Rating Factor 3. Clerical staff should not be listed. Differentiate between management, administrative, and training staff. Describe each employee's, subcontractor's, or consultant's relevant professional background and experience. Experience is relevant if it corresponds directly to projects of a similar scale and purpose. Provide the number of years of experience for each position listed, and indicate when each position was held. Indicate trainers capable of providing training to counselors with limited English proficiency and to counselors with disabilities and the languages or alternative formats in which they are capable of providing training, (e.g. Braille, audio, large type, sign language interpreters, assistive listening devices, etc.) Individual descriptions should be limited to one page. List recent and relevant training received. Please do not include the Social Security Numbers (SSN) of any staff members.

**b. Experience of Organization (17 Points).** Applicants should carefully document past experience, noting the years of that experience, and the experience of organizations with which it is partnering, in providing the eligible activities listed in Section III.C.2 of this NOFA that it is proposing to offer. Indicate the types and complexity of the training services provided and the outcomes for counselors as a result of the training and other services. Indicate the number of place-based events and the average attendance. Describe the level of effort and time required to provide the services and to meet the needs of the counselors.

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

**c. Performance/Grant Requirements (5 Points).** In scoring this section, HUD will evaluate performance relative to goals, as well as how well the applicant has satisfied the requirements, including reporting, on HUD or other grants received. If an applicant has not received a HUD

grant, the applicant should base its response on activities and requirements under other sources of funding, such as other federal, state, local, or other awards.

(1) **Goals and Accomplishments.** Characterize performance relative to HUD Logic Model or other goals set for the period 10/1/10 – 9/30/11. Indicate whether goals were met, and explain why there were not, if applicable.

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

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

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

This factor addresses the extent to which need exists justifying the funding of proposed activities described in response to Rating Factor 3.

**a. Needs Data (3 Points).** Describe and document the national need, such as the number of housing counselors and areas of housing counseling training, the application intends to address with the services proposed in Rating Factor 3. Responses will be evaluated based on how well they demonstrate a grasp of the elements of the problems this NOFA is intended to address. Include applicable statistics and analyses, if available, contained in data sources that are sound and reliable. Sources for all data provided must be clearly cited.

**b. Departmental Policy Priorities (2 Points).** The Departmental policy priorities are described in detail in the General Section under Section I.B. Policy Priorities. The total number of points an applicant can receive under this sub-factor is two (2). Each policy priority addressed below has a point value of one (1) point. An applicant may address as few or as many of the policy priorities as they wish. It is up to the applicant to determine which combination of the policy priorities are addressed, if applicable, to be eligible for the two (2) points. Regardless of the combination selected, a maximum of two (2) points is available.

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

(1) **Sustainability.** Applicants seeking a policy priority point must select one or more of the activities and outcomes contained in the Logic Model to receive policy priority points. The activities and outcomes contained in the Logic Model reflect the following goals and objectives:

- Give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability(*this activity relates to HUD Strategic Goals 1B,1C,2D,3C,3D,4C*);
- Improve residents' health and safety, particularly of children and other vulnerable populations, by promoting green and healthy design, construction, rehabilitation and maintenance of housing (*this activity relates to HUD Strategic Goals 3B,4B*);

The Logic Model can be found in the instructions download to the Housing Counseling training application on Grants.gov.

**(2) Affirmatively Furthering Fair Housing (AFFH).** HUD is interested in funding housing counseling training services that seek to prepare counselors to help create diverse, integrated living patterns and afford residents an opportunity to live in a variety of neighborhoods and not be confined to affordable housing choices in areas of high poverty or areas which are not racially or ethnically diverse. Training activities must focus on preparing counselors to provide practical social and other supports for households considering or undertaking a cross-racial or cross-ethnic move to high opportunity communities, for example helping individuals and families find and apply for housing in diverse communities. Training information may also include fair housing rights and information on HUD and local Fair Housing Assistance Programs to investigate potential fair housing violations. Applicants must not only identify the specific training activities to be undertaken, but must also have measureable and quantifiable outcomes related to the activities proposed in support of the AFFH requirements. Housing counseling training activities that affirmatively market fair housing information include, but are not limited to, training counselors to:

- Provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing laws. Training counselors to provide households with the names and contact information for local fair housing groups or government agencies that enforce fair housing laws (*this activity relates to HUD Strategic Goals 1A,1B,1C,2A,2D,4C,4E*);
- Make persons aware of innovative housing design or construction to increase access for persons with disabilities (*this activity relates to HUD Strategic Goals 3B,4B*);
- Develop a system to share information about possible discrimination and, when there is information that suggests that systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider (*this activity relates to HUD Strategic Goals 1C, 1D*);



- Affirmatively market counseling and education services to those least likely to apply (*this activity relates to HUD Strategic Goals 1B,1C,1D,2D*);
- Conduct affirmative fair housing marketing, including making persons aware of new or rehabilitated housing in a manner that provides greater housing choice or mobility for persons in classes protected by the Fair Housing Act (*this activity relates to HUD Strategic Goals 1B,1C,1D,2D*).
- Affirmatively market accessible housing opportunities in integrated settings, including to people with disabilities who live in segregated, institutional settings (*this activity relates to HUD Strategic Goals 2D,3C,4C*); and
- Create, maintain, and market a database of accessible housing for persons with disabilities (*this activity relates to HUD Strategic Goals 2D,3C,4C* ).

To be eligible for this policy priority point, applicants must describe in the response to this factor an activity that is in addition to the response to Rating Factor 3 a (5) that satisfies the eligibility requirement to affirmatively further fair housing. In other words, to receive the point for the AFFH Departmental Policy Priority, applicants must address sufficiently the affirmatively furthering fair housing submission requirement under Rating Factor 2 b (2), then propose additional Housing Counseling activities that address the criteria specified in Factor 3 a (5). To receive points for this policy priority, applicant must select one or more AFFH policy priority services and outcomes that are provided in the Logic Model that is in the instruction downloads to the Housing Counseling Training application on Grants.gov.

**(3) Capacity Building and Knowledge Sharing.** To receive a point for this policy priority, applicants must describe how they will provide knowledge sharing experiences to their applicant partners in the program design and implementation process that will provide long-term benefits and increase their capacity. A point will be awarded to applicants that demonstrate activities that will result in partner organizations gaining skills and technical expertise in the grant subject matter and managing federal awards, including financial management, project management, and program performance assessment and evaluation. Eligible activities that relate to this priority include outreach, training and administration (*these activities relate to HUD Strategic Goals 3E,4E*).

The Logic Model contains output and outcome options for projecting and reporting relative to this priority – for example, applicant partners to whom applicant provided knowledge and shared experiences regarding program design and implementation. See Logic Model for a full listing.

**(4) Using Housing as a Platform for Improving Other Outcomes.** HUD is interested in having HUD programs work in conjunction with other federal, state and local programs to create a synergy which results in improved outcomes for community residents, particularly special populations (elderly individuals, persons with disabilities and homeless persons and families, and very low income, low-income, and moderate-income households). HUD will provide a policy priority point to applicant programs which use housing as a platform for

improving outcomes for target populations in the areas of improved educational opportunities and outcomes for adults and children as a result of increased housing choices; decreased travel times from work to employment as a result of increased housing choices; increased access to health care and health care facilities as a result of increased housing choices; increased access to job training and career counseling services as a result of coordination with other federal, State or local programs; and increased access to social services and benefits as a result of information sharing and coordination with other federal, state and local programs. Eligible activities that relate to this priority include training regarding counseling/education services, outreach, training and administration (*these activities relate to HUD Strategic Goals 2D,3C, 3E,4E*).

The Logic Model contains output and outcome options for projecting and reporting relative to this priority – for example, training counselors regarding mobility counseling, and promoting strategies which result in moves to low poverty and racially diverse communities, closer to jobs, quality education, and services. See Logic Model for a full listing.

**(5) Expand Cross-Cutting Policy Knowledge.** HUD encourages applicants to partner with colleges and universities and others to devise a means to capture and track not only outcome data for the program activities directly funded through the 2011 NOFA award, but to track the spin-off or secondary impacts that result from improvements made through implementation of housing, economic development or community development programs in other areas such as health, education, safety, self-sufficiency, transportation, sustainability and increased economic and racial diversity in the community or region being served through the HUD program. To receive a point for this policy priority, the applicant must have established a partnership with the college or university and determined what data will be collected and analyzed and the documentation provided to HUD for review and approval prior to dissemination (*these activities relate to HUD Strategic Goal 4E*).

The Logic Model contains output and outcome options for projecting and reporting relative to this priority – for example, applicant partners that agree to capture and track outcome data for the program activities directly funded through the 2012 NOFA award, and the spin-off or secondary impacts that result. See Logic Model for a full listing.

#### **4. Rating Factor 3: Soundness of Approach / Scope of Housing Counseling Services (43 Points).**

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

**a. Work Plan (28 points).** Applicants should provide a work plan that lists the major objectives and activities it intends to undertake, and how it plans to provide those services. Include administrative and project tasks.

(1) **Capacity.** The Work Plan must indicate which of the housing counseling training topics listed in section III.C the applicant proposes to provide. Applicants must indicate how many course hours have been established for each course offered face-to-face and on-line. Applicants must denote any national standards that may have been incorporated into the development of the curriculum. Applicants must indicate how it plans to market the courses, register students, and accept payments for course enrollment.

(2) **Place-Based Training.** Indicate the number and location of proposed place-based (face-to-face) trainings to be held. Indicate if any of the listed trainings will be provided by organizations with which an applicant has partnered.

(3) **Remote Training.** While face-to-face training is preferred, the ideal application will propose a mix of face-to-face and distance learning options.

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

(5) **Affirmatively Further Fair Housing.** Successful applicants are obliged to affirmatively further fair housing in their use of Housing Counseling grant funds. Therefore, eligible applicants must take reasonable steps to prepare counselors to help overcome barriers to fair housing choice in their proposed service area. To be eligible for this NOFA, applicants must describe how they will affirmatively further fair housing. Housing counseling training activities that affirmatively market fair housing information include, but are not limited to, training counselors to:

- Provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under federal, state, and local fair housing laws and provide households with the names and contact information for local fair housing groups or government agencies that enforce fair housing laws.
- Make persons aware of innovative housing design or construction to increase access for persons with disabilities;
- Training housing counselors to develop a system to share information about possible discrimination and, when there is information that suggests that systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain

housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider;

- Affirmatively market counseling and education services to those least likely to apply;
- Conduct affirmative fair housing marketing, including making persons aware of new or rehabilitated housing in a manner that provides greater housing choice or mobility for persons in classes protected by the Fair Housing Act.
- Affirmatively market accessible housing opportunities in integrated settings, including to people with disabilities who live in segregated, institutional settings (*this activity relates to HUD Strategic Goals 2D,3C,4C*);
- Create, maintain, and market a database of accessible housing for persons with disabilities (*this activity relates to HUD Strategic Goals 2D,3C,4C*);

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

(7) **Policy Priorities.** The work plan must also include work items related to the proposed policy priorities they are undertaking if an applicant has elected to undertake policy priority items.

#### **b. Proposed Budget (15 Points).**

(1) **Expenses.** For the work plan proposed above, indicate the requested award amount in line 18a of form SF424 and submit both the HUD424CB and a more detailed, comprehensive budget listing expenses under the award. At a minimum, the budget must include salaries, fringe and other benefits, consultant expenses, travel, rent, phone, postage, supplies, technology/equipment, and indirect costs. If applicable, the budget should highlight portions being proposed as sub-grants to partnering organizations. Applicant must make a case for why the proposed budget is cost effective in achieving proposed results. Indicate any cost saving measure that will be instituted based on previous training experience. Responses will be evaluated based on the quality, thoroughness, and reasonableness of the cost estimates provided.

(2) **Scholarships.** Applicants must indicate the amount of the proposed award and the total dollar value of all scholarships to be awarded to counselors working for housing counseling

agencies participating in HUD's Housing Counseling Program, including the in-kind value of tuition scholarships.

**(3) Impact.** In scoring this Section, HUD will evaluate the proposed outputs and outcomes from the Logic Model, for example, the number of housing counselors that the applicant estimates will be served under the proposed HUD award, by the applicant and sub-grantees, if applicable, for the award period July 1, 2012, to June 30, 2013. Scoring will be based on the cost per housing counselor trained, compared to historical averages for similar services and similar applicants.

The proposed number of housing counselors trained will also be analyzed in the context of budget, costs, spending decisions, the types of training services provided, level of effort expended, etc. Provide a context for, and qualify the number of housing counselors the applicant projects to train with the proposed HUD award. Indicate how location, counseling subject matter and client types, and expenses may affect client volume, and whether the impact will be short-term or long-term. Justify proposed expenses and explain why they are necessary, reasonable, strategic, and appropriate for the housing counseling activities identified above.

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

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

In scoring this factor, applicants will be evaluated based on their ability to obtain additional nonfederal resources for their proposed training and other related eligible activities, including direct financial assistance and in-kind contributions, which may include services, equipment, office space, labor, etc. directly and clearly related to providing the housing counseling training services. Resources may be provided by nonfederal governmental entities, public or private nonprofit organizations, for-profit private organizations, or other entities committed to providing the applicant assistance. Applicants are required to list with specificity the sources and amounts of all nonfederal leveraged resources to be devoted to the proposed training program. Applicants that fail to list the source of all nonfederal sources of leveraged funds shall not receive any points for this factor. Resources provided by the applicant, recorded as 'applicant match' and 'program income' on form SF424, will count as leveraged resources.

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

| <u>Percentage</u> | <u>Points</u> |
|-------------------|---------------|
| 0 - 30 - - - - -  | 10 points     |
| 31 - 40 - - - - - | 9 points      |
| 41 - 47 - - - - - | -8 points     |
| 48 - 55 - - - - - | -7 points     |
| 56 - 63 - - - - - | -6 points     |
| 64 - 70 - - - - - | -5 Points     |

71 - 77 -----4 Points  
 78 - 85 -----3 Points  
 86 - 91 -----2 Points  
 92 - 99 -----1 Point

## 6. Rating Factor 5: Achieving Results and Program Evaluation (10 Points).

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

This factor requires the applicant to identify projected services and outcomes that correspond to the proposed work plan in Factor 3. Outputs and outcomes must be objectively quantifiable. The purpose of this factor is for the applicant to identify program outputs and outcomes that will allow an applicant and HUD to measure actual achievements against anticipated achievements. The developed Logic Model submitted with the application will serve as a reporting tool for applicants selected to receive an award and allow HUD to compare proposed program outputs and outcomes with actual results.

The applicant must quantify projected achievements by utilizing the appropriate "Pre" column. Pick lists provide for an associate unit of measure for each service and outcome. The applicant must identify projected service and outcome values that correspond to the unit of measure. These amounts should represent results to be achieved entirely as a result of the HUD housing counseling training funding. If, in reality, various funding sources will contribute to the services provided to each housing counselor, the applicant must prorate their response to reflect a figure representing trainings provided with only funding from the proposed award.

The Logic Model submission is valued at up to 10 points and the methodology for review and scoring of the Logic Model is contained in the General Section.

**a. Outputs.** Outputs are the direct products of the applicant's services/activities that lead to the ultimate achievement of outcomes. Based on the proposed work plan in Factor 3 and the amount being requested through this NOFA, the applicant must select appropriate services/activities/outputs from a series of "pick lists" for the Housing Counseling Training grant. The pick list can be found in the form HUD96010 in the Grants.gov Housing Counseling Training Program Instructions Download. Using the pick list, for each column of the Logic Model, the applicant can select and insert its services/activities/outputs in the appropriate columns of the Logic Model. The applicant should make sure its entries reflect all proposed activity under the award.

**b. Outcomes.** Outcomes are benefits accruing to the households as a result of participation in the program. Outcomes are performance indicators the applicant expects to achieve or goals it hopes to meet over the term of the proposed award. Using the pick lists provided, the applicant

should select each appropriate outcome and associated unit of measure related to the proposed work plan, and provide the corresponding number to be achieved for each.

For this NOFA, HUD will give particular weight to an applicant's ability to demonstrate change in housing counselors' knowledge and skills as a result of the training offered. The applicant should therefore emphasize a rigorous and objective testing protocol as part of their performance evaluation strategy. The outcomes projected in the Logic Model must be consistent with the projected number of housing counselors to be trained as proposed in Rating Factor 3. In addition, the narrative submitted with this factor must be consistent with the completed Logic Model.

**c. Projections.** In scoring this section, HUD will consider the appropriateness of the goals given the work plan and the award for which the applicant is applying.

**d. Evaluation Tools.** The applicant must also include in the Logic Model, and address in the narrative response, an evaluation plan that explains how they are going to track actual accomplishments against anticipated achievements and ensure that the program can provide the services projected to be delivered and outcomes projected to be achieved. The evaluation plan should identify what an applicant is going to measure, how an applicant is going to measure it, and the steps in place to make adjustments to its work plan if performance targets are not met within established timeframes. HUD will also evaluate how the applicant will manage change, when needed. Applicants must indicate how they track actual accomplishments against anticipated achievements and ensure that the program can provide the services projected to be delivered and outcomes projected to be achieved. See the Logic Model Evaluation Matrix in Appendix A of the General Section. Specifically, the plan must identify:

(1) **Information Collection.** Describe the applicant's procedures for measuring outputs and outcomes, and evaluating the impact of the training program.

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

## **B. Review and Selection Process**

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

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

### **3. Rating and Ranking.**

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

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

c. In the event of multiple awards, awardees will be funded in proportion to the score they receive. All awardees will receive the lower of either the award amount determined with the formula, or the amount actually requested by the applicant.

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

e. In the event HUD commits a funding error, see General Section, VI.A.3.

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

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

**6. Reallocation of Unallocated Funds.** If funds designated for a specific grantee remain unallocated after the formula has been run and award recommendations are determined, HUD may, at its discretion, reallocate those funds to any other funding Category or supplemental funding area under the Housing Counseling Training or Housing Counseling NOFA. If authorized, HUD may also reallocate funds for housing counseling support activities. Any reallocation will be based on demand and unmet need.

**7. Funds Recapture.** HUD may recapture any funds unspent in the time allotted. Awardees are required to cooperate with recapture requests, including any paperwork requests. HUD may utilize recaptured funds in subsequent NOFAs or in other ways authorized by the Program's appropriation. Recaptured funds will be awarded on a competitive basis.

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

## **VI. AWARD ADMINISTRATION INFORMATION**

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



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

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

Office of Housing,  
Program Support Division  
Attn: Ruth Roman  
U.S. Department of Housing and Urban Development  
451 7<sup>th</sup> Street, SW, Room B-133 – Plaza 2206, Washington, DC 20410

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

Or by FAX to (202) 708-3537

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

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

**1. Environmental Requirements.** Activities funded through this program are categorically excluded under 24 CFR 50.19(b)(9) from the requirements of the National Environmental Policy Act of 1969 (42 U.S.C. 4321 et seq.) and are not subject to review under the related laws and authorities.

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

## **C. Reporting.**

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

Per the General Section of the NOFA, VI.C.7, HUD requires grantees that provide HUD program benefits to individuals or families to report data on the race and ethnicity of those receiving such benefits. Grantees that provide benefits to individuals during the period of performance, whether directly, through sub recipients, or through contractual arrangements, must report the data using form HUD27061, Race and Ethnic Data Reporting Form, on Grants.gov.

## **2. Transparency Act Reporting.**

### **a. Recipient Reporting to Meet the Requirements of the Federal Financial Assistance Accountability and Transparency Act of 2006 as amended.**

**(1) Prime Awardee Reporting.** Prime recipients of HUD financial assistance are required to report sub awards made either as pass-through awards, sub recipient awards, or vendor awards in the federal government-wide [www.fsr.gov](http://www.fsr.gov) or its successor system.

Starting with awards made October 1, 2010 and after, prime financial assistance awardees receiving funds directly from HUD are required to report sub awards and executive compensation information both for the prime award and sub awards, including awards made as pass-through awards or awards to vendors, where both the initial award is \$25,000 or greater or the cumulative award will be \$25,000 or greater if funding incrementally as directed by HUD in accordance with OMB guidance. The reporting of award and sub award information is in accordance with the requirements of Federal Financial Assistance Accountability and Transparency Act of 2006, as amended by section 6202 of Public Law 110-252, hereafter referred to as the “Transparency Act” and OMB Guidance issued to the Federal agencies on September 14, 2010 (75 FR 55669) and in OMB Policy guidance. The prime awardee will have until the end of the month plus one additional month after a subaward or pass-through award is obligated to fulfill the reporting requirement. The Transparency Act requires the creation of a public, government-wide website in which the following subaward data will be displayed:

- (a) Name of entity receiving award;
- (b) Amount of award
- (c) Funding agency;
- (d) North American Industry Classification System (NAICS) code for contracts/CFDA program for financial assistance awards;
- (e) Program source;
- (f) Award title descriptive of the purpose of the funding action;
- (g) Location of the entity (including Congressional district);
- (h) Place of Performance (including Congressional district);
- (i) Unique identifier of the entity and its parent; and
- (j) Total compensation and names of top five executives.

For the purposes of reporting into the FFATA Sub-award Reporting System (FSRS) reporting site, the unique identifier is the DUN and Bradstreet Universal Numbering System (DUNS) number the entity has obtained from Dun and Bradstreet, and for Prime awardees the

DUNS number registered in the Central Contractor Registration as required by HUD regulation 24 CFR 5.1004.

**(2) Prime Awardee Executive Compensation Reporting.** Prime awardees must also report in the government wide website the total compensation and names of the top five executives in the prime awardee organization if:

(a) More than 80% of the annual gross revenues are from the Federal government, and those revenues are greater than \$25 million annually; and

(b) Compensation information is not readily available through reporting to the Securities Exchange Commission (SEC.)

**(3) Subaward Executive Compensation Reporting.** Prime awardees must also report in the government wide website the total compensation and names of the top five executives in the sub awardees, pass-through or vendor organization if:

(a) More than 80% of the annual gross revenues are from the Federal government, and those revenues are greater than \$25 million annually; and

(b) Compensation information is not readily available through reporting to the Securities Exchange Commission (SEC.)

**(4) Transparency Act Reporting Exemptions.** The Transparency Act exempts any sub-awards less than \$25,000 made to individuals and any sub-awards less than \$25,000 made to an entity whose annual expenditures are less than \$300,000. Sub awards with a cumulative total of \$25,000 or greater are subject to sub award reporting beginning the date the sub award total award amount reaches \$25,000. Any other exemptions to the requirements must be approved by the Office of Management and Budget.

**NOTE:** for the purposed of FFATA reporting requirements, “prime grant awardee” or “prime grant award” or “grant award” includes awardees of, and awards for, capital advances for the Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities programs.

**3. Compliance with Section 872 of the Duncan Hunter National Defense Authorization Act for Fiscal Year 2009 (Pub. L. 110-417), hereafter referred to as “Section 872.”** Section 872 requires the establishment of a government wide data system – the Federal Awardee Performance and Integrity Information System (FAPIIS) - to contain information related to the integrity and performance of entities awarded federal financial assistance and making use of the information by federal officials in making awards. OMB is in the process of issuing regulations regarding federal agency implementation of section 872 requirements. A technical correction to the General Section may be issued when such regulations are promulgated.

HUD’s terms and conditions to its FY2012 awards will contain requirements related to meeting Section FFATA and Section 872 requirements.

## VII. AGENCY CONTACT.

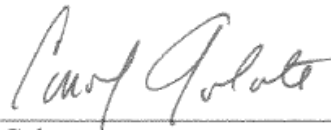
For further information about this NOFA or application requirements, applicants should contact Gerard P. Donahoe, Jr., HUD Headquarters, Single Family Housing, Program Support Division, at (202) 402-3951 (this is not a toll-free number). Persons with hearing or speech impairments may access this number via (TTY) by calling the toll-free Federal Information Relay Service at (800) 877-8339.

## VIII. OTHER INFORMATION.

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

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

Dated: JAN 5 2012



Carol Galante  
Acting Assistant Secretary for Housing—  
Federal Housing Commissioner

[FR-5600-N-24]