Facsimile Transmittal

1285608926 - 2615

U. S. Department of Housing and Urban Development
Office of Department Grants Management and Oversight

OMB Approval No. 2525-0118
exp. Date (5/30/2008)

*** Name of Document Transmitting:** NeighborWorks America Housing Counseling Training Proposal

1. Applicant Information:

* Legal Name: Neighborhood Reinvestment dba NeighborWorks America

* Address:

* Street1: 1325 G Street, NW

Street2: Suite 800

* City: Washington

County:

* State: DC: District of Columbia

* Zip Code: 20005-3104 * Country: USA: UNITED STATES

2. Catalog of Federal Domestic Assistance Number:

* Organizational DUNS: 0963637000000 CFDA No.: 14.316

Title: Housing Counseling Training Program

Program Component:

3. Facsimile Contact Information:

Department: NCHEC

Division: Training

4. Name and telephone number of person to be contacted on matters involving this facsimile.

Prefix: Mr. * First Name: Paul

Middle Name:

* Last Name: Kealey

Suffix:

* Phone Number: 202-220-2375

Fax Number:

*** 5. Email:** pkealey@nw.org

*** 6. What is your Transmittal? (Check one box per fax)**

☐ a. Certification ☒ b. Document ☐ c. Match/Leverage Letter ☐ d. Other

*** 7. How many pages (including cover) are being faxed?** 150

Form **HUD-96011** (10/12/2004)

OMB Number: 4040-0004
Expiration Date: 03/31/2012

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision	* If Revision, select appropriate letter(s): * Other (Specify):
* 3. Date Received: 10/28/2010	4. Applicant Identifier:	
5a. Federal Entity Identifier:	5b. Federal Award Identifier:	

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: Neighborhood Reinvestment dba NeighborWorks America

* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-1148078	* c. Organizational DUNS: 0963637000000

d. Address:

* Street1:	1325 G Street, NW
Street2:	Suite 800
* City:	Washington
County/Parish:	
* State:	DC: District of Columbia
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	20005-3104

e. Organizational Unit:

Department Name: NCHEC	Division Name: Training

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	Paul
Middle Name:			
* Last Name:	Kealey		
Suffix:			

Title: Director, Training Division

Organizational Affiliation:

* Telephone Number:	202-220-2375	Fax Number:	202-376-2168

* Email: pkealey@nw.org

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

M: Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.316

CFDA Title:

Housing Counseling Training Program

*** 12. Funding Opportunity Number:**

FR-5415-N-09

* Title:

Housing Counseling Training Program

13. Competition Identification Number:

HCT-09

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

NeighborWorks America/HUD Housing Counseling Training Program

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant	DC	b. Program/Project	DC

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date:	10/01/2010	* b. End Date:	09/30/2011

18. Estimated Funding ($):

* a. Federal	5,125,000.00
* b. Applicant	[redacted]
* c. State	93,658.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	[redacted]
* g. TOTAL	[redacted]

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on ________ .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.	* First Name:	Kenneth
Middle Name:			
* Last Name:	Wade		
Suffix:			

* Title: Chief Executive Officer

* Telephone Number:	202-220-2300	Fax Number:	202-376-2160

* Email: kwade@nw.org

* Signature of Authorized Representative:	Marva Belmar	* Date Signed:	10/28/2010

Grant Applications Detailed Budget

U.S. Department of Housing and Urban Development

OMB Approval No. 2501-0017
(expires 01/31/2008)

* Organization Name: Neighborhood Reinvestment dba NeighborWorks America

* Project/Activity Name: Housing Counseling Training Program

Functional Categories Year 1: ☒ Year 2: ☐ Year 3: ☐ All Years : ☐

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share ($)	Applicant Match ($)	Other HUD Funds ($)	Other Fed Share ($)	State Share ($)	Local/Tribal Share ($)	Other Share ($)	Program Income ($)	Total ($)
a. Personnel (Direct Labor)	619,000.00								619,000.00
b. Fringe Benefits	223,000.00								223,000.00
c. Travel	72,000.00								72,000.00
d. Equipment (only items > $5,000 depreciated value)									
e. Supplies (only items < $5,000 depreciated value)	27,000.00								27,000.00
f. Contractual	1,920,000.00	[redacted]	0.00	0.00	93,658.00	0.00	0.00	2,900,000.00	[redacted]
g. Construction									
1. Administration and Legal Expenses									
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs	2,264,000.00	[redacted]							2,264,000.00
i. Subtotal of Direct Costs	5,125,000.00	[redacted]	0.00	0.00	93,658.00	0.00	0.00	2,900,000.00	[redacted]
j. Indirect Costs (% Approved Indirect Cost Rate: %)									
Grand Total (Year 1):									[redacted]
Grand Total (All Years):									[redacted]

form **HUD-424-CB** (1/2004)

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C.1352

Approved by OMB
0348-0046

1. * Type of Federal Action:

- [ ] a. contract
- [x] b. grant
- [ ] c. cooperative agreement
- [ ] d. loan
- [ ] e. loan guarantee
- [ ] f. loan insurance

2. * Status of Federal Action:

- [ ] a. bid/offer/application
- [x] b. initial award
- [ ] c. post-award

3. * Report Type:

- [x] a. initial filing
- [ ] b. material change

4. Name and Address of Reporting Entity:

- [x] Prime
- [ ] SubAwardee

* Name	NeighborWorks America
* Street 1	1325 G Street, NW, Suite 800
Street 2	
* City	Washington
State	DC: District of Columbia
Zip	20005
Congressional District, if known:	DC

5. If Reporting Entity in No.4 is Subawardee, Enter Name and Address of Prime:

6. * Federal Department/Agency:

US Department of Housing and Urban Devel

7. * Federal Program Name/Description:

Housing Counseling Training Program

CFDA Number, *if applicable:* 14.316

8. Federal Action Number, *if known:*

9. Award Amount, *if known:*

$

10. a. Name and Address of Lobbying Registrant:

Prefix	
* *First Name*	none
Middle Name	
* *Last Name*	none
Suffix	
* *Street 1*	
Street 2	
* *City*	
State	
Zip	

b. Individual Performing Services (including address if different from No. 10a)

Prefix	
* *First Name*	none
Middle Name	
* *Last Name*	none
Suffix	
* *Street 1*	
Street 2	
* *City*	
State	
Zip	

11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when the transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

*** Signature:**	Marva Belmar
***Name:** *Prefix*	Mr.
* *First Name*	Kenneth
Middle Name	
* *Last Name*	Wade
Suffix	
Title:	Chief Executive Officer
Telephone No.:	202-220-2300
Date:	10/28/2010

Federal Use Only:

Authorized for Local Reproduction
Standard Form - LLL (Rev. 7-97)

Applicant/Recipient Disclosure/Update Report

U.S. Department of Housing and Urban Development

OMB Approval No. 2510-0011
(exp. 08/31/2009)

Applicant/Recipient Information *** Duns Number:** 0963637000000 *** Report Type:** INITIAL

1. Applicant/Recipient Name, Address, and Phone (include area code):

* Applicant Name: Neighborhood Reinvestment dba NeighborWorks America

* Street1: 1325 G Street, NW

Street2: Suite 800

* City: Washington

County:

* State: DC: District of Columbia

* Zip Code: 20005-3104

* Country: USA: UNITED STATES

* Phone: 202-220-2375

2. Social Security Number or Employer ID Number: 52-1148078

* 3. HUD Program Name:

Housing Counseling Training Program

* 4. Amount of HUD Assistance Requested/Received: $ 5,125,000.00

5. State the name and location (street address, City and State) of the project or activity:

* Project Name: 14.316 Housing Counseling Training Program

* Street1: 1325 G Street, NW

Street2:

* City: Washington

County:

* State: DC: District of Columbia

* Zip Code: 20005

* Country: USA: UNITED STATES

Part I Threshold Determinations

* 1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3).

☒ Yes ☐ No

* 2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD) , involving the project or activity in this application, in excess of $200,000 during this fiscal year (Oct. 1-Sep. 30)? For further information, see 24 CFR Sec. 4.9

☒ Yes ☐ No

If you answered " **No** " to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form.

However, you must sign the certification at the end of the report.

Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name:

* Government Agency Name: US Department of HUD

Government Agency Address:

* Street1: Office of Single Family Housing
Street2: 451 Seventh Street, SW
* City: Washington
County:
* State: DC: District of Columbia
* Zip Code: 20410
* Country: USA: UNITED STATES

* Type of Assistance: Grant
* Amount Requested/Provided: $ 5,125,000.00

* Expected Uses of the Funds: Housing Counseling Training Program

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:
Street2:
* City:
County:
* State:
* Zip Code:
* Country:

* Type of Assistance:
* Amount Requested/Provided: $

* Expected Uses of the Funds:

(**Note**: Use Additional pages if necessary.) Add Attachment Delete Attachment View Attachment

Part III Interested Parties. You must decide.

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and

2. Any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds $50,000 or 10 percent of the assistance (whichever is lower).

* Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	* Social Security No. or Employee ID No.	* Type of Participation in Project/Activity	* Financial Interest in Project/Activity ($ and %)	
Not applicable	000000000	NA	$ 0.00	0.00 %
			$	%
			$	%
			$	%
			$	%

(**Note:** Use Additional pages if necessary.) Add Attachment Delete Attachment View Attachment

Certification

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed $10,000 for each violation.
I certify that this information is true and complete.

* Signature:	* Date: (mm/dd/yyyy)
Marva Belmar	10/28/2010

ATTACHMENTS FORM

Instructions: On this form, you will attach the various files that make up your grant application. Please consult with the appropriate Agency Guidelines for more information about each needed file. Please remember that any files you attach must be in the document format and named as specified in the Guidelines.

Important: Please attach your files in the proper sequence. See the appropriate Agency Guidelines for details.

1) Please attach Attachment 1	NeighborWorksAmericaHUD96010L	Add Attachment	Delete Attachment	View Attachment
2) Please attach Attachment 2	NeighborWorksAmericaOrganizat	Add Attachment	Delete Attachment	View Attachment
3) Please attach Attachment 3	NeighborWorksIRS.PDF	Add Attachment	Delete Attachment	View Attachment
4) Please attach Attachment 4	NeighborWorksAmericaFactor1.d	Add Attachment	Delete Attachment	View Attachment
5) Please attach Attachment 5	NeighborWorksAmericaFactor1Ap	Add Attachment	Delete Attachment	View Attachment
6) Please attach Attachment 6	NeighborWorksAmericaFactor2.d	Add Attachment	Delete Attachment	View Attachment
7) Please attach Attachment 7	NeighborWorksAmericaFactor3.d	Add Attachment	Delete Attachment	View Attachment
8) Please attach Attachment 8	NeighborWorksAmericaFactor4.d	Add Attachment	Delete Attachment	View Attachment
9) Please attach Attachment 9	NeighborWorksAmericaFactor5.d	Add Attachment	Delete Attachment	View Attachment
10) Please attach Attachment 10		Add Attachment	Delete Attachment	View Attachment
11) Please attach Attachment 11		Add Attachment	Delete Attachment	View Attachment
12) Please attach Attachment 12		Add Attachment	Delete Attachment	View Attachment
13) Please attach Attachment 13		Add Attachment	Delete Attachment	View Attachment
14) Please attach Attachment 14		Add Attachment	Delete Attachment	View Attachment
15) Please attach Attachment 15		Add Attachment	Delete Attachment	View Attachment

Department of Housing and Urban Development

FY 2010 Housing Counseling Training Program

Funding Opportunity Number: FR–5415–N–09

CFDA Number: Housing Counseling Program 14.316

Housing Counseling Training Program Award Application

Rating Factor 4

Leveraging Resources

October 29, 2010

Submitted via www.grants.gov.

Submitted by:

Unit:	NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)
Company:	NeighborWorks® America
Division:	Training Division

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Rating Factor 4: Leveraging Resources

During the course of the program year, over 2,700 individuals from HUD-approved housing counseling agencies including individuals from 69 community-based housing counseling sub-grantees of NeighborWorks America will participate in housing counseling training activities funded under the FY 2011 HUD Housing Counseling Training grant. Through other training provided by NeighborWorks not funded under this program, it is estimated that an additional 1,000 individuals from HUD-approved agencies will receive homeownership-related training.

NeighborWorks America's contribution to the housing counseling activities through direct grants, training and certification will total an estimated [redacted] million during the course of the program year (October 1, 2010 to September 30, 2011). Included is a valuable donation from the Ad Council valued at [redacted] million to publicize the national foreclosure prevention campaign. The sources of funding for the NeighborWorks America-sponsored HUD Housing Counseling Training Program break down are shown in Table 14 below.

Table 14, Sources of Funds

Source		Amount
Federal:	HUD Housing Counseling Training Grant Funds	$ 5,125,000
Applicant:	NeighborWorks America	[redacted]
State:	Texas Department of Housing and Community Affairs	$ 93,658
Local:		$ -
Other: Private Sector Funds, Program Income and in-kind Contributions	Atlantic Philanthropies	[redacted] [redacted]
	Bureau of Public Debt, US Department of the Treasury - CDFI	[redacted] [redacted]
	Citi Foundation	[redacted] [redacted]
	Citi Foundation	[redacted]
	Total Program Cost	[redacted]
	HUD request as percent of total	**5%**
	NeighborWorks America/State/Local/Other	[redacted]
	Leverage Ratio	[redacted] [redacted]

As shown in Table 14, the request to HUD for $5,125,000 represents **five** percent of the total program costs.

The $5.125 million in HUD funding requested through this application will directly leverage approximately [redacted] from the private sector, other government sources and NeighborWorks America. This constitutes a leveraging ratio of [redacted] for each dollar contributed by the HUD Housing Counseling Training grant.

Other anticipated funding in 2011 includes a grant from JPMorgan Chase ([redacted] approved, pending agreement) and the Housing Trust Fund Corporation *aka New York State Homes and Community Renewal* ([redacted]). NeighborWorks America is currently requesting renewed funding commitments from E*Trade, the National Association of Realtors® and other sources, further leveraging the above in-kind and cash contributions.

■■■■■■■■

Department of Housing and Urban Development

FY 2010 Housing Counseling Training Program

Funding Opportunity Number: FR–5415–N–09

CFDA Number: Housing Counseling Program 14.316

Housing Counseling Training Program Award Application

Rating Factor 3

Soundness of Approach/Scope of Housing Counseling Services

October 29, 2010

Submitted via www.grants.gov.

Submitted by:

Unit:	NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)
Company:	NeighborWorks® America
Division:	Training Division

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Tables

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

A. Work Plan

The goal of this proposal is to continue to strengthen the knowledge and capacity of HUD-approved housing counseling agencies throughout the United States by providing access to high-quality, standardized training and resources. Building on the valuable experience gained in managing four prior HUD Housing Counseling Training Cooperative Agreements, NeighborWorks America proposes a comprehensive work plan that will meet or exceed HUD's goals for delivering housing counseling training nationwide.

1. Capacity

Through its Training Division, NeighborWorks America has in place the expertise and institutional capacity to plan and conduct state-of-the-art trainings, market to a national audience and deliver course content in flexible formats to meet the needs of local practitioners. We believe there is no other organization with the expertise, record of accomplishment, or reputation for excellence, to achieve HUD's housing counseling training goals under this NOFA than NeighborWorks America. NeighborWorks America has been providing the highest quality community development training in the country for more than two decades through its national NTIs, which are held four times annually in different cities around the country. Practitioners and partners throughout the industry hold NTIs in high esteem because of the relevant course content, outstanding faculty and excellent peer-to-peer learning. For six years, NeighborWorks America has also provided its NTI courses to local markets through PBTs, conducted in collaboration with local, regional and national partners. Since 2008, NeighborWorks has developed and offered highly interactive e-learning courses. Fifteen e-learning courses are now available, eight of which are related to homeownership education, counseling and foreclosure mitigation.

NeighborWorks America is the industry leader in homeownership education and counseling training, as evidenced by attendance, evaluations and testimonials. Over the past five years, NCHEC has **issued over 43,000** homeownership education, counseling, and lending **certificates**.

NeighborWorks America's Training Division, through NCHEC, will implement this project. NCHEC's mission is to be the resource for training and certification, information, and tools to homeownership counselors and educators around the country. NCHEC also promotes the adoption of the National Industry Standards for Homeownership Education and Counseling guidelines and Code of Ethics and Conduct, which are closely aligned with HUD-approved housing counseling agency guidelines, to facilitate professional conduct and decision-making in the housing counseling field.

October 14, 2010

"I just have to say something about NeighborWorks training. It is truly *peerless*. We send these folks who know almost nothing about foreclosure to NeighborWorks training, and they come back virtually experts in foreclosure mitigation counseling. We could not be doing all the work we do for families in crisis throughout the state of New York without the outstanding NeighborWorks training. It has been invaluable."

Jane Azia
Director, Non-Depository Institutions and Consumer Protection
NYS Banking Department

NeighborWorks America proposes to achieve the following objectives.

1. Train at least **2,000 HUD housing counselors** from HUD-approved housing counseling agencies at NTIs and PBTs;

2. Award more than **3,000 total housing counseling certificates of completion** to HUD-approved housing counseling agency staff through face-to-face classroom learning;

3. Award **1,000 e-learning certificates of completion** to HUD-approved housing counseling agency staff in homeownership related courses; and

4. Strengthen standards of service delivery of high quality homeownership counseling, education and training.

Objectives will be realized by:

1. Awarding **2,000 tuition scholarships** funded by this HUD agreement and **1,000** funded by NeighborWorks America and its other partners to allow housing counselors from HUD-approved housing counseling agencies access to training at NTIs and place-based events;

2. Holding **four HUD multi-course regional PBTs** and **up to 18 Intermediary hosted PBTs** in addition to **four national NTIs;**

3. Awarding **1,150 lodging stipends and 180 lodging and travel stipends** funded by the HUD agreement and **1,000 funded by NeighborWorks America and its other partners** to help housing counselors access training at NTIs and PBTs;

4. Creating and making available

   (a) **Remote Learning through E-Learning Courses.** Discount codes providing free access to any of the eight e-learning courses NeighborWorks America already offers in Homeownership and Community Lending plus the **three** new full certificate e-learning courses to be developed in FY11. NeighborWorks online courses provide content covering the equivalent of approximately six to eight hours of face-to-face classroom instruction, complementing in-person training.

   (b) Access to **Resource Library** providing research, reports, publications, on-demand webinars, notification of live webinars, etc. to supplement learning on key critical counseling topics;

5. Managing and administering the components of the **HUD-HECM Counselor Reverse Mortgage Education Project** by providing HECM support, technical assistance, reverse mortgage loan analysis and comparison software, counselor resources and exam and conducting HECM counselor evaluation and coaching.

While accomplishing the above goals and objectives, NCHEC will also:

1. **Expand relevant training content to meet market demand and need.** NCHEC regularly develops new courses, and updates and refines existing course materials as necessary, to help counselors focus on the needs of families and households. In FY11, course content will continue to focus on homeownership preservation and stabilizing neighborhoods that have been affected by foreclosures and helping families take advantage of lower housing prices in a tighter credit market. There will be continued focus on updated mortgage and credit standards, consumer protection, purchasing REO properties, and reverse mortgages. We will also strengthen quality assurance, compliance, and program management for counseling program managers and directors.

2. **Identify, develop and certify new NeighborWorks trainers** to meet the continued demand and support implementation of this proposed work plan. The Training Division currently has a cadre of 60 homeownership and lending trainers (see Factor 1: Appendix A, NTI Faculty), and will continue to aggressively and strategically recruit and develop qualified instructors as needed to keep pace with demand.

3. **Maintain capacity to offer courses in Spanish.** NCHEC currently has on staff eight bi-lingual faculty members skilled at teaching the five courses we have available in language to the Spanish-speaking community.

NCHEC is also applying for the Reverse Mortgage counseling training funds. As part of our reverse mortgage program, we propose the following nine components:

1. Refining and updating the **basic, intermediate and advanced course curriculum** for training at NTIs and PBTs, adding relevant coursework as needed;
2. **Providing information remotely** via webinars, instructional videos and an interactive e-learning courses;
3. Updating the national **HECM counselor exam to meet current protocol**; multiple versions will be made available to help ensure quality control measures;
4. **Administering the HUD HECM exam** in a manner that is secure, cost-effective and accessible to all current and prospective HECM counselors;
5. Updating current **HECM online resources and technology**;
6. Implementing and overseeing a rigorous system of individual **counselor performance evaluation** and improvement;
7. Providing **technical assistance, coaching and peer-to-peer learning** opportunities;
8. Providing **reverse mortgage loan analysis and comparison software and training and job aids on the technical tools utilized by HECM counselors**; and
9. **Engaging industry stakeholders** in efforts to ensure that the HUD HECM Counseling Exam accurately reflects the knowledge, skills and abilities needed to do the job of HECM Counseling.

This HECM reverse mortgage counselor training plan effectively addresses the national need described in *Rating Factor 2* by:

- Increasing the subject matter knowledge and counseling abilities of HECM counselors via three levels of progressively more in-depth on-site (face-to-face) training;
- Supplementing and extending that training with remote training and learning aids;
- Qualifying counselors to offer HECM counseling through a valid and reliable national HECM counselor exam;
- Providing ongoing training and support via orientation and mentoring services, program updates and expert assistance, and high-quality loan analysis and comparison software;
- Rigorously and systematically evaluating the performance – and providing the coaching services to improve – the performance of individual HECM counselors; and

- Ensuring the technical accuracy and enhancing the effectiveness of these nine program components via the involvement of expert and experienced HECM counseling consultants and industry stakeholders.

Marketing

NCHEC will actively market training using a variety of methods including print, web, direct mail and electronic mail. NCHEC and its partners will market NTI and PBT scholarships and lodging and travel assistance (as available) to members of their respective networks. Additionally, e-blast notifications will be sent directly to all HUD-approved counseling staff in our database. Upcoming NTI and PBT schedules will be posted on the NeighborWorks America website, www.nw.org. Paper brochures will be sent to a mailing list of more than 2,700 housing counseling agencies, as well as to a full industry mailing list in excess of 80,000. Information about planned NTIs and PBTs will also be posted on HUD's website. HUD will receive recognition for its support of the training on print materials, in classroom materials and on banners at training events.

Employing the sophisticated network of each of the four HUD Homeownership Center (HOC) regions, NCHEC will coordinate communication and marketing efforts for PBTs and NTIs. For local and regional events, priority will be given to eligible participants within the coordinating HOC, followed by broader outreach outside the HOC, allowing for maximum geographical reach. This is a cost-efficient strategy that gives preferred access to participants within an HOC region and ensures that all available training scholarships are used.

Courses and Course Hours

NeighborWorks America will offer courses in all training topics that HUD listed in the 2010 Housing Counseling Training NOFA. These courses are described in detail in Factor 1: Table 4, NeighborWorks Homeownership and Community Lending Course Descriptions and the training topic courses delivery format, courses hours and content are listed and highlighted below in Table 9, NeighborWorks Homeownership and Community Lending Course Matrix.

Table 9,
NeighborWorks Homeownership and Community Lending Course Matrix

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assess	Post-Assess	Online Exam
A. General Housing Counseling							
Introduction to Homeownership Counseling (HO110)	Basic	3 days	18	In person		•	✓
Consejería para la Compra de Vivienda (HO110sp)	Basic	2 days	12	In person		•	✓
Marketing Your Homeownership Program for Maximum Impact (HO217)	Intermediate	2 days	12	In person			
Client Management and Tracking with CounselorMax® (HO220)	Intermediate	2 days	12	In person			
CounselorMax® For Decision Makers and Administrators (HO222)	Intermediate	1 day	6	In person			
Maximizing Client Workflow for Greater Business Results (HO230)	Intermediate	2 days	12	In person			
Homeownership Counseling Certification: Principles, Practices and Techniques Part 1 (HO250)	Intermediate	5 days	30	In person	◆	•	✓
Counseling Buyers of Real Estate Owned Properties (HO260)	Intermediate	1 day	6	In person			
Counseling Buyers of Real Estate Owned Properties (HO260el)	Intermediate	0.35 days	2.52	Online		•	✓
Advanced Homeownership Counseling (HO340)	Advanced	2 days	12	In person		•	
Homeownership Counseling Certification for Program Managers & Executive Directors (HO360)	Advanced	5 days	30	In person		•	✓
B. Credit Counseling And Financial Literacy For Prospective Homeowners							
Designing and Delivering A Sustainable Financial Capability Program (HO209rq)	Intermediate	3 days	18	In person	◆	•	
Diseño y Implementación de un Programa de Capacidad Financiera Sustentable (HO209sp)	Intermediate	3 days	18	In person	◆	•	

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assess	Post-Assess	Online Exam
Financial Capability Program: Pre-requisite Online Course (HO209el)	Intermediate	0.2 days	1.44	Online	◆	•	✓
Credit Counseling for Maximum Results (HO211)	Intermediate	3 days	18	In person		•	
The Nuts and Bolts of Credit: Applying Sound Credit Strategies for Today's Consumer (HO212el)	Basic to Intermediate	0.35 days	2.52	Online		•	✓
Financial Coaching - Helping Clients Reach Their Goals (HO310) *This course is in development for delivery in 2011.*	Advanced	2 days	12	In person		•	
C. Matching Clients With Loan Products							
Mortgage Lending Fundamentals for Homeownership Professionals (HO102el)	Basic	0.35 days	2.52	Online		•	✓
Helping Your Client Choose the Right Mortgage Product (HO312)	Advanced	2 days	12	In person		•	
The Non-Profit Mortgage Broker (HO316)	Advanced	3 days	18	In person		•	
D. Homebuyer Education Programs							
Homebuyer Education Methods: Training the Trainer (HO229)	Intermediate	5 days	30	In person		•	✓
Métodos de Educación para Compradores de Casa: Entrenando a los Instructores (HO229sp)	Intermediate	5 days	30	In person		•	✓
Creating a Successful Voucher Homeownership Program (HO239)	Intermediate	1 day	6	In person		•	
Managing a Successful Voucher Homeownership Program (HO315)	Advanced	2 days	12	In person		•	
Sharpen Your Presentation Skills – Tips and Tools to Rejuvenate Education and Counseling Programs (HO280)	Intermediate	2 days	12	In person			
Dynamic Sales and Marketing to Attract and Retain Customers and Partners (HO332)	Advanced	2 days	12	In person			
E. Helping Homeowners Avoid Delinquency And Predatory Lending							
Recognizing Predatory Practices – A Guide for Homeownership Counselors (HO240)	Intermediate	2 days	12	In person		•	
F. Foreclosure Prevention							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assess	Post-Assess	Online Exam
Loan Servicing and Collections (HO108)	Basic	3 days	18	In person		•	
Foreclosure Basics (HO109)	Basic	2 days	12	In person		•	
Elementos Básicos de la Implementación Hipotecaria (HO109sp)	Basic	2 days	12	In person		•	
Foreclosure Basics (HO109el)	Basic	0.56 days	4.032	Online	◆	•	✓
Making Home Affordable: A Breakdown of Program Components (HO202)	Intermediate	2 days	12	In person	◆	•	
HUD's Emergency Homeowner Loan Program (HO203) *This course is in development for delivery in 2011.*	Intermediate	1 day	6	In-person			
Effective Group and Telephone Foreclosure Counseling Strategies (HO252)	Intermediate	2 days	12	In person		•	
Transitioning Consumers: Counseling Clients To Take The Next Step (HO285) *This course is in development for delivery in 2011.*	Intermediate	2 days	12	In person		•	
Advanced Foreclosure Case Study Practicum (HO307)	Advanced	2 days	12	In person		•	
Developing and Implementing an Effective Foreclosure Program (HO320)	Advanced	2 days	12	In person		•	
Developing Effective Loss Mitigation Negotiation and Sales Skills (HO321)	Advanced	2 days	12	In person			
Using Effective Practices to Improve Your Foreclosure Counseling Program (HO322el)	Advanced	0.35 days	2.52	Online	◆	•	✓
Foreclosure Intervention and Default Counseling Certification Part I (HO345rq)	Advanced	5 days	30	In person	◆	•	✓
Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools (HO346el)	Advanced	0.35 days	2.52	Online	◆	•	✓
G. Reverse Mortgages							
HECM: Counseling Basics Overview (HO104el)	Basic	0.35 days	2.52	Online			✓
Home Equity Conversion Mortgages (HO111)	Basic	3 days	18	In person		•	

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assess	Post-Assess	Online Exam
Introduction to HUD's HECM Counseling Program Procedures and Roster (HO272)	Intermediate	1 day	6	In person			
Intermediate HECM Counseling: Skills and Tools (HO275)	Intermediate	2 days	12	In person			
HUD HECM Counselor Exam Test Preparation (HO276el) *This course is in development for delivery in 2011.*	Intermediate	0.35 days	2.52	Online		•	✓
Counseling HECM Borrowers Facing Technical Defaults (HO278) *This course is in development for delivery in 2011*	Intermediate	2 days	12	In person	◆		
H. Home Maintenance And Financial Management For New Homeowners							
Post-Purchase Education Methods (HO247)	Intermediate	5 days	30	In person	◆	•	✓
Being Green, Seeing Green: Counseling Clients to Maximize Energy Savings (HO290)	Intermediate	1 day	6	In person			
Being Green, Seeing Green: Counseling Clients to Maximize Energy Savings (HO290el) *This course is in development for delivery in 2011.*	Intermediate	0.35 days	2.52	Online		•	✓
I. Counseling Individuals and Families That Are Homeless or at Risk of Becoming Homeless							
Counseling the Homeless and Those at Risk of Becoming Homeless (HO218)	Intermediate	1 day	6	In person		•	
J. Disaster Victims Counseling							
Navigating the Road to Housing Recovery: Training the Trainer (HO235)	Intermediate	2 days	12	In person		•	
Maximizing the Impact of Housing Counseling for the Gulf Rebuild (HO330)	Advanced	3 days	18	In person		•	
K. HUD's Housing Counseling Program Requirements							
How to Become a HUD-Approved Housing Counseling Agency (HO245)	Intermediate	1 day	6	In person		•	
Program Compliance and Reporting for HUD-Approved Counseling Agencies (HO248) *This course is in development for delivery in 2011.*	Advanced	2 days	12	In person		•	
L. Rental Housing							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assess	Post-Assess	Online Exam
Counseling Clients Seeking Rental Housing (HO265)	Intermediate	1 day	6	In person		•	
Counseling Clients Seeking Rental Housing (HO265el)	Intermediate	0.38 days	2.736	Online			✓
M. Federal Housing Administration							
Lending Basics for Homeownership Counselors (HO103)	Basic	3 days	18	In person		•	✓
Aspectos Básicos de Préstamos Para Consejeros (HO103sp)	Basic	3 days	18	In person		•	✓
Compliance with State and Federal Regulations (HO105)	Basic	2 days	12	In person	◆	•	✓
Understanding the Underwriting Process (HO201)	Intermediate	2 days	12	In person			
FHA-Insured Loans: An Affordable Mortgage Option (HO253)	Intermediate	2 days	12	In person			
FHA-Insured Loans: An Affordable Mortgage Option (HO253el)	Intermediate	0.5 days	3.6	Online		•	✓
Advanced Residential Lending (HO326)	Advanced	2 days	12	In person		•	
Math For Residential Lending Programs (HO331)	Advanced	2 days	12	In person		•	
N. Fair Lending Abuse and Mortgage Fraud Counseling							
Counseling Clients to Recognize Fair Lending Abuse and Mortgage Fraud (HO120)	Basic	1 day	6	In person		•	

NeighborWorks America requires all of its faculty instructors to complete a three-day NeighborWorks proprietary Training of Trainers program. Drawing on the principles of sound educational methodology from such leaders in the field as Donald Kirkpatrick (Levels of Educational Effectiveness), Malcolm Knowles (Theory of Adult Education), David Kolb (Experiential Learning), Madeline Hunter (Mastery Teaching Model) and others, the NeighborWorks Training of Trainers program provides all of our faculty training and practice in:

- The Principles of Adult Education
- Competency-Based Course Design, Lesson Planning and Learning Checks
- Effective Participatory Methods
- Managing the Classroom: Techniques for Dealing with Common Challenges

- Utilizing Graphics to Enhance Learning
- Best Practices for Case Studies

All training curricula are designed utilizing these methodologies, ensuring a consistent framework of course objectives and core competencies coupled with an annotated agenda and lesson plan. A detailed Instructor's Guide (I-Guide) with detailed content is developed for the faculty of all certification courses.

Core Content and Aptitude

Each course identifies baseline learning objectives and core competencies. A high-level summary of each topic is provided below:

a. General Housing Counseling

- Minimum standard activities for individualized homeownership counseling including completing basic intake and needs assessment for clients, identifying basic household budgeting and credit analysis and providing an actionable plan to clients.
- The role of homeownership counselors in the fundamentals of community outreach and development inclusive of assessing community needs, developing a marketing strategy approach and building community partnerships.
- Homeownership counseling skills such as listening skills, facilitating discussion, and dealing with all types of clients.
- How to demonstrate agency compliance with federal and state standards, including RESPA and consumer protection.
- How to identify fair lending abuse and possible remedies
- Effective management of homeownership staff while fostering strong relationships with other community partnerships enabling agencies to grow and sustain service to communities.
- Standardized income calculations for hourly, salaried, and self-employed borrowers
- HUD requirements for file management, code of conduct, conflict of interest, fee schedules and operations guidelines, along with practical application of the National Industry Standards
- Client intake procedures, client management, casework and action plans
- Objectively evaluating spending styles, removing personal bias, to effectively guide client behavioral change

b. Credit Counseling and Financial Literacy for Prospective Homeowners

- Results-oriented individual counseling, including triage strategies, corrective action plans, timelines, and facilitating progress
- The credit bureau reporting process and interpreting credit reports sources
- Different factors which affect a consumer's credit score
- Consumer rights and protection laws to analyze appropriate plans and corrective actions
- Techniques to re-establish consumer's credit

- Fundamental consumer financial programs, principles and services that financial educators are using to reach a diverse consumer base.
- Essential standards and practices to design, deliver, manage and evaluate a sustainable financial capability program
- Consumer behavioral changes that can occur as a result of new financial programs, innovative marketing and communication options such as interactive websites or other types of social media that include an in-depth understanding of the needs of diverse consumer audiences
- Case studies of clients for hands-on, experiential learning

c. Matching Clients with Loan Products

- Industry practices, risk elements and how to perform an analysis of current lending products
- The basic elements of FHA, VA and conventional and regional products including subsidy programs
- General lending processes enabling counselors to better understand standard underwriting practices
- Procedures and techniques to ensure appropriate lending decisions

d. Homebuyer Education Programs

- The National Industry Standards and their relevance to the development and delivery of homeownership education content
- Adult learning methodologies and how to apply them to group education for diverse audiences
- The standard process for selecting and purchasing a home
- The role of the housing counselor with regard to "green" and the impact dwindling natural community resources
- Money management planning to include true cost of living to include housing, energy and transportation costs
- Energy efficient mortgages (EEMs, EIMs) and the role of the HERS Rating
- Homebuyer preparation, looking for a house, budget and credit profiles, and how to be a successful homeowner
- Energy efficiency practices and materials

e. Helping Homeowners Avoid Delinquency and Predatory Lending

- Processes to avoid predatory practices and common lending pitfalls
- Industry norms for interest rates; how to identify inflated appraisals; loan terms that exceed HOEPA guidelines
- How to manage debt, and identify total cost of living models for housing that will result in lower mortgage delinquency and default
- State and federal regulations, including RESPA

f. Foreclosure Prevention

- Current industry protocols for counseling homeowners in financial distress, addressing all aspects of delinquency and default
- Strategies for outreach, intake, triage and assessment
- Foreclosure program process
- Strategies for reducing expenses and calculating delinquencies
- Federal and State assistance programs to assist with mortgage delinquency and mortgage default
- Loss-mitigation options for FHA-insured and other loans including Making Home Affordable, FHA HAMP, HAFA
- Foreclosure laws and timelines
- Resources to help transition homeowners who are relinquishing their current home.
- Effective negotiating skills to work with servicers and borrowers that result in effective housing solutions for at risk borrowers.
- Tips for effectively intervening with lenders and/or servicers
- Managing multiple mortgages or liens
- Current resources to meet demand and client needs

g. Reverse Mortgages

- Understanding reverse mortgage products and programs
- How to analyze plans, compare costs and benefits, and identify alternatives
- Defining role of a HECM counselor and practice counseling techniques for varied scenarios
- Utilizing reverse mortgage software to compare and contrast available loan products
- Compliance with HUD HECM counseling process, protocol and regulations
- Review counseling skills and ethics

h. Home Maintenance and Financial Management for New Homeowners

- Basic home repair procedures to current homeowners resulting in managing repair costs and sustainability of homeownership
- Financial program structures and principles of basic financial planning to include debt reduction and budgeting
- Record keeping standards and available software templates
- Insurance options for new homeowners
- Energy Efficiency measures, Healthy Homes and safety

i. Counseling Individuals and Families who are Homeless or at Risk of Becoming Homeless

- Current and regional profile of the homeless or families at risk
- State and local resources for at-risk families and families currently homeless
- How to develop partnerships with state and local service providers to develop a referral network

j. Disaster Victims Counseling

- The unique needs of disaster victims
- How to assess current financial condition of victims
- Short- and longer-term resources for financial rebuilding
- Special programs and resources that may be available to victims including FEMA services, alternative and emergency housing and other core needs.

k. HUD's Housing Counseling Program Requirements

- Core agency requirements to become a HUD-approved agency
- Reporting requirements for approved agencies (Completing the HUD-9902 form)
- Procedures for housing counseling reviews
- HUD 7610.1 HUD Handbook requirements
- Housing counselor process and procedures as they are defined in the HUD handbook
- Basic requirements of HUD's Housing Counseling Program, including homeownership education and counseling available at local, state, national and regional levels

l. Rental Housing

- Basic Fair Housing Laws to include examples of discrimination, rights of the of the disabled and other state and local laws
- The steps and processes to obtain rental housing
- Basic client qualifications
- Procedures for handling health and safety repairs or issues
- Consequences for breaking a lease and landlord responsibilities
- Tenant/landlord rights and responsibilities
- State/county laws
- Budgeting

m. Federal Housing Administration

- HUD's single family home purchase programs including special programs such as a Home Equity Reverse Mortgages and Energy Efficient Mortgages.
- Standard program requirements for borrowers and properties
- Other standard financing programs such as conventional loan financing and VA loan programs
- State and local laws that apply to all loan programs and those specific to FHA financing
- Overview of FHA-insured financing
- Minimum requirements of FHA loans, including Energy Efficient Mortgages (EEMs)
- Advantages of FHA insurance
- HUD foreclosed properties
- FHA appraisal requirements for 203k, 203b, 203h, and HECM

n. Fair Lending Abuse and Mortgage Fraud Counseling

- How to identify fair lending abuse and possible remedies
- How to file a complaint once an infraction has been confirmed
- "Red flags" that may indicate mortgage fraud
- Review sample loan documents to identify possible indicators of mortgage fraud
- Review Fair Housing Act, truth-in-lending laws and statutes
- Filing formal complaints with appropriate authorities
- Case studies on loan documentation review

Registering Students

Individuals receiving scholarships covered by funding under this agreement will be able to choose from among all available course offerings within the Homeownership and Community Lending content area at NTIs. **These course offerings will include all HUD training topics identified in HUD's NOFA.** The courses are listed, with a short course description, in Factor 1: Table 4, NeighborWorks Homeownership and Community Lending Course Descriptions.

Applicants must apply by the stated deadline, using the online scholarship application system at www.nw.org/scholarships. Applications must be completed with all requested information, including the organization's 5-digit HUD identification number. Successful completion of all prerequisite exams, if applicable, must be satisfied before applications can be considered. When a scholarship is awarded, the participant is registered for the event and an award notification with all training event details and instructions is sent. Dedicated staff is available by telephone to answer questions and/or assist sight-impaired applicants.

Scholarships will be equitably distributed and are awarded on a first-come, first-served basis, pending eligibility. Priority is given to affiliate and sub-grantee organization's housing counseling staff who have not previously used a scholarship within the performance period or in the last 12 months.

Accepting Payments

We propose that all training funded by this HUD grant will be provided through scholarship and/or sponsorship for NTIs and PBTs. Participants under this agreement will not pay tuition costs to attend training. For NTIs and multi-course PBTs, lodging will also be covered under this agreement. E-Learning discount codes will be provided to make these courses available to HUD-approved agency staff at no cost.

Individuals who do not receive a scholarship may elect to register (outside of this agreement) and pay to take courses at an NTI at their own expense. Tuition is determined for each course based on the number of days, number of trainers, computer equipment, etc. Tuition payments are not accepted for PBTs, as these events are scheduled with funding from a sponsor or other contract. E-Learning for non-homeownership courses or beyond the scope of this agreement is also available for a fee. Payments for courses outside of this agreement are accepted by check, purchase order or online using a credit card.

2. NeighborWorks Training Institutes and Place-Based Trainings

The NTI will be offered four times in FY 2011 – in Washington DC (December 6-10, 2010), Los Angeles (February 28-March 4, 2011), Detroit (May 16-20, 2011) and Atlanta (August 8-12, 2011). Each week-long NTI will be attended by an average of 1,800 participants who will earn certificates in more than 120 introductory, intermediate and advanced courses in eight content areas, the largest being Homeownership Education, Counseling and Community Lending managed by NCHEC. HUD funds will be used to offer a wide array of homeownership education and counseling training through the infrastructure of the NTI.

NeighborWorks America will also use HUD's funds for the following **PBT activities throughout the country**:

- **NCHEC will offer four regional PBTs in the 12-month grant period, one in each HUD HOC region.** The locations will be planned and carried out in collaboration with HUD Headquarters and Regional Homeownership Centers. Each PBT event will offer eight to ten courses concurrently over a week, attended by an estimated 175 participants at each event.

- **NCHEC will deliver up to 18 additional PBTs in collaboration with HUD-approved housing counseling intermediary organizations** to their affiliate member organizations. Up to five days of training in a single week will be available to train up to 35 persons per course. The local logistics will be coordinated by the intermediary, with NeighborWorks America delivering the training and providing partnership grants to these groups to defray the costs of that coordination.

3. Remote Training

E-learning courses enable counselors to complete some coursework at the time and place of their choosing, without attending a PBT or NTI. The NeighborWorks America Training Division launched 15 e-learning courses over the past two years, eight of which are Homeownership and Community lending topics, as follows:

NCHEC E-Learning Courses	Launched
HO109el Foreclosure Basics	FY 2008
HO253el FHA-Insured Loans: An Affordable Mortgage Option	FY 2009
HO346el Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools	FY 2009
HO102el Mortgage Lending Fundamentals for Homeownership Professionals	FY 2010
HO104el Home Equity Conversion Mortgage (HECM) Counseling Basics Overview	FY 2010
HO260el Counseling Buyers of Real Estate Owned (REO) Properties	FY 2010
HO265el Counseling Clients Seeking Rental Housing	FY 2010
HO322el Using Effective Practices to Improve Your Foreclosure Counseling Programs	FY 2010
Courses anticipated in FY11 are:	
HO212el The Nuts and Bolts of Credit: Applying Sound Credit Strategies for Today’s Consumers	
HO276el HUD HECM Counselor Exam Preparation	
HO290el Being Green, Seeing Green: Counseling Clients to Maximize Energy Savings	

These courses are offered to HUD-approved housing counseling organizations, state housing finance agencies, municipalities and other government agencies. With additional HUD funding under this cooperative agreement, NeighborWorks America will develop and offer ***two*** new certificate e-learning courses to complement other e-Learning courses that NeighborWorks America will develop with other resources during the grant performance period.

These e-homeownership courses will be offered free to all HUD-approved housing counseling agency counselors throughout the grant period of performance, representing an additional 1,000 certificates of completion issued.

In addition to these online certificate courses, NCHEC will produce and offer live and recorded webinars lasting approximately 30-45 minutes in length on critical housing counseling topics. E-Learning and other remote training offer fundamental course information, which supplements classroom training valued because of hands-on demonstration and peer to peer sharing learning activities.

4. Limited English Proficiency

NeighborWorks has available five homeownership courses offered in Spanish language with bi-lingual faculty and accompanying translated course materials. In addition, some supplemental course materials are available in multiple languages. For example, consumer education materials referenced in the pre-purchase and post-purchase five-day certification courses are available in Spanish, Chinese and Vietnamese. Some resource materials available through NeighborWorks and on our website are available in multiple languages at NTIs and at least 10 Training Division staff speak a language other than English and are often called upon to assist with translation as needed.

5. Affirmatively Further Fair Housing

As an equal opportunity employer, NeighborWorks is committed to affirmatively promoting fair housing and business practices both in our corporate guiding principles as well as the training and services we provide to the community development field. A number of courses focus specifically on identifying examples of **discriminatory practices, applicable fair housing laws and remedies for non-compliance**. For example:

- **Compliance with State and Federal Regulations (HO105)** contains modules, resources and activities related to the Fair Housing Act, Equal Credit Opportunity Act, RESPA and others.
- **Counseling Clients to Recognize Fair Lending Abuse and Mortgage Fraud (HO120), Recognizing Predatory Practices—A Guide for Homeownership Counselors (HO240)** and **Counseling Clients Seeking Rental Housing (HO265 and HO265el)** contain Fair Housing content, including hands-on learning activities and case studies.
- **Homeownership Counseling Certification: Principles, Practices and Techniques Part 1 (HO250)** and **Homeownership Counseling Certification for Program Managers and**

Directors (HO360) include information specific to Fair Housing, RESPA, ECOA and Conflict of Interest. Obtaining and displaying required Fair Housing Posters is discussed, as well as referral to local, state and national resources for additional partnership and learning opportunities, such as the Fair Housing Alliance.

6. Scholarships

Funded by this HUD agreement, NCHEC will award **2,000 scholarships** to allow housing counselors from HUD-approved housing counseling agencies to access training at NTIs and place-based events. In addition, through other funding sources NeighborWorks America and its partners will fund an additional 1,000 scholarships.

Scholarships funded through this HUD grant	**2,000**
Stipends funded through this HUD grant	**1,330**
Lodging Stipends – 1,150	
Lodging and Travel Stipends (NTIs only) – 180	
Additional full and partial scholarships for NTIs that will be paid for by NeighborWorks America and other partners.	**1,000**

NeighborWorks America leverages additional partnerships and other funding sources to offer the same top-notch training and certification opportunities to other housing counselors in addition to those trained under this proposal. Over the past five years, an average of 35 percent of training participants at NTI and PBTs were assisted by the HUD Cooperative Agreement. An additional 30 percent of HUD approved counseling agency staff received training funded by funding sources, leveraging HUD's investment and working toward the goal of standardizing housing counseling. We expect this pattern to continue under the current grant.

Eligibility for NCHEC/HUD Scholarships:

- Scholarship applicants must be employed by a HUD approved housing counseling agency. This includes affiliates and sub-grantees of national intermediaries or staff from locally approved housing counseling agencies.

- Eligibility will be confirmed based on a valid HUD ID number, which must be indicated when applying for scholarships and registering for training events. This will be cross-referenced with agencies listed in HUD's HCS.
- Each agency may receive ONE scholarship during the performance period to attend an NTI or PBT (subject to demand and availability, additional scholarships may be available). Additional tuition-free scholarship opportunities may be available to affiliates attending Intermediary-sponsored PBTs.
- Access to e-learning course discount codes is separate and provides additional training opportunity.

B. Proposed Budget

1. Expenses

The proposed activities and level of effort represent NeighborWorks America's cost-effective strategy for providing training to new and existing housing counselors nationwide. Our proposed budget in Table 10, below, provides a detailed and comprehensive listing of the expenses required to implement the activities and service deliverables. These expenses will include full or partial salaries for the NeighborWorks America staff that provide program and administrative oversight, meeting planning, tracking, reporting, grant execution and disbursements; payment to the consultants who provide training and technical assistance; and stipends for scholarship recipients' lodging and travel.

Table 10, NeighborWorks America/NCHEC Proposed Budget

HUD-424-CB Budget Category	FY 2011 Budget Proposed (12 Mos.)	Description	Relevance to Grant
Revenue			
HUD Housing Counseling Training	**5,125,000**	Contract Total	
Expenses			

HUD-424-CB Budget Category	FY 2011 Budget Proposed (12 Mos.)	Description	Relevance to Grant
Employee Salary	**619,000**	Key Project Staff: Project manager, reverse mortgage project manager, reverse mortgage program assistant, marketing specialist, meeting planning specialist, customer response assistant, registration specialist, and financial and contracts analyst. Also includes direct cost for training and corporate administration staff support. **NeighborWorks will not charge an indirect rate, but directly include corporate admin staff costs.** Average salary per year for 12 months for: $70,700.	Staff to support course offerings at NTIs and PBTs (see narrative). **Leveraged NeighborWorks America and other funds support additional training division and NCHEC positions.**
Employee Benefits	**223,000**	At 36% of salaries	Health and other fringe benefits
Staff Travel	**65,000**	26 NTI/PBT trips @ $1,500/trip; other, and 4 planning & partnership meetings @ $1,300/trip	Staff travel to 4 NTIs, 4 PBTs, planning and partnership meetings
Equipment/AV/ Computer Rentals/Computer Stations at Institutes	**198,000**	Audio-visual and computer rentals for classrooms, average $959 per NTI course.	Audio-visual, computer rental and other equipment needs in classrooms. Computers are used in classes, for on-site registration, certificate generation, online test taking, etc.
Supplies	**27,000**	Course-related supplies @ $11.00 per course participant/certificate earner	Course materials, binders, misc. office supplies
Trainer/Consultant Fees	**1,582,000**	Average $513/day x 3,154 consultant days; fees to conduct NTI courses, place-based trainings, and update existing courses.	Instructor preparation and instruction of NTI courses and place-based/local courses; development of course on rental housing; development of new courses; development of e-learning courses, revise and update existing courses, trainer development and Training of Trainers.

HUD-424-CB Budget Category	FY 2011 Budget Proposed (12 Mos.)	Description	Relevance to Grant
Trainer/Consultant Expenses	**345,000**	Averages approx. 40% of fees	Trainers' airfare, lodging, meals, etc. for NTIs and PBT events
Other Expenses			
Meeting Room Rental Fees, Internet Lines and Ground Transportation	**127,000**	Classroom space and classroom internet connections - @ $238 per room and $1,625 per day computer lines for selected classes.	Classroom rentals, internet computer lines, and limited ground transportation at NTIs and PBTs.
Software License and Maintenance Fees	**150,000**	Average $12,400 per month	Reverse Mortgage Loan Analysis Software License for HUD-HECM exam qualified counselors
Group Meals	**202,000**	Continental breakfast, beverages for morning and afternoon breaks @ $130 per course participant	Continental Breakfast, PM Breaks at NTIs and Multi-course PBTs
Occupancy	**131,000**	Workspace @ $15,000 per position (average for 12 months)	Office space for project and corporate administration staff.
Telephone	**7,000**	$875 per NTI and PBT average for registration, customer service, and meeting services.	Phone Lines at NTI facilities for NTI and PBT, NCHEC registration functions, customer service, and meeting services.
Postage	**14,000**	Mail house marketing $1.04/mailing	Mailing of 13,500 additional marketing pieces to organizations and individuals.
Delivery	**54,000**	$209/course average	Delivery of manuals, additional course materials and equipment for NTIs and PBTs.
Printing	**103,000**	$399/course	Additional course materials and informational and marketing brochures, plus *Realizing the American Dream* in English and Spanish (now includes CD-ROM of tools) for applicable courses.

HUD-424-CB Budget Category	FY 2011 Budget Proposed (12 Mos.)	Description	Relevance to Grant
Agency Fee-Temp Help	**63,000**	$7,875 per NTI/PBT average	Temporary services for on-site computer and audio-visual support, course material collation and distribution, and registration packet assembly.
Publications	**5,000**	Averages $10 per training class participant	Providing copies of counseling resource publications to training participants.
Stipends for Scholarship Awardees			
Lodging and Travel Stipends	**1,066,000**	Partial and full stipends offered to **1,330 individuals**.	Provides lodging and travel stipends to training participants from HUD-approved agencies under this agreement. Helps defray costs of lodging and travel to NTIs and PBTs.
PBT Training grants for coordination of logistics for place-based trainings with national HUD approved housing counseling Intermediaries as NFCC, HomeFree USA, Esperanza, Mission of Peace, etc.	**144,000**	Grants of $2,000 per training day requested up to 5 days to 18 intermediaries.	The local logistics will be coordinated by the intermediary, with NeighborWorks America delivering the training itself and providing partnership grants of $2,000 per training day requested up to five days to these groups to defray the costs of that coordination.
Expense Budget Subtotal	**5,125,000**		
Revenue Budget Subtotal	**5,125,000**		

Cost Effectiveness and Cost Savings

NeighborWorks' leadership and financial team will ensure the organization complies with all of the policies, standards and regulations that govern its operations and financial reporting to be as cost effective as possible. In FY 2009, for the fourth consecutive year NeighborWorks America received an unqualified ("clean") Auditors Report with no management letter.

Because so many of the courses required by HUD under this NOFA were developed in previous years and are now a standard part of the NeighborWorks course catalogue, significant course development savings are accrued under this agreement. In addition, because NeighborWorks has state-of-the art systems and infrastructure in place (e.g., our online scholarship and PBT application system, our proprietary Training Event and Activities Management (TEAM) system), we can manage large, multi-faceted training programs for thousands of training participants cost-effectively and efficiently. Further, because of the scale of our NTIs and array of other training offerings, we receive bulk-purchase scale discounts from vendors that provide audio-visual equipment services, binders and other supplies, marketing material reproduction, delivery, and other services.

Competitive bids for vendor services (as applicable), in-house material production, and accessing lower-cost government lodging and airfare rates for training activities are examples of on-going cost-savings measures. We will also strengthen the use of online and web-based services where possible, which reduces training and material production costs. NCHEC staff will ensure that work plan goals are met by coordinating closely with NeighborWorks America staff from the Training Division, NeighborWorks National Homeownership Programs, Finance and other key divisions, as well as with primary contacts from other HUD-approved housing counseling intermediaries, HUD headquarters and HUD regional staff.

Finally, our existing array of e-learning courses that have already been developed and others in development, provide an additional cost-effective way for HUD-approved counselors to receive supplemental training at minimal additional cost to the program. We anticipate that at least 1,000 housing counselors from HUD-approved agencies will benefit from such training in FY2011.

2. Scholarships

In accordance with HUD's Management Questions, NCHEC will also track the following average costs for each scholarship awarded to counselors.

Table 11, HUD Management Questions

HUD Management Questions	Measure	Response
1) How many housing counselors received training (unduplicated count)?	Persons	Reported via Monthly and Quarterly plus YTD totals as required in the cooperative agreement.
2) What is the average number of courses taken by counselors?	Courses	Length of courses varies - there are 1-day, 2-day, 3-day, and 5-day courses. Some counselors take three courses in a week; some take two; and some take one five-day course. **The average number of courses taken by participants is approximately 2 courses.**
3) What is the average cost per course?	Dollars	Course costs vary greatly depending on length of course (there are 1-day, 2-day, 3-day, and 5-day courses), the number of faculty required (generally two faculty co-teach each course), technology required for each course (e.g., some courses require a computer for each participant and internet access, some require video, etc.), and many other factors. **Average course cost** including everything (course refinement, instructors, staff time, materials, equipment/computers, food and beverage, space rental, publications used in class, etc.) **is approximately $19,000**. Some are more (5-day course); some are less (1 or 2-day course).
4) How many counselors received lodging scholarships (not counted elsewhere)?	Persons	Reported via Monthly and Quarterly plus YTD totals as required in the cooperative agreement.
5) What is the average cost per lodging scholarship?	Dollars	**$775 -** NTIs **$700 -** Regional PBTs *not offered* - Intermediary-hosted PBTs
6) How many counselors received travel scholarships (not counted elsewhere)?	Persons	Reported via Monthly and Quarterly plus YTD totals as required in the cooperative agreement.

HUD Management Questions	Measure	Response
7) What is the average cost per travel scholarship?	Dollars	**$450**
8) How many counselors received tuition scholarships (not counted elsewhere)?	Persons	Reported via monthly and quarterly plus YTD totals as required in the cooperative agreement.
9) What is the average cost per tuition scholarship?	Dollars	**$962** (varies depending on where and how training is conducted – NW hosted PBTs, NW-hosted NTIs, Intermediary hosted PBTs, etc.)
10) How many counselors received tuition scholarships (not counted elsewhere)?	Persons	Reported via monthly and quarterly plus YTD totals as required in the cooperative agreement.
11) What is the average cost per tuition scholarship?	Dollars	**$962** (varies depending on where and how training is conducted – NW hosted PBTs, NW-hosted NTIs, Intermediary hosted PBTs, etc.)
12) How many counselors received full scholarships-lodging, travel, and tuition (not counted elsewhere)?	Persons	Reported via monthly and quarterly plus YTD totals as required in the cooperative agreement.
13) What is the **average** cost per **full** scholarship-lodging, travel, and tuition?	Dollars	**$2,845** (NW-hosted NTIs only)
14) What is the average cost to HUD per counselor trained?	Dollars	**$1,683** (varies depending on where and how training is conducted – NW hosted PBTs, NW-hosted NTIs, Intermediary hosted PBTs, etc.)
15) What is the estimated **average** cost that participating agencies incur for these trainings?	Dollars	When receiving a week-long tuition and lodging scholarship (which most scholarships are), participating agencies might still need to cover such costs as airfare ($350-$500) – assuming the participant is not coming from the local vicinity of the training, and meals ($150-$250) for a week of training.
16) What is the estimated dollar total cost that participating agencies incur for these trainings?	Dollars	$500 **-** $750 per individual counselor trained These numbers are per training offered; some counselors attend more than one training.

NeighborWorks provides extensive training scholarship opportunities through a variety of sources to benefit HUD-approved agency staff. Since 2005, nearly 18,463 HUD-approved participants received training. Thirty-eight percent (6,924) were funded through the HUD training cooperative agreement and 11,539 (62%) were funded through all other sources, representing a significant value benefit and leverage for HUD.

The in-kind value of an NTI tuition scholarship is [redacted]. The value by adding a lodging and travel stipend is [redacted].

Table 12,
Counselors Trained from HUD-Approved Housing Counseling Agencies

		HUD Funded		All Other Funding Sources	
Fiscal Year	All HUD Participants	Participants who received HUD-funded scholarship	% of total HUD-funded scholars	All other HUD participants who received training	% of NWA and other funded scholars
FY10	3,829	1,208	32%	2,621	68%
FY09	3,913	1,268	32%	2,645	68%
FY08	4,517	1,048	23%	3,469	77%
FY07	2,513	1,570	62%	943	38%
FY06	2,779	1,487	54%	1,292	46%
FY05	912	343	38%	569	62%
Total	**18,463**	**6,924**	**38%**	**11,539**	**62%**

3. Impact

The proposed activities and methods represent a cost-effective strategy to provide training to the new and existing housing counselors nationwide.

- NeighborWorks America is **already the industry leader** in offering comprehensive training for housing counselors on a national basis. The HUD Housing Counseling Training Cooperative Agreement will allow us to build on its existing platforms of NTIs and PBTs to reach more direct service providers.

- Because of our extensive experience providing this type of training, we can accurately project all costs such as hiring faculty, travel, materials production and all the ancillary costs that make events of this scope and caliber run smoothly.

- NeighborWorks America, through its Training Division and NCHEC, is the only intermediary that has the staff and capacity in place to plan and hold high-quality trainings marketed to a national audience. We have been doing this for more than 23 years through our NTIs, which are held four times a year in different regions of the United States, and over the last several years through place-based trainings and e-learning. Practitioners, mortgage institutions, financial institutions, and partners throughout the industry, because of the high quality of both the course content and of the instructors, hold the NeighborWorks training in the highest esteem.

- NCHEC, as the lead project team responsible for this work, will ensure continuity of thorough training and certification for the Reverse Mortgage Education Project. Much of this work requires a high level of technical expertise on reverse mortgages and familiarity with the "nuts and bolts" of each work element. The exam and the counseling evaluation criteria must all be based on the same HUD statutes, regulations, mortgagee letters and forthcoming reverse mortgage counseling protocols. They must also be updated regularly as the industry evolves.

- The marginal administrative cost of expanding the NTI to accommodate more participants is relatively low; thus, a high percentage of the grant will be spent on scholarship and direct project costs rather than administration.

- All HUD training topics identified in its NOFA are already offered through NCHEC. Thus, the project will be implemented without delay, simply by offering tuition-free registration and travel and/or lodging. NeighborWorks America and HUD have developed strong staff relationships, as well as integrated databases and other systems, over the course of previous cooperative agreements, which will also support rapid start-up.

- Training is expensive for many smaller nonprofits and the cost of tuition and travel to NTIs or other high-quality national training can be prohibitive. NeighborWorks America has found that, even when training scholarships are provided, the cost of airfare, hotel and per diem exceeds many organizations' budgets. When lodging (and some travel) scholarships are combined with free tuition, attendance improves dramatically. Regional PBTs offer a cost-effective alternative, while serving a broad region. Participants receive both a national and local perspective regardless of training venue. Organizations serving minority and other underserved populations are most likely to need financial help to attend training.

- NeighborWorks' online courses are a cost-effective strategy for providing access to coursework for those who find travel too difficult or expensive. As mentioned before, NeighborWorks is currently offering all available NCHEC homeownership and community lending online course versions free of charge to HUD-approved counseling agencies.

The administrative and project tasks critical to implementing the work plan during the performance period are listed in Table 13 below.

Table 13, Administrative and Project Tasks

Administrative and Project Tasks	Q1	Q2	Q3	Q4
Execute Cooperative Agreement with HUD	•			
Schedule PBT with HUD HOCs		•		
Recruit new faculty	•	•	•	•
Provide program administration for the Reverse Mortgage Education Project	•	•	•	•
Execute Intermediary Place-Based Training MOUs		•	•	•

Administrative and Project Tasks	**Q1**	**Q2**	**Q3**	**Q4**
Develop two online courses and up to four instructional webinars		•	•	•
Update and refine course materials	•	•	•	•
Market NTI and PBTs, e-learning and other formats as available	•	•	•	•
Award Scholarships for NTIs	•	•	•	•
Award Scholarships for Regional PBTs		•	•	•
Award Scholarships for Intermediary-hosted PBTs		•	•	•
Hold NTIs	•	•	•	•
Hold Multi-course Regional PBTs		•	•	•
Hold Intermediary Hosted PBTs		•	•	•
Conduct training evaluations at NTIs and PBTs	•	•	•	•
Submit quarterly performance reports to HUD	•	•	•	•

NeighborWorks America, through NCHEC, has extensive experience in measuring the success of training delivered at NTIs and PBTs. The strategies we plan to use to measure the success of the training delivered under the proposed work plan are described in detail in *Factor 5, Achieving Results and Program Evaluation*.

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NeighborWorks® AMERICA

Department of Housing and Urban Development

FY 2010 Housing Counseling Training Program

Funding Opportunity Number: FR–5415–N–09

CFDA Number: Housing Counseling Program 14.316

Housing Counseling Training Program Award Application

Rating Factor 2

Need/Extent of the Problem

October 29, 2010

Submitted via www.grants.gov.

Submitted by:

Unit:	NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)
Company:	NeighborWorks® America
Division:	Training Division

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Rating Factor 2: Need/Extent of the Problem

A. Needs Data

Today's Marketplace and Need

Since 2007, the homeownership marketplace has undergone an extraordinary shift in terms of the skills and knowledge consumers need to make long-term, successful financial decisions. The unprecedented scale of the mortgage and credit crisis has created a tremendous demand on housing counseling professionals to provide expanded meaningful services. There is significant increased demand for a continuum of homeownership services fueled by a heightened awareness for many consumers on how their use of credit affects many aspects of their life, including obtaining a mortgage. In addition, the tightened credit market in general has made it much harder for consumers with average credit scores to obtain loans of any kind. For consumers who have experienced economic and personal setbacks due to foreclosure and long term unemployment these barriers are much more pronounced. In this environment, providing consumers broad access to complete and current information and giving them guidance and support to make positive and sustained personal changes are critical. The more than 2,700 HUD-approved housing counseling agencies must be prepared to supply this knowledge, guidance and support.

Today's counseling agency is working in concert with local, regional and national partners to strengthen their housing market to rebuild confidence and the economy in their communities. The key to their mission is providing financially sustainable homeownership opportunities by supplying outreach and direct services ranging from financial education, pre-purchase education and counseling, post-purchase and foreclosure intervention services. In the wake of the foreclosure crisis, helping some families transition from ownership to rental in the most dignified way possible is another critical activity.

Stemming the National Mortgage Foreclosure Crisis

Foreclosures will continue to plague our economy - fed by two key factors: long-term unemployment and an increasing number of families who are underwater on their mortgages. U.S. homeowners lost $6 trillion in home values since the market peak in 2006. Since 2007, through the first quarter of 2010, servicers covering 85 percent of mortgage loans reported issuing 6.1 million foreclosure notices on first-lien loans. In the first quarter of 2010, the number of loans in the foreclosure process stood at 2.1 million. This is nearly four times the number just three years earlier[1]. According to the Mortgage Bankers Association (MBA), the number of loans seriously delinquent (more than 90 days delinquent or in foreclosure) was 9.11 percent at the end of the second quarter of 2010, which equates to about 1 of every 11 home loans. With stagnant employment, delinquencies are rising again. The MBA states severely delinquent loans in the first quarter of 2010 ranged from 5.1 percent of prime fixed-rate mortgages to fully 42.5 percent of subprime adjustable-rate mortgages[2]**.** Additional mortgage resets (payment shock) are still coming in late 2010 and 2011. Strategic defaults (walk-away) and technical defaults (delinquent taxes and insurance), especially for seniors with Reverse Mortgages are on the rise.

According to the Joint Center for Housing Studies at Harvard University, the US median home price dropped 27 percent between the second quarter of 2006 and the first quarter of 2009, from $227,100 to $166,100[3]. During the first three quarters of 2010, rates on 30-year fixed-rate mortgages have slipped from 5 percent to well under 4.5 percent. For a few, lower housing prices and access to low-interest rates create opportunity. However, The Federal Reserve Bank, noted in its

[1] "The State of the Nation's Housing." Harvard University, Joint Center for Housing Studies, June 2010: 19. http://www.jchs.harvard.edu/publications/markets/son2010/son2010.pdf

[2] "The National Delinquency Survey" Mortgage Bankers Association, August 26, 2010, http://www.mbaa.org/NewsandMedia/PressCenter/73799.htm

[3] Ibid.

2009 Annual report that even as house prices showed signs of stabilization, home values remained well below the remaining amount of principal on mortgages (so-called underwater loans)[4].

First American CoreLogic estimates that falling home prices left 23 percent or about 11.2 million homeowners underwater on their loans as of the end of the first quarter of 2010. For about 4.9 million of these households, home prices would have to rebound by more than 25 percent before their homes are worth as much as the amount they owe[5].

Numerous organizations, including NeighborWorks® America, are working to keep people in their homes by providing foreclosure intervention services. These interventions and loan modifications have increased significantly over the past two years.

NeighborWorks America continues to administer what has grown to be a $475 million National Foreclosure Mitigation Counseling Program. As of August 2010, the program had provided support to more than 1,700 local foreclosure counseling agencies and delivered counseling to more than 1,000,000 families facing foreclosure.[6] Despite this infusion of resources to provide these critical counseling services, nearly $990 million was requested by the HUD Intermediaries and state housing finance agency grantees through four rounds of funding, indicating an even greater need for services.

These counseling efforts are making a difference. According to an independent evaluation of the NFMC Program by the Urban Institute, homeowners who received counseling through the program were 60 percent more likely to avoid losing their home to foreclosure than homeowners who did not receive counseling. NFMC Program clients were more likely to receive a loan

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[4] "2009 Annual Report" The Federal Reserve Bank, February 2010. 8.
http://www.federalreserve.gov/boarddocs/rptcongress/annual09/pdf/AR09.pdf

[5] "U.S. Housing and Mortgage Trends" Corelogic September 2010. 5.
http://www.corelogic.com/uploadedFiles/Pages/About_Us/ResearchTrends/Bi_Monthly_research_report_0810_091310.pdf

[6] NeighborWorks America's NFMC Press Release, August 12, 2010
http://www.nw.org/network/newsroom/pressReleases/2010/netNews081210.asp

modification, and on average, saved $454 more on their monthly mortgage payments per month than homeowners who received modifications but did not work with a counselor.[7]

Frequent policy and program additions and amendments in an ever-changing environment necessitate the availability to as much information as possible.

Reverse Mortgages

The U.S. Census Bureau estimates that as of June 2009, 39.6 million Americans (12.9 percent of the U.S. population) were 65 years or older[8] and about 38 percent had a disability[9]. Older homeowners, especially those experiencing significant health challenges, find it difficult to maintain their homes on their own. Although Americans have become more knowledgeable about subprime and predatory lending issues, unscrupulous lenders target the senior population, and stories of home repair swindles are common. U.S. seniors continue to live longer, representing one of the fastest growing age groups. Reverse mortgage (HECM) counseling is one plausible option to help seniors tap into their home's equity to pay for health care, home maintenance assistance and other supportive services. In 2011, the first of the "baby boomers" will turn 65 with millions more to follow. This means that demand for reverse mortgage counseling will continue to rise. Experienced, well-trained housing counselors will be required to meet this need.

The urgent need to strengthen HECM counseling was highlighted in a recent Government Accountability Office (GAO) report released for a U. S. Senate hearing in June 2009. The report found that HECM counseling would benefit from the same application of quality standards and certification that NeighborWorks America has brought to other areas of the counseling industry.

[7] Urban Institute – National Foreclosure Mitigation Counseling Program Evaluation: Preliminary Analysis of Program Effects, November 2009, http://www.urban.org/uploadedpdf/411982_NFMC_program_evaluation.pdf

[8] American FactFinder, 2009 Population Estimates, accessed Oct. 13, 2010 at http://factfinder.census.gov/servlet/GCTTable?_bm=y&-state=gct&-ds_name=PEP_2009_EST&-_box_head_nbr=GCT-T4-R&-mt_name=&-_caller=geoselect&-geo_id=&-format=U-40Sc&-_lang=en

[9] U.S. Census Bureau, American FactFinder, C18101. Disability Characteristics from the American Community Survey accessed Oct. 13, 2010 at http://factfinder.census.gov/servlet/DTSubjectShowTablesServlet?_ts=305076919203; NOTE the most recent Census data for this statistic is taken from 2007 projections.

Fair Lending Abuse, Mortgage Fraud Analysis and Counseling

The foreclosure crisis demonstrates that fair lending abuse and mortgage fraud persist in the U.S. This not only includes discrimination in conventional mortgage lending based on race, gender or religion, but also the disproportionate number of minority borrowers and others who have been targets of subprime or predatory lending and foreclosure rescue scams. In response, NeighborWorks America established a Mortgage Rescue Scam Campaign in spring 2009 to increase awareness regarding mortgage rescue scams and to help homeowners find trusted and reliable foreclosure intervention assistance. This campaign includes targeted outreach, a website www.LoanScamAlert.org, a national partnership with other key players in the industry, enforcement activities and coordination with the *Making Home Affordable* program. As of August 2010, rescue scam public service announcements have aired 16,864 times in 50 markets in multiple languages reaching millions of viewers. Since October 2009, 10,217 complaint calls have been received and another 2,838 scams reported through the website.

Through training, counselors can share examples of real-life mortgage fraud and loan modification scam case studies. Course work provides information on identifying these practices, resources available for outreach to the community and how to report these scams, and offer guidance to clients who fall victim. NeighborWorks currently offers courses on all of these topics.

Developing Capacity and Competency

In order for a homeownership counselor to help clients prepare for successful, long-term homeownership effectively, **the counselor** must be able to *demonstrate* a mastery of certain core competencies, including:

- A working knowledge of residential mortgage lending, determining which mortgage products are best suited for the borrower and appropriately qualifying clients for those products;

- An understanding and utilization of effective one-on-one counseling skills, including the ability to assist in the creation of a client budget, evaluation of credit profile, formation and follow through of a money management and credit improvement action plan; and
- An understanding of compliance with state and federal regulations, loan servicing and loss mitigation practices.

In addition, an emphasis on quality assurance and program measurement for counseling **program managers and directors** is critical for overall success. Key proficiency and focus includes:

- HUD Requirements – Fair Housing and compliance, reporting, conflicts of interest and work plans; National Industry Standards (NIS) for Homeownership Education and Counseling – Core operating and performance standards and code of ethics and conduct;
- Client Management and Reporting Systems;
- Managing Counseling Staff – recruiting and retaining employees, personnel policies, orientation and ongoing training/certification;
- Program Development and Assessment - setting programmatic guidelines, measuring success, disclosures, regulations that govern the counseling industry, counseling contracts, working with volunteers and Strategies for a Sustainable Nonprofit;
- Case Management – managing a counseling pipeline, case file review, quality control; Time Management for Counseling Staff – counseling session management and pipeline production guidelines, distribution of job responsibilities, counseling costs, administration, reporting.

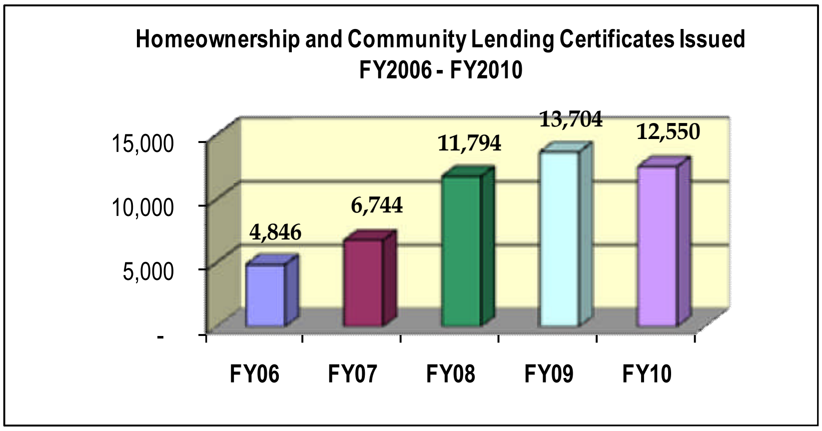
Effective training must develop actionable core competencies. Knowledge, while critical, is not enough.

Delivering Quality and Consistency

The National Industry Standards provide a guide for content, performance and operations for counseling organizations in the effort to standardize housing counseling nationwide. The NIS is a collaborative effort of housing industry partners, including HUD, to help practitioners and organizations serve families and communities with consistent service and professional excellence. This, coupled with broad access to standardized, scalable training, helps meet the training needs for counselors.

As of September 30, 2010, **667 counseling organizations are approved adopters of the National Industry Standards** and currently meet or exceed the established benchmarks for pre-purchase, post-purchase and foreclosure intervention education and counseling services. Another 480 organizations have submitted applications to be approved. Several state housing finance agencies, financial institutions and other government-sponsored entities have incorporated the NIS into program areas related to their counseling partners. Adopters are listed on the website www.homeownershipstandards.com.

Continued Demand for Housing Counseling Training



Experienced counselors require continuing education to expand and strengthen their skills to remain current. This is especially true in today's high foreclosure environment. NeighborWorks **continues to see** a consistent demand for the training provided through NCHEC. For example, the total number of certificates of completion we issued increased by more than 60% between 2007 and 2008, and has remained steady for the past three fiscal years. Demand for NCHEC professional certification remains strong, evidenced by full courses and the need to offer multiple sections for each of the five certifications offered at NTIs.

Housing education and counseling agencies need affordable and accessible training opportunities and relevant information. NeighborWorks America responds to these needs in the following manner:

Subsidized Access to High-Quality Training - Non-profit organizations have been very hard-hit by the economic downturn. Most have limited budgets for training, lodging and travel, and many smaller agencies have no budget at all. In times of fiscal constraints, the cost of staff training and development are often the first things to be removed from budgets. NeighborWorks has seen greater demand for scholarships and for regional trainings that may require less costly travel and accommodations. Training must be made more affordable and accessible through tuition scholarships, lodging and travel stipends, and through provision of training at national, regional and place-based venues as well as on-line options.

Access to Research and Best Practices - Ongoing research helps to hone the practice of homeownership education and counseling and improve outcomes for homeowners. Courses offered at NTIs and PBTs offer an efficient approach for getting up-to-date practical research and best practices into the hands of the people who will need it. NeighborWorks America employs stringent efforts to ensure that all its housing counseling trainers are experts in their area and that they maintain their skills.

Real-Time Information - Ever-changing policies, new programs, and regulations necessitate frequently updated information and relevant course information. NCHEC uses technology to provide accessibility to critical data and protocol via e-blasts, on-demand audio webinars and through interactive e-learning. During the past year, NeighborWorks worked to provide an increased number of webinars, as well as on-demand videos for the HECM Reverse Mortgage program and additional E-Learning courses. In 2011, NeighborWorks will initiate a plan to provide faculty-led online training courses to provide information that is current and more accessible.

B. HUD Departmental Policy Priorities

(a) Sustainability.

1. True Cost of Living

NeighborWorks trains counselors through hands-on application and demonstration on how to incorporate the true cost of living calculations by including both housing and transportation costs as a measure of affordability. This is accomplished through several core courses offered, including Homebuyer Education Certification (HO229) and Homeownership Counseling Certification (HO250), CounselorMax (HO220 and HO222); all have modules that use templates to calculate practice budgets. In each of these, transportation costs are included in addition to standard calculations for overall housing expenses. Additionally, detailed discussions about energy costs as part of the overall budget are included to maximize affordability and present a reality check for counselors to share with clients.

2. Promoting Energy Efficiency and Green Development

NeighborWorks America is committed to being a leader in employing and promoting equitable, green, and sustainable practices for the long-term benefit of the environment so that people can live and work in healthy, ecologically friendly and affordable places.

Think Green, Act Green: NeighborWorks America's Healthy, Sustainable Communities Agenda was launched February 2008. This initiative advances environmental responsibility across the community development industry — in the operations of organizations, including NeighborWorks America, for the homes that are built and managed, and for the communities that are served. NeighborWorks America uses its prominent role as an educator and facilitator of the community development field to act on this agenda. Goals include:

- **Deliver sustainability benefits to 100,000 low-to-moderate income households by 2011** through counseling; production that delivers healthier, more energy efficient homes; and improvements that conserve natural resources.
- Advance the community development industry dialogue on how to deliver sustainable community outcomes and use our Community Building and Organizing platform to **engage at least 50 local communities across the country** on how to be greener communities.

Objectives of the Agenda:

- To achieve measurable reductions in the ecological footprint for the operations of NeighborWorks and its network organizations.
- To create tools and measures to advance greening of organizations and services.
- To elevate the industry understanding of green and increase green practices undertaken by the industry.
- To achieve measurable reduction in the environmental impact of existing and new buildings, such as lowering greenhouse gas emissions.
- To motivate communities to become greener, healthier places for people to live.

NeighborWorks America Green and Healthy Homes Training Courses

NeighborWorks America is raising the bar even higher by including a comprehensive green curriculum of coursework with a NeighborWorks Green Training and Certification program; the Training Division currently offers 15 "green" courses.

NeighborWorks is emphasizing the use of green strategies in new construction and renovation and preserving essential, affordable rental apartments. This focus is integrated into many of the homeownership and community lending courses we teach, but especially the courses on Homebuyer Education, Post-Purchase Education Methods, Managing Rental Properties and Counseling Clients on Energy Efficiency. Core content includes:

1. **Post-Purchase Education Methods: Train the Trainer (HO247)**
   Home Maintenance: Appliance repair/replacement segment; identifying and meaning of yellow Energy Star Sticker
   Energy Conservation: How to read electric and gas meters, using programmable thermostats, using insulation, compact fluorescent light bulbs, recycling
   Green Efforts: demonstrate "green" cleaning products, using recycling bins, composting – "recipes" and bins, includes a healthy homes module and information

2. **Pre-Purchase Education and Counseling Courses – (HO229, HO250, HO290)**
   Energy Star, energy conservation and greening efforts are components of household budget and shopping for a home segments, energy efficiency financing

3. **Community Lending Training – FHA Financing (HO253 and HO253el)**
   Energy Efficiency Mortgage (EEM)

4. **Keys to my Home Website** (www.keystomyhome.org)
   Energy conservation tips are contained within the Manage Your Home tab. Content on this site is slated for update in late 2010, which will expand this segment to discuss specifically Energy Star materials and practices and other "Green" tips.

Additional examples for the NeighborWorks Training Division include:

- In FY 2010, our online course catalog generated over 176,000 visits with over 450,000 page views (the third most visited section of www.nw.org); in addition, the full portable document format (pdf) of the NeighborWorks Training Course Catalog had over 8,000 downloads.
- New extensive "Green" questionnaire in all RFPs to hotels for lodging and meeting services
- Streamlining of participant packets and recycling of signage, banners, boxes and other supplies at NTIs, PBTs and CLIs
- Training binders and tabs made from recycled corrugated cardboard, eliminating the use of vinyl binders
- Online registration, classroom/AV requests, scholarship applications

(b) Affirmatively Furthering Fair Housing (AFFH)

NeighborWorks America advocates for diversity and engages in programs and initiatives that assist low- to moderate-income people, minorities, women, etc., and combats discrimination. With a proven track record of serving diverse populations in 50 states and Puerto Rico, NeighborWorks America's makes available training and numerous resources to counselors and the community in languages other than English to assist persons with limited English proficiency.

Five homeownership courses are available in Spanish: HO103sp, HO109sp, HO110sp, HO209sp and HO229sp. Strategies on how to make available language assistance services to diverse populations within counseling organizations are topics of discussion in at least six of our homeownership courses. Finally, NeighborWorks provides numerous print and web-based materials available as resources in multiple languages to facilitate information sharing. These include pre-purchase and post-purchase education consumer materials in Spanish, Chinese and Vietnamese. NCHEC offers a multi-cultural marketing toolkit for counselors with information and templates in

Spanish, Vietnamese and Russian. The www.keystomyhome.org website is available in English and Spanish. NCHEC consumer guides are available in nine languages. The www.LoanScamAlert.org website as well as some consumer materials on NeighborWorks website – www.nw.org are available in Spanish, Chinese, Korean and Vietnamese.

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NeighborWorks® AMERICA

Department of Housing and Urban Development

FY 2010 Housing Counseling Training Program

Funding Opportunity Number: FR–5415–N–09

CFDA Number: Housing Counseling Program 14.316

Housing Counseling Training Program Award Application

Rating Factor 1
Appendix A – NTI Faculty

Capacity of the Applicant and Relevant Organizational Staff

October 29, 2010

Submitted via www.grants.gov.

Submitted by:

Unit:	NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)
Company:	NeighborWorks® America
Division:	Training Division

Appendix 1, Faculty Biographies

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
[redacted] Consultant / 16+ years of experience	[redacted] has been involved in banking, finance and mortgage banking for the past 15 years. He most recently served as Vice President of Community Development in Northern California for US Bank. He facilitated and oversaw the economic and community development initiatives, administered the corporate giving program and helped oversee the Community Reinvestment initiatives. He previously served as Business Development Loan Officer for the Northern California Community Loan Fund, where he provided technical assistance, term loan bridge gap and subordinate financing including working capital and lines of credit to meet the capital needs of nonprofits throughout Northern California. [redacted] **teaches Homebuyer Education Methods: Train-the-Trainer courses in both English and Spanish.**	**Other Languages: Spanish**
[redacted] President, Partnership for Down Payment Assistance / 20 + years of experience	[redacted] is President of the Partnership for Down Payment Assistance, which administers down payment assistance funds, provides financial literacy, homebuyer education and housing counseling to over 5,000 people during the past seven years. [redacted] designed and presented regional and statewide homebuyer education training, financial literacy and housing counseling programs for faith-based organizations, community-based organizations and governmental entities to reach seniors, working homeless, teenagers and other special populations. [redacted] served as full time faculty at Virginia State University teaching Introduction and Advanced Public Sector Budgeting, Human Resources Management, Public Policy Analysis, Grants Management as well as Managing and Designing Effective Public Organizations. She has also created and taught the "Building Stakeholder Relations" for the nonprofit Management Program at Virginia Commonwealth University. [redacted] holds a B.A. in Urban Studies from Randolph-Macon Woman's College and MPA from Harvard University. [redacted] **teaches Introduction to Housing Counseling, Homeownership Counseling Certification: Principles, Practices and Techniques, Part 1**.	

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
[redacted] Independent Consultant / 4 years of experience	[redacted] is a financial counselor and educator in HECM reverse mortgages and has many years of experience with reverse mortgages, personal finances and credit reporting. Ms Arcus designed or worked in the following: Homebuyer Education workshops; Fundamentals of Personal Money Management; Five Basic Rules of Prosperity; Understanding Credit. Additional experience includes Durham Regional Financial Center: team teacher and coordinator of client services; Durham Regional Community Development Group: assist director with special projects; Durham Central Market: board member and board secretary of start-up organization. [redacted] holds a B.S. Business Administration from Kutztown University; M. Div from Duke University. [redacted] **teaches Introduction to Home Equity Conversion Mortgages; Introduction to HUD's HECM Counseling Program Procedures and Roster; and Intermediate HECM Counseling: Skills and Tools**	Introduction to Housing Counseling; Credit Counseling for Maximum results; Homebuyer Educations Methods; The Association of Housing Counselors Housing Counseling; Certified Educator Personal Finance (CEPF)
[redacted] President, Chrysalis Consulting / 20+ years of experience	[redacted] founded Chrysalis Consulting in 1999, which provides training, curriculum development, technical assistance and specialized research services to nonprofit organizations focusing on homeownership and asset building. Clients include local community-based organizations and national nonprofit intermediaries. [redacted] has authored various publications, practitioner curricula and consumer training manuals related to single-family homeownership and asset building. Prior to consulting, she served as deputy director for San Diego Neighborhood Housing Services (now Community HousingWorks) and assisted coordinating NeighborWorks America's Campaign for Home Ownership. She serves on the national advisory council for NCHEC and has been a faculty member of the NeighborWorks Training Institutes since 1996. She holds a B.A. from Cornell University in anthropology and archaeology. [redacted] **teaches Homebuyer Education Methods: Train-the-Trainer; and Homeownership Counseling Certification: Principles, Practices and Techniques, Part 1.**	Co Active Coaching; Public Policy Development; Strategic Planning
[redacted] National City Mortgage / 30+	[redacted] has been in the lending industry for 35 years in a variety of capacities including processing, funding, shipping and insuring and	Foreclosure Basics; Community Stabilization: An

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years of experience	most recently as a loan officer. She specializes in working with first-time homebuyers and down payment assistance programs and working with state and county programs. [redacted] is board chair for the Home Loan Counseling Center of Sacramento, a nonprofit counseling agency. In addition to teaching for NeighborWorks America, she writes curriculum, eLearning classes and power point presentations. [redacted] **teaches Introduction to Homeownership Counseling; Advanced Homeownership Counseling; Lending Basics for Homeownership Counselors; Advanced Residential Lending; FHA-Insured Loans: An Affordable Mortgage Option; Counseling Buyers of REO Properties; Maximizing Client Workflow for Greater Business Results; and Credit Counseling for Maximum Results.**	Introduction to REO Acquisition, Disposition & Management
[redacted] Rural Community Assistance Corporation/16+ years experience	[redacted] provides training and technical assistance for 38 housing counseling agencies in a nine state region. She provides guidance to agencies for programmatic compliance, as well as training for housing counselors through conferences and partnering with Housing and Urban Development, Federal Reserve, and lending institutions. She has provided training for many housing related topics on a national, state and regional level and is on the Rural Community Assistance Corporation train-the-trainer team. She trains annually at state and local conferences throughout the western region and presents much place-based training. Prior to RCAC, she served as the housing administrator of Arapahoe County, Colorado. She supervised all facets of their homeownership program, including housing counseling, marketing, client education, underwriting second mortgages, inspections, closings, subordinations and tracking required by federal regulators and funders. [redacted] **teaches Homeownership Counseling Certification for Program Managers and Executive Directors.**	Foreclosure Intervention and Default Counseling Certification; Homeownership Counseling Certification for Program Managers and Executive Directors
[redacted] Consultant / 26+ years of experience	[redacted] holds the distinction of having a GRI (Graduate Realtor® Institute) and a DREI (Distinguished Real Estate Educator) of the Real Estate Educator's Association. Her areas of expertise include ethics, finance, contracts, legal and legislative issues, broker license preparation	Licensed Real Estate Broker

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	and homeownership issues. She is the author of *Real Estate Finance Today; Real Estate Ethics*; co-author of *Reaching Out: The Financial Power of Niche Marketing and Marketing for Real Estate Professionals*; and consulting editor for *Essentials of Real Estate Finance, Reverse Mortgages* and *Virginia Practice & Law*. She is an instructor in homebuyer and real estate education throughout the U.S. and Eastern Europe. Ms. Barrell graduated Phi Beta Kappa from the Mary Washington College of the University of Virginia and holds an M.A. from The Catholic University of America. [redacted] **teaches Homebuyer Education Methods: Training the Trainer and Homeownership Certification: Principles, Practices, and Techniques Part I.**	
[redacted] Independent Consultant / 26+ years of experience	[redacted] has been a licensed real estate agent in Northern California for over 26 years, and was a licensed real estate agent in Vancouver, Canada, for several years. He has worked in both the commercial real estate industry and in the residential lending industry for nearly 30 years. He has participated in, and implemented, many first-time buyer programs using California Housing Finance Agency funds and enhanced them to maximum value for homebuyers by using other complimentary layered financing products. He has a long association with the Home Loan Counseling Center of Sacramento as an instructor. He now volunteers for the Home Loan Counseling Center at Homebuyer Education Seminars and foreclosure prevention seminars. [redacted] holds a B.S. in Management. [redacted] **teaches Lending Basics for Homeownership Counselors; Recognizing Predatory Practices — A Guide for Counselors; FHA-Insured Loans: An Affordable Mortgage Option; and Credit Counseling for Maximum Results.**	Consultant at three Treasury MHA events 2010; B.S. Management degree through the University of Phoenix; beginning work on MBA.
[redacted] Principal, Synapsity, Inc. / 11+ years of experience	[redacted] has over 11 years experience in the nonprofit affordable housing sector and looks for new ways to improve the quality and delivery of homeownership education and related counseling services. Her professional consulting work includes education development and delivery for first-time homebuyers; Financial Fitness instruction; project management; volunteer management and training; acquisition and daily	Loan Servicing and Collections

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	management of rental income property. Ms. Brown is part of a team tasked with interactive learning activities development, curriculum revision and new course design and development. [redacted] **teaches Homebuyer Education Methods: Training the Trainer; Post-Purchase Education Methods; Homeownership Certification: Principles, Practices and Techniques Part I; Dynamic Sales and Marketing; Maximizing Client Workflow for Greater Business Results; and Homeownership Counseling Certification for Program Managers and Executive Directors.**	
[redacted] Principal, DCT Consulting, LLC / 16+ years of experience	[redacted] has over 16 years of nonprofit experience helping people in crisis improve their financial situations through vocational rehabilitation, financial counseling and education. Since 2002, he has focused solely on foreclosure intervention counseling by counseling homeowners, training counselors and mortgage servicers on the value of quality counseling. He also conducts foreclosure counseling best practice research and education with the goal of improved outcomes for all parties. [redacted] served as the Director of Counseling at the Homeownership Preservation Foundation from 2004-2007, helping lead this innovative organization's efforts to bring mortgage default and foreclosure intervention counseling to scale nationally. [redacted] **teaches Foreclosure Basics, Financial Fitness: Teaching Financial Management Skills; Effective Group and Telephone Foreclosure Counseling Strategies; Advanced Foreclosure: Case Study Practicum; and Developing and Implementing an Effective Foreclosure Program.**	Fundamentals of Green Affordable Housing Development, Rehab, and Management; Weathering the Storm: Stabilizing Communities in the Wake of Foreclosure
[redacted] Independent Consultant / 26+ years of experience	[redacted] has been involved in housing for over 26 years. He graduated from the University of Massachusetts Boston with a degree in accounting. He completed graduate programs at Harvard University and Boston University, as well as a Ph.D. in Public Administration from Nova Southeastern University (NSU) in Florida. Currently, he is a real estate consultant, a professor at NSU, and a lending broker in residential and commercial real estate financing. He recently passed the national test for	**Other Languages: Spanish;** Registered at the National Mortgage Licensing System and Registry

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	mortgage loan originators from the S.A.F.E. Act and is now registered at the National Mortgage Licensing System and Registry. [redacted] **teaches Foreclosure Basics; Lending Basics for Homeownership Counselors; Recognizing Predatory Practices — A Guide for Counselors ; FHA-Insured Loans: An Affordable Mortgage Option; and Credit Counseling for Maximum Results. He teaches courses in English and Spanish.**	
[redacted] Consumer Credit and Housing Counselor, CCCS Forsyth County, Inc. / 11+years of experience	[redacted] has worked in the nonprofit housing and credit counseling field for more than 11 years providing one-on-one and group education in budgeting, credit, bankruptcy, and homeownership, including pre- and post-purchase, loss mitigation and reverse mortgages. In addition, she conducts trainings for the North Carolina Housing Finance Agency and is a member of the HUD/AARP network of reverse mortgage counselors. [redacted] **teaches Introduction to Home Equity Conversion Mortgages; Introduction to HUD's HECM Counseling Program Procedures and Roster; and Intermediate HECM Counseling: Skills and Tools.**	Reverse Mortgage Training on the HECM protocol and the HECM Saver; HO247 Post Purchase Education Methods; HO103 Lending Basics for Homeownership Counselors.
[redacted] Consultant/14+ years experience	[redacted] is pursuing a M.S. in Information Systems Management. She received her B.S. from the University of Cincinnati in Information Systems and Marketing. During her 14 years at IBM Corporation, she was a systems engineer providing software installation and system support services; served as the area focal point for new software sales and support services; conducted education and training sessions for internal teams and business partners responsible for marketing the services portfolio. She also managed client executive relationships for IBM Global Services providing I/T strategy and support services. [redacted] maintains licenses with the State of Ohio Department of Insurance and the State of Ohio Department of Education. She has experience as a mortgage loan originator for conventional and VA mortgage home loans. [redacted] **teaches Client Management and Tracking with CounselorMax and CounselorMax for Decision Makers and Administrators.**	I/T Organizational Behavior, NWA Train the Trainer, and Estate Planning Concepts.

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[redacted] CEO, Sherpa Coaching, LLC / 19 + years of experience	[redacted] is the CEO of Sherpa Coaching, LLC., which partners with universities to train and certify executive coaches. She teaches corporations and nonprofits to communicate more effectively. As an educator, she is a lead instructor for Sherpa Executive Coaching and Coaching Skills for High Performance. These courses have been offered at eight universities. She is the author of "The Sherpa Guide." She is the former Executive Director and CEO of a comprehensive homeownership counseling agency that provided pre-purchase, reverse mortgage, and foreclosure intervention services. Ms. Colemon has been an instructor for NeighborWorks for almost 7 years. [redacted] **teaches Introduction to Housing Counseling; Credit Counseling for Maximum Results; Effective Group and Telephone Foreclosure Counseling Strategies; Developing and Implementing an Effective Foreclosure Program; Developing Effective Loss Mitigation Negotiation and Sales Skills; Foreclosure Basics; and Foreclosure Intervention, and Default Counseling Certification, Part I.**	Weathering the Storm: Stabilizing Communities in the Wake of Foreclosure
[redacted] Principal, Darrisaw Consulting LLC / 12+ years of experience	[redacted] has been in the banking and mortgage industry for over 11 years with positions ranging from origination to management to support. He was First Vice President of Multi-Cultural Markets for SunTrust Bank and was responsible for the growth of all consumer bank products and cross sell opportunities to bank clients. Prior to SunTrust Bank, he served in the same capacity for Washington Mutual and Wells Fargo Bank. He obtained his BBA and MBA. from Georgia Southern University. [redacted] is a retired Armed Forces Veteran serving 21 years in the U.S. Army Reserves and National Guard before retiring at the rank of Major. [redacted] **teaches Compliance with State and Federal Regulations; Credit Counseling for Maximum Results, Client Management and Tracking with CounselorMax; CounselorMax for Decision Makers and Administrators; and The Nonprofit Mortgage Broker.**	Human Behavior Certification by Personality Insights, Inc.; FICO Pro Certification by Allregs; Certified Financial Health Counselor by National Association of Credit Counselors
[redacted] Principal, Angela Davis	[redacted], President and Founder of Angela Davis Consulting, LLC, has more than 18 years experience in the field of financial literacy. With a	

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Consulting LLC / 19 years of experience	background in financial planning, she has progressed into community development and for the past three years has worked with nonprofits in pre-purchase, post-purchase homebuyer counseling and education, debt management, credit counseling, foreclosure prevention and intervention, mortgage lending, REO acquisition, HUD approval, curriculum and grant writing. She is a certified FICO professional who has helped many agencies realize their growth potential through agency reconstruction. [redacted] **teaches Lending Basics for Homeownership Counselors; FHA-Insured Loans: An Affordable Mortgage Option; Foreclosure Basics; Credit Counseling for Maximum Results; and Making Home Affordable: A Breakdown of Program Components.**	
[redacted]ndependent Consultant / 11+ years of experience	[redacted]has an extensive background in mortgage banking and financial education with over 11 years experience in homeownership counseling, loan origination, retail, wholesale, underwriting, operations, loss mitigation, and secondary marketing. Her product expertise includes FHA, VA, conforming, Alt-A, non-conforming, subprime, and construction to perm and lot loans. She has worked with several community and national lenders in the emerging markets division. In 2000, Harris was named Mortgage Associate of the year and in 2004 was honored as a President's Club recipient with Washington Mutual Bank. [redacted]**teaches Lending Basics for Homeownership Counselors; Foreclosure Basics; Credit Counseling for Maximum Results; Homebuyer Education Methods: Training the Trainer; Homeownership Counseling Certification: Principles, Practices and Techniques Part I; Advanced Foreclosure: Case Study Practicum; Helping Your Client Choose the Right Mortgage Product; Developing and Implementing an Effective Foreclosure Program; and Making Home Affordable: A Breakdown of Program Components.**	
[redacted] Principal, J DePenning Consulting / 21+ years of experience	[redacted] is a National Housing Consultant and educator and has been a member of the NeighborWorks America Faculty since 2004. She serves as Co-chair and Statewide Coordinator of the Texas Foreclosure Prevention Task Force and divides her time between the activities of the	Using Effective Practices to Improve Your Foreclosure Counseling Program; A Board Member's Guide to

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	Texas Foreclosure Prevention Task Force and working on state and national foreclosure prevention and intervention strategies, promoting pre- and post-purchase homebuyer education program development, financial literacy education in K-12 schools and working on homelessness prevention policy. Additionally, she provides technical assistance and financial education program certification training on behalf of First Nations OWEESTA Corporation throughout Indian country. [redacted] **teaches Homebuyer Education Methods: Training the Trainer; Homeownership Certification: Principles, Practices and Techniques Part I; Developing and Implementing an Effective Foreclosure Program; Post-Purchase Education Methods; and Making Home Affordable: A Breakdown of Program Components**.	Ensuring Organizational Health; Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools; Foreclosure Basics
[redacted] Consultant / 6+ years of experience	Since 2004, [redacted] has held key leadership roles with the Metroplex Economic Development Corporation (MEDC), a nonprofit organization, where she has risen to hold the senior executive role in the organization. During her tenure, she built a national presence for the organization and is often asked to speak in public, private, and academic settings, including testimony before the Federal Reserve Board and as a speaker at the Harvard University's John F. Kennedy School of Government. She earned her J.D. from Ohio State University's Moritz School of Law, supplemented by attendance at the King's College Summer Law Institute in London, UK, and her B.A. in Communications/Business from Howard University, supplemented by international study at the University of Oslo in Norway. [redacted] **teaches Homeownership Counseling Certification: Principles, Practices and Techniques; Developing Effective Loss Mitigation Negotiations and Sales Skills; and Compliance with State and Federal Regulations.**	Developing and Implementing an Effective Foreclosure Program; Credit Counseling for Maximum Results; Advanced Leadership for Organization Transformation; Commercial District Revitalization
[redacted] President and Owner, JDuran Financial Consultants / 9+ years of experience	[redacted] is president and founder of JDuran Financial Consultants, an independent consulting firm. She is a realtor and leads The [redacted] Team of Re/Max Prestige in Lawrence MA. Her area of expertise focuses on: homeownership education and counseling; program management; real	**Other Languages: Spanish**

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	estate sales and rentals; property management; and compliance with government regulations. In addition, she offers program design, curriculum development, bilingual translations, editing and proof reading. [redacted]erved as Homeowner Program Officer for the City of Lawrence, office of Planning & Community Development. During that time, she counseled and educated hundreds of first-time homebuyers in preserving and maintaining their homes. She holds several licenses and certifications in homeownership, real estate and banking. She is actively involved in her community and has joined efforts with local nonprofits and government agencies to combat predatory lending and foreclosures. [redacted] **teaches Introduction to Homeownership Counseling; Homeownership Counseling Certification: Principles, Practices and Techniques Part I; Foreclosure Basics; Advanced Foreclosure: Case Study Practicum and Effective Group and Telephone Foreclosure Counseling Strategies. She teaches courses in English and Spanish.**	
[redacted] Independent Consultant / 11+ years of experience	[redacted] has been in the mortgage and housing industry for over 11 years as a Business Development Manager with national mortgage banks working with mortgage brokers, lenders, banks and emerging bankers. [redacted] has trained and developed loan officers, processors, and other personnel on proper facilitation of loan transactions being submitted for bank approval. [redacted]has experience working with the following loan products and underwriting systems: Fannie Mae Desktop Originator, Freddie Mac Loan Prospector, FHA, Alt A, Alt A Jumbo, Construction to Permanent, Lot and Land loans and Reverse Mortgages. [redacted] **teaches Lending Basics for Homeownership Counselors; Recognizing Predatory Practices — A Guide for Counselors; FHA-Insured Loans: An Affordable Mortgage Option; Compliance with State and Federal Regulations; Credit Counseling for Maximum Results; and The Nonprofit Mortgage Broker**	
[redacted] President, Mortgage and Credit Center/ 26+ years of	[redacted]is the President of the Mortgage and Credit Center of Orlando, which offers homeownership counseling services including pre- and post-purchase education, as well as delinquency and foreclosure-	

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experience	prevention training to consumers in the greater Orlando area. [redacted] is the former director of housing for the National Federation for Consumer Credit in Silver Spring, MD. She is credited with developing the first state HUD housing counseling program in Florida, which was later adopted by HUD for its national housing counseling training program, and has expertise in foreclosure prevention. She currently serves as the vice chair of the NCHEC National Advisory Council. [redacted] **teaches Introduction to Housing Counseling; Credit Counseling for Maximum Results; Homeownership Certification: Principles, Practices and Techniques Part I; and Foreclosure Intervention, and Default Counseling Certification, Part I.**	
[redacted] Vice President for Homeownership & Lending, Community HousingWorks San Diego / 13+ years of experience	[redacted], AMP, is Vice President for Homeownership and Lending for Community HousingWorks, the largest nonprofit provider of foreclosure prevention services in San Diego County. In his seven years at Community HousingWorks, [redacted] has created one of the most productive and innovative nonprofit Homeownership Centers in the country, providing first-time homebuyers with first mortgage loans, housing counseling and education, down-payment loans, and real estate brokerage services, serving an additional 2,000 households in 2009. Mr. del Rio is a founding President of the San Diego Housing Opportunities Collaborative, provider of the foreclosure prevention HOME clinics. He is an Accredited Mortgage Professional and holds an MBA from the School of Mortgage Banking. [redacted] **Introduction to Homeownership Counseling; Foreclosure Basics; Developing and Implementing an Effective Foreclosure Program; and Homeownership Counseling Certification for Program Managers and Executive Directors.**	**Other Languages: Spanish;** Weathering the Storm: Stabilizing Communities in the Wake of Foreclosure; Financial Management for Decision-Makers; Developing and Implementing an Effective Foreclosure Program; NeighborWorks® Home Ownership Programs Nonprofit Mortgage Broker Training
[redacted] Independent Consultant /16+ years of experience	[redacted] served as Senior Policy Advisor for the Office of the Illinois Attorney General, where she coordinated a comprehensive statewide foreclosure prevention strategy. Previously she was the director of technical assistance and training for Housing Action Illinois, a statewide nonprofit affordable housing coalition. She worked with nonprofit developers and housing counseling agencies to increase and improve	Advanced HECM Training Conf. FHA Lending Programs; HECM for Purchase Webinar; Fannie Mae HAMP Training; HECM Protocol - HUD

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	access to affordable housing in Illinois and conducted trainings for housing counselors in the areas of pre-purchase, post-purchase, default, foreclosures, and reverse mortgages. [redacted] is a member of the AARP Foundation's Reverse Mortgage Counseling Network. An attorney for the past 15 years, [redacted] has focused her career on the creation and preservation of affordable housing opportunities for low- and moderate-income individuals. [redacted] **teaches Introduction to Home Equity Conversion Mortgages; Introduction to HUD's HECM Counseling Program Procedures and Roster; and Intermediate HECM Counseling: Skills and Tools.**	
[redacted] Consultant, LL Hall Consulting, LLC / 16+ years of experience	[redacted]l has 16 years experience in the field of affordable housing; three years with the NHS of San Antonio as Deputy Executive Director responsible for single-family lending operations and 13 years with the City of San Antonio. For the city, she served as coordinator of the rental rehabilitation program and community development analyst in the Department of Housing & Community Development. She also served as manager of the City's Affordable Parade of Homes events and coordinator of innovative policy initiatives for the Neighborhood Action Department. She is currently an officer for the King William Neighborhood Association. [redacted]**teaches Post- Purchase Education Methods; Recognizing Predatory Practices — A Guide for Counselors; and Being Green, Seeing Green: Counseling Clients to Maximize Energy Savings.**	
[redacted] Independent Consultant / 30 years of experience	[redacted]is a certified credit counselor, housing counselor and reverse mortgage counselor. He is the director of economic independence at the United Family Services where he has been since 2004. Previously he held positions at AT&T as a technical product support and as a financial analyst with Bank of America. He holds a BA in Psychology from Michigan State University and an MBA in Marketing from Indiana University. [redacted] **teaches Introduction to Home Equity Conversion Mortgages; Introduction to HUD's HECM Counseling Program Procedures and Roster; and Intermediate HECM**	Certified Credit Counseling; Certified Housing Counseling; Certified Reverse Mortgage Counseling

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	Counseling: Skills and Tools.	
[redacted] Vice President, Director of Housing, CCCS of San Francisco / 14+ years of experience	[redacted] has been very active in the development of community housing policy and administration, both locally and nationally with over 35 years of experience. He is the founder of the Housing Education Program, a division of Consumer Credit Counseling Service of San Francisco and has been recognized by HUD for his contributions to homeownership. He has served on the Housing Committee for the National Foundation for Credit Counseling, the Community Technology Council at Fannie Mae, and currently serves on the Advisory Council for the NeighborWorks Center for Homeownership Education and Counseling. [redacted] is Chairman of the Board for HomeownershipSF, a nonprofit collaborative serving the city of San Francisco. [redacted]r received his B.A. and J.D. from Wake Forest University. He worked as an executive vice president and chief lending officer for Pacific Coast Savings of San Francisco and as president for Gateway Bank. [redacted] **teaches Foreclosure Basics, Introduction to Housing Counseling; Credit Counseling for Maximum Results; and Foreclosure Intervention, and Default Counseling Certification, Part I.**	
[redacted] President, D & E, An Edu-Company, Inc. / 21+ years of experience	[redacted] is the president/CEO of D&E, The Power Group, a nonprofit and consulting LLC, based in Georgia and is recognized by premiere banking, trade, and Fortune 500 corporate entities. Her work includes innovative training programs such as Welfare to Workfare, Your Credit Ability is your Credibility, Youth Empowerment, How to Become Bankable, The American Dream, and RightStart. Her accomplishments include assisting more than 2,500 first-time homebuyers achieve homeownership, transitioning more than 700 "unbanked" consumers to "bankable" checking account owners, counseling more than 1,000 homebuyers in early intervention and foreclosure prevention, and converting 80 percent of "Welfare to Work" training recipients to job placement. [redacted] **teaches Foreclosure Basics; Homebuyer Education Methods: Training the Trainer; How to Become a HUD-**	

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	Approved Housing Counseling Agency; Homeownership Certification: Principles, Practices and Techniques Part I; Developing and Implementing an Effective Foreclosure Program; and Homeownership Counseling Certification for Program Managers and Executive Directors.	
[redacted] Executive Director, Sacramento Home Loan Counseling Center / 13+ years of experience	[redacted] is the executive director of the Home Loan Counseling Center-Sacramento, Calif., a nonprofit housing education and counseling organization. HLCC was honored as the 2001 HOPE Award winner in the education category, for providing services to nearly 60,000 residents in the Sacramento region since 1991. With 13 years of experience in community reinvestment, [redacted] manages, develops and implements extensive consumer education and community outreach programs, extensive one-on-one loan processing including FHA throughout Northern California. [redacted] **teaches Foreclosure Basics; Introduction to Housing Counseling; Maximizing Client Workflow for Greater Business Results; Homeownership Certification: Principles, Practices, and Techniques Part I; Advanced Housing Counseling; Homebuyer Education Methods: Training the Trainer; and Homeownership Counseling Certification for Program Managers and Executive Directors.**	
[redacted] Founder and CEO, VL Event Planners / 25+ years of experience	[redacted] has more than 25 years of comprehensive experience in homebuyer education, housing counseling and other aspects of the homeownership industry. During her 15-year tenure with Fannie Mae, [redacted] had the opportunity to partner with various governmental, community and nonprofit leaders to create and implement holistic approaches to consumer financial education, homebuyer preparedness and housing finance. In 2009 and 2010, The BBH Group conducted national assessments of foreclosure counseling services provided by National Foreclosure Mitigation Counseling Program grantees and sub-grantees. Her background includes asset management and residential real estate management, mortgage loan underwriting, origination, marketing, program management, curriculum development and training, housing	Weathering the Storm: Stabilizing Communities in the Wake of Foreclosure

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	counseling, and business development. [redacted] **teaches Foreclosure Basics; Homeownership Counseling Certification for Program Managers and Executive Directors; Developing Effective Loss Mitigation Negotiation and Sales Skills; and Developing and Implementing an Effective Foreclosure Program.**	
[redacted] Program Director, Homebuyer Counseling & Financial Education Program, Episcopal Community Development/Newark, NJ/ 9+ years of experience	[redacted] is the program director for the Homebuyer Counseling & Financial Education Program of Episcopal Community Development, Inc. in Newark, NJ. She developed the first-time homebuyer training program and still runs the program. In addition to teaching homebuyer education and foreclosure intervention classes and conducting individual pre-purchase counseling, she also provides reverse mortgage counseling as an exam qualified counselor on HUD's HECM Counselor Roster. [redacted] attended Wellesley College, Episcopal Divinity School and Drew University, earning degrees in psychology, religion and pastoral theology as well as holding a Professional Certificate in Homeownership and Community Lending from NeighborWorks America. [redacted] **teaches Introduction to Home Equity Conversion Mortgages; Introduction to HUD's HECM Counseling Program Procedures and Roster; and Intermediate HECM Counseling: Skills and Tools.**	Loan Servicing and Collections; Developing Effective Loss Mitigation Negotiation and Sales Skills; Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools; Effective Group and Telephone Foreclosure Counseling Strategies; Lending Basics for Homeownership Counselors
[redacted] Independent Consultant / 25+ years of experience	[redacted] is a service organization that provides training and consulting to the lending and real estate industry and is a member of the Mortgage Training Network.com. As a training consultant, [redacted] provides ongoing consultation for NeighborWorks Training Division in curriculum development and as an instructor in multiple courses of study, both nationally and regionally. Previously, he was the executive vice president for Mortgage Training Services and LoanTrainer.com. Founded in 1980, MTS was dedicated to the development and delivery of quality technical training curriculum. Since 1981, [redacted] has been involved in the areas of the mortgage industry from top producing loan office to senior management to corporate ownership. [redacted] **teaches Lending Basics for Homeownership Counselors; Advanced Residential Lending; Dynamic Sales and**	training for SAFE Act compliance & registration

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	Marketing; FHA-Insured Loans: An Affordable Mortgage Option; and Loan Servicing and Collections.	
[redacted] Independent Consultant / 5+ years of experience	[redacted] is a consultant for foreclosure intervention and homeownership programs, and an instructor with the University of Colorado's Ronald E. McNair program. He was formerly the Housing Counseling Coordinator for Boulder County Housing Authority (BCHA), a HUD-approved counseling agency. In his position as the program coordinator, [redacted] quadrupled the funding and staffing capacity of the BCHA housing counseling program. He wrote successful housing grants and reports; provided comprehensive counseling services; taught foreclosure intervention, homeownership, reverse mortgage and financial fitness classes; and developed programs, including a Housing Choice Voucher to Homeownership program and a foreclosure intervention program, which was recognized with a 2008 NACo Achievement Award. [redacted] **teaches Foreclosure Basics; and Effective Group and Telephone Foreclosure Counseling Skills**.	University of Colorado, Boulder: MBA core courses include: accounting, statistics, microeconomics, organizational behavior, finance, marketing and business writing; and a sustainability course, effectively communicating sustainability.
[redacted] Independent Consultant / 4+ years of experience	[redacted] is a national foreclosure intervention consultant, trainer and public speaker specializing in loss mitigation, homeownership preservation and property management issues. Previously, [redacted] was the Housing Services Coordinator at Victory Programs, Inc. where he was responsible for the day-to-day management of the Homelessness Prevention Initiative. He assisted low-income and disabled clients to find appropriate housing and provided educational support designed to increase housing retention. [redacted] provided technical assistance to case managers, counselors, volunteers, program directors, and senior staff. [redacted] has written articles on foreclosure prevention and loss mitigation, including "Loan Workout is Key to Foreclosure Prevention," which appeared in the spring 1995 issue of Credit World Magazine, a publication of the International Credit Association. He has hosted and produced a show on BNN-Live called "Homeownership University" on Boston's local cable channel 24. [redacted] **teaches Counseling Buyers of REO Properties; Foreclosure Basics; Advanced**	

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	Foreclosure: Case Study Practicum; Developing and Implementing an Effective Foreclosure Program; Developing Effective Loss Mitigation Negotiation and Sales Skills; and Foreclosure Intervention and Default Counseling Certification, Part I.	
[redacted] President & CEO, Chattanooga Neighborhood Enterprise/Chattanooga, TN/ 30+ years of experience	[redacted] is President and CEO of Chattanooga Neighborhood Enterprise. Established in 1986, CNE has constructed over 1,500 units of housing and assisted more than 3,400 Chattanooga households in achieving and preserving homeownership. Prior to this [redacted] managed the organizational development and start-up of DASH for the Gulf Coast, a community development corporation specializing in post-Katrina housing efforts along the Gulf Coast. [redacted] is a graduate of the Carolina School of Banking, Graduate School of Business, University of North Carolina. Specializing in homeownership and community lending, [redacted] has developed and managed homeownership centers and mortgage lending operations for two NeighborWorks organizations over the past six years. [redacted] **teaches Homeownership Certification: Principles, Practices and Techniques Part I.**	NSP Workshop; HOME Workshop; Webinar on changes in FHA loans; Preparing Organizations to Lead in the New Era of Homeownership
[redacted] Principal, Finca Management, Inc. and FMI Realty Group / 31+ years of experience	[redacted] works as a consultant to nonprofit organizations in the areas of affordable housing, development and WIA. He served as a chief financial officer for several nonprofit housing organizations in southern California. He is certified as a master trainer for the construction trades through NCCER and lead-based inspector and risk assessor. [redacted] **teaches Foreclosure Basics; Introduction to Homeownership Counseling; Financial Fitness: Teaching Financial Management Skills; and Developing and Implementing an Effective Foreclosure Program. He teaches courses in English and Spanish.**	**Other Languages: Spanish**; Weathering the Storm: Stabilizing Communities in the Wake of Foreclosure
[redacted] Consultant / 10+ years of experience	[redacted] is the president of Warlin and Associates and has 10 years of experience in the insurance and financial services industry. She provides training and technical assistance to nonprofit organizations in the areas of pre- and post purchase homebuyer education and counseling, money management training, insurance and marketing. Her clients include	

Consultant Affiliation / Years of Experience	**Professional Highlights**	**Recent, Relevant Training , and Other Languages**
	NeighborWorks® America, the National Urban League, the Congressional Black Caucus Foundation, Freddie Mac, The Make It Right Foundation, The Children Aid Society as well as local community based organizations, municipalities and unions. [redacted] has a marketing degree from Binghamton University and holds several insurance licenses. [redacted] **teaches Foreclosure Basics; Maximizing Client Workflow for Greater Business Results; Financial Fitness: Teaching Financial Management Skills; Effective Group and Telephone Foreclosure Counseling Strategies; Developing and Implementing an Effective Foreclosure Program; and Homebuyer Education Methods: Training the Trainer.**	
[redacted] Consultant, The Empowerment Consortium, Gerson Lehrman Group, and Glenwood Productions / 5+ years of experience	[redacted] has over 15 years experience as a practitioner, manager, trainer and consultant in the housing industry. His areas of expertise include teaching mortgage and housing professionals how to effectively use community based and agency affordable housing programs and initiatives, how to establish and maintain effective partnerships and develop outreach initiatives to increase exposure and productivity. In addition, he has worked closely with nonprofit organizations to develop their programs and services to improve their effectiveness in their respective communities. He has also developed, produced and conducted programs on credit, lending, foreclosure prevention and client management systems. In addition he is a member of the Realtor Association of Greater Ft. Lauderdale, NAACP, NAREB, the South Florida Board of Realtists and Alpha Phi Alpha Fraternity, Inc. [redacted] is a graduate of Winston Salem State University. **He teaches Lending Basics for Homeownership Counselors; Credit Counseling for Maximum Results; Client Management and Tracking with CounselorMax; and CounselorMax for Decision Makers and Administrators.**	Certified Human Behavior Specialist - Personality Insights; Certified FICO Professional - ALLRegs Academy
[redacted] Principal, TYL Homeownership Preservation Services LLC/Maryland/ 26+	[redacted] is the principal of TYL Homeownership Preservation Services LLC, a Maryland-based consulting firm specializing financial literacy training, housing counselor evaluation services, technical assistance, foreclosure intervention training and trainings and	

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
years of experience	presentations in residential homeownership relates courses. He also does training evaluations, auditing and underwriting of mortgage loans for sale into the secondary market. [redacted] has been involved in the residential mortgage industry for over 29 years in various lending, underwriting, servicing, counseling and originating positions. [redacted] **teaches Foreclosure Basics; Counseling Buyers of REO Properties; Advanced Foreclosure: Case Study Practicum; Developing and Implementing an Effective Foreclosure Program; Developing Effective Loss Mitigation Negotiation and Sales Skills; and Foreclosure Intervention and Default Counseling Certification, Part I.**	
[redacted] **President,** Community Reinvestment Solutions / 26+ years of experience	[redacted] has been a practitioner in the mortgage industry since 1982 with a professional focus on entry level, affordable housing. He has done so with his work in the mortgage field with regional (Southwest) and national positions. His leadership at the market level along with the ability to provide human and capital resources available from banking organizations has provided opportunities to grow both business and community relationships for banks in those markets. While serving as Loan Services Manager for Neighborhood Housing Services of Phoenix, Inc. (NHSP) he developed the Homebuyer Education Program and curriculum, several loan products, and internal policies and procedures associated with lending. He also established NHSP as the first nonprofit mortgage bank in Arizona. He currently serves as President of the Arizona Housing Counseling Collaborative, Director at NHS Phoenix, and on several local advisory groups. [redacted] **teaches Compliance with State and Federal Regulations; Loan Servicing and Collections; Foreclosure Basics; and Advanced Foreclosure: Case Study Practicum.**	Master of Arts in Community Economic Development Policy from Southern New Hampshire University.
[redacted] President, Yellow Wood Consulting / 21+ years of experience	[redacted] is the President of Yellow Wood Consulting, specializing in training, curriculum development as well as technical assistance to nonprofits, lenders and the real estate industry. She has provided educational consulting for some of the following organizations including	

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	NeighborWorks America, several housing finance agencies, Fannie Mae, Freddie Mac, Minnesota Association of Minnesota, Don't Borrow Trouble MN, Minnesota Home Ownership Center, MN Department of Commerce. Her recent work includes foreclosure intervention and predatory lending curriculum development and delivery, including the recent development and delivery of a national foreclosure counseling certification course curriculum for NeighborWorks America. [redacted] **teaches Foreclosure Basics; Homeownership Counseling Certification: Principles, Practices and Techniques Part I; Advanced Foreclosure: Case Study Practicum; Foreclosure Intervention and Default Counseling Certification Part I; Developing and Implementing an Effective Foreclosure Program; and Making Home Affordable: A Breakdown of Program Components.**	
[redacted] Principal, Cindi Mariano Inc. / 25+ years of experience	[redacted] has more than 25 years of real estate sales, marketing, homebuyer education and counseling experience; more than 14 years of experience in real estate appraising; and has taught classes for real estate agents and organized community homebuyer seminars/fairs for more than 15 years. [redacted] has worked in training, management development and human resources for the Department of the Navy, FHA, State Department, and the Department of Agriculture. She was part of a special team that developed, delivered and created a special disaster training course manual and curriculum for the Gulf area responding to critical counseling needs after Hurricane Katrina. Currently, she is the sole proprietor of ECG Real Estate Services. [redacted] has a bachelor of science in Business Management and U.S. History from the University of Maryland, where she graduated cum laude. [redacted] **teaches Homebuyer Education Methods: Training the Trainer**.	Served on a team that developed a special disaster training course, manual, and curriculum for housing counselors after Hurricane Katrina.
[redacted] Consultant/20+ years experience	[redacted] brings more than 20 years of hands-on residential construction experience including single-family rehab, subdivision development and general contracting to the NeighborWorks America faculty. His experience in housing construction and neighborhood revitalization allows him to navigate production timelines, vendor relationships, day-to-	

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	day job site problem solving and project negotiations and contracts. A licensed general contractor, Maza owns and operates a consulting firm specializing in project management and troubled properties. His clients include cities and local nonprofit organizations. Additionally, he has an active property management company. [redacted] also finds time to share his knowledge with his peers as an instructor for an esteemed real estate institution, teaching courses such as How to Build a House, Home Remodeling, and Arizona Law and the Homebuilder. [redacted] **teaches Post-Purchase Education Methods.**	
[redacted] HomeOwnership Manager for Resources for Residents and Communities of Georgia/ 18+ years of experience	[redacted] is a highly skilled trainer and homeownership consultant with more than 18 years of experience. Since 2006, she has served as the HomeOwnership Center Manager for Resources for Residents and Communities of Georgia, (formerly Reynoldstown Revitalization Corporation). Prior to joining RRC she served at DASH for LaGrange, Housing Authority of the City of Atlanta, The Atlanta Center for Homeownership and National City Bank. Her experience includes mortgage lending, retail banking, financial fitness and credit training and all aspects of homeownership counseling. [redacted] has also assisted in the design of curricula related to homeownership counseling. [redacted] holds a Bachelor of Science degree in Business Administration from the University of Kentucky. She has served as a Board Member of the Reynoldstown Civic Improvement League and the Reynoldstown Square Condominium Association. She is a charter member of the Georgia Housing Counseling Coalition and the Atlanta Foreclosure Prevention Task Force. She currently serves as a Grants Reviewer for the Fulton County Arts Council and is a community leader. [redacted] **teaches Introduction to Homeownership Counseling; Maximizing Client Workflow for Greater Business Results; and Homeownership Counseling Certification: Principles, Practices and Techniques Part I.**	Foreclosure Basics; Advanced Residential Lending; Dynamic Sales and Marketing to Attract and Retain Customers and Partners

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
[redacted] Principal, McMorrow Consulting / 30+ years of experience	[redacted] has worked for 30 years in primary market and secondary market mortgage lending. She recently retired from Freddie Mac where she spent thirteen years working with lenders, state and local governments, nonprofit organizations and other groups in support of expanding homeownership opportunities. She has extensive experience in training mortgage lending skills, financial literacy and homeownership education. [redacted] **teaches Lending Basics for Homeownership Counselors; Financial Fitness: Teaching Financial Management Skills; and Introduction to Home Equity Conversion Mortgages.**	Advanced Training Conference for HUD-HECM Network Counselors; FHA-Insured Loans: An Affordable Mortgage Option
[redacted] Independent Consultant / 13+ years of experience	[redacted] is the owner of SO2O Consulting and has worked in the nonprofit and governmental arena for more than 15 years. Seven of those were as the executive director of one of Atlanta's premier nonprofit affordable housing and services programs for homeless families. Under his guidance, Atlanta's first "Housing First" rapid re-housing program was brought to fruition. He has worked with several planning councils to develop housing and programs serving low-income families on a regional and statewide basis and has helped hundreds of homeless families build the skills and income needed to leave homelessness and maintain permanent housing. His current work is now focused on research and consulting. As a consultant, he has provided service to organizations such as the City of Atlanta, the State of Georgia and developing the capacity of nonprofit agencies focused on affordable housing, healthcare and case management services. [redacted] **teaches Counseling the Homeless and Those at Risk of Becoming Homeless.** .	
[redacted] Director of Housing and Community Development, Northern Kentucky Community Action Commission / 25+ years of experience	[redacted] is a consultant with over 25 years experience in community development. Her focus has been to provide technical assistance and training to realtors, lenders, and nonprofit housing organizations to promote community development and to create asset and capacity building programs. She recently completed the "Staff Employment, Enhancement and Development Program" for a local nonprofit to educate and increase the capacity and financial capability of their staff. [redacted] has 15 years of expertise in foreclosure intervention training and	Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	over 20 years in homeownership training. She serves on the "Protect My Kentucky Home Task Force" and previously served as the Chair of the "Northern Kentucky Don't Borrow Trouble Campaign" in Covington, Kentucky. She holds a BS degree in Business Management and Administration from Indiana University and has a real estate license in Ohio. [redacted] **teaches Foreclosure Basics; Post-Purchase Education Methods; Advanced Foreclosure: Case Study Practicum; Foreclosure Intervention and Default Counseling Certification Part I; Developing and Implementing an Effective Foreclosure Program; and Making Home Affordable: A Breakdown of Program Components.**	
[redacted] President & Owner of Miranda & Associates Inc. of Tampa Bay, FL / 20+ years of experience	[redacted] is President and Owner of Miranda & Associates Inc. of Tampa Bay an organization that deals with nonprofit organizations, Public Housing Authorities, and Grass-roots Organizations in implementing programs and providing facilitation of various workshops in the areas of Homeownership, Financial Literacy, Predatory Lending, and Foreclosure. Previously, she managed the Center for Affordable Homeownership of the Tampa Housing Authority. [redacted] also managed the Housing Department for the CDC of Tampa, Inc. where activities included single-family and rental housing development, homeownership programs and contracting services. [redacted]**a teaches Advanced Foreclosure: Case Study Practicum; Foreclosure Intervention and Default Counseling Certification Part I; Developing and Implementing an Effective Foreclosure Program; Financial Fitness: Teaching Financial Management Skills; and Effective Group and Telephone Foreclosure Counseling Strategies.**	National MultiCultural Institute of Training of Trainers; Developing Introductory Diversity Workshops; HUD Loss Mitigation Training; Florida Housing Foreclosure Counseling; Bank of America Homebuyer & Foreclosure Training Workshop
[redacted] Homeownership Training Coordinator, San Antonio NHS / 14+ years of experience	[redacted] has extensive experience in the Homebuyer education process. He taught homebuyers education at the Neighborhood Housing Service of Phoenix for five years. Since 2001, he has been involved facilitating the Home Maintenance and Financial Literacy for Homeowners class for NHS of San Antonio, Texas. He was instrumental in developing both a manual and format for this workshop. He also facilitates homebuyer classes for Habitat for Humanity of San Antonio as well as Bexar County,	**Other Languages: Spanish**; Mortgage Lending Fundamentals for Homeownership Professionals

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	Texas. .Since 2005, he has been an instructor at the NTIs. Currently he facilitates Post Purchase Education Methods. In the past, he also facilitated Spanish courses offered by the Institute. [redacted] spent 25 years with Allstate Insurance Company and retired as a Territorial Claim Manager. Later he owned and operated a consulting and claims adjusting business in Phoenix, AZ. He holds a BA in Management and an MA in Organizational Management. [redacted] **teaches Post-Purchase Education Methods.**	
[redacted] President, EIP Consulting, Inc. / 14+ years of experience	[redacted] is a professional consultant to both nonprofits, as well as, private sector entities in the regions of (on the nonprofit side) neighborhood revitalization and (on the private sector side) trainings with loan officers, originators and brokers around the country. Delivering both pre-licensure and continuing education trainings, based upon the various client request of these entities. [redacted] has an undergraduate degree in Organizational Management and is working towards a Master's degree in Business Management. He has 17 years of experience in the Homebuyer Education field between time spent with Chattanooga Neighborhood Enterprise and NeighborWorks America. Pope is a former member of the Mortgage Bankers Association. [redacted] **teaches Introduction to Housing Counseling; and Homebuyer Education Methods: Training the Trainer.**	**Other languages: Professional ASL-Interpreter (American Sign-language)**; Foreclosure Basics; training for SAFE Act compliance & registration
[redacted] Homeownership Business Applications Specialist, NeighborWorks America/15 years experience	[redacted] is Homeownership Business Applications Specialist, NCHEC and has over 15 years of experience and an extensive background in mortgage lending, business and financial analysis, and risk management fields. In his role with NeighborWorks, he is responsible for research, development and implementation of strategies and action plans related to homeownership business applications that support the growth and development of the (NCHEC) programs, goals and strategies, which in turn support both the homeownership education and counseling industry and corporate strategic goals. He analyzes business needs and requirements for proposed new business products or processes, including technology tools, web-based applications, and e-learning, as well as	Credit Counseling for Maximum Results, Intro to HECM, Homeownership Counseling Certification

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	applying business and technical subject matter expertise in the field of homeownership education and housing counseling to business applications systems. He is currently the lead instructor for the CounselorMax™ client management system and co-instructor for the BestFIT loss mitigation tool. Before joining NeighborWorks America, Prophet was a senior business analyst with Freddie Mac; a mortgage loan consultant with several companies and an instructor for first-time homebuyers. [redacted] **teaches Client Management and Tracking with CounselorMax.**	
[redacted] Consultant / 10+ years of experience	[redacted] has more than 10 years of experience in mortgage lending, housing, and homeownership education. She is currently focusing on increasing lending sourcing opportunities, education, and outreach for minority markets and low- to moderate-income segments. Prior to Freddie Mac, she worked at Washington Mutual where, as vice president over the emerging markets loan centers, she was responsible for implementing WAMU's CRA and affordable housing programs in Chicago. This included creating lending opportunities for the various production channels, developing public-private community partnerships, and managing a production staff responsible for originating affordable loans throughout the Chicagoland area. Prior to WAMU, she held many front-line and back-office positions with well-known national mortgage banking institutions. [redacted] **teaches Homebuyer Education Methods: Training the Trainer; and Homeownership Counseling Certification: Principles, Practices and Techniques Part I.**	Preparing Organizations to Lead in the New Era of Homeownership
[redacted] Independent Consultant/ 20+ years experience	[redacted], a graduate of Mount Holyoke College, is a business development manager for the Northeast Region of Neighborhood Housing Services of America (NHSA). Customer service, training and technical support for new and existing lending products are at the heart of NHSA services handled by Rodrigue. She is an adjunct professor at North Shore Community College and has more than 20 years of mortgage banking experience in the private and not-for-profit sectors. As senior program manager at Neighborhood of Affordable Housing (NOAH) in East	**Other Languages: Spanish**; CE Condominiums, Cooperatives & Timeshares; Fair Housing; Conducting Open Houses & Developing A Safety Plan; Real Estate Advertising & Compliance with the Law; Seller

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	Boston, she established a very successful and nationally recognized lending program and was instrumental in obtaining NOAH's Full Cycle Lending certification. At Commonwealth Mortgage Company in Boston, Rodrigue advanced from underwriter to senior vice president of underwriting of the Southern Division, with loan originations over $500,000,000. Part of her responsibilities included supervision of the loan processing, underwriting and compliance areas of conventional, VH and FHA loan products. Rodrigue also provided mortgage-banking services for financial institutions, Wall Street investors and RTC. [redacted] **teaches Lending Basics for Homeownership Counselors; Credit Counseling for Maximum Results; Compliance with State and Federal Regulations; Foreclosure Basics; and Developing and Implementing an Effective Foreclosure Program. She teaches courses in English and Spanish.**	Agency/Buyer Agency - all Mass Academy of Real Estate; Rehab Specialist I & II - NWTI' National Community Land Trust Training, Boston. Fluent in Spanish.
[redacted] Director of Information Services, Resources for Seniors, Inc./ 4 years of experience	[redacted] has been a member of the AARP Foundation's Reverse Mortgage Counseling network for three years, and has been providing reverse mortgage counselor training for NeighborWorks and the North Carolina Housing Finance Agency for the past year. In addition to her reverse mortgage counseling activities, she is director of information services at Resources for Seniors, Inc., a nonprofit agency serving senior citizens in Wake County, NC. [redacted] is an approved counselor through the AARP counseling network. [redacted] **e teaches Introduction to Home Equity Conversion Mortgages; Introduction to HUD's HECM Counseling Program Procedures and Roster; and Intermediate HECM Counseling: Skills and Tools.**	HUD HECM Counseling Network Training; National Reverse Mortgage lenders Conference; North Carolina Housing Finance Agency Reverse Mortgage Counselor continuing education
[redacted] Consultant / 15+ years of experience /	[redacted] founded Certified Financial Solutions after working for many years in the corporate as well as nonprofit sectors. Currently he facilitates financial education seminars and workshops to educate consumers about their personal finances. Mr. Smith has experience as a mortgage default coordinator and staff development team leader with a national community services organization affiliated with over a hundred agencies throughout the United States. He has over ten years experience as a mortgage	Introduction to Home Equity Conversion Mortgages; Understanding Credit Scoring

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	consultant and mortgage loan originator in Houston, TX; and also more than ten years experience as a senior training manager with Behavioral Intervention Experiences, Inc. [redacted] **teaches Foreclosure Basics; Post-Purchase Education Methods; Advanced Foreclosure: Case Study Practicum; Developing Effective Loss Mitigation Negotiation and Sales Skills; Foreclosure Intervention and Default Counseling Certification Part I; Developing and Implementing an Effective Foreclosure Program; and Making Home Affordable: A Breakdown of Program Components.**	
[redacted] Independent consultant / 24+ years of experience	[redacted], Esquire is currently in private practice and focuses on the areas of bankruptcy, debtor-creditor relations, homeowner assistance, nonprofit corporations and community issues. He serves as a Senior Pastor of the historic Shiloh Baptist Church in Philadelphia. He was a Staff Attorney with Goldbeck, McCafferty and McKeever in their Bankruptcy, Foreclosure and Home Retention units from 2003-2005. He served as a federal Chapter 13 Standing Trustee for the Eastern District of Pennsylvania for sixteen years from 1987-2003. Prior to serving as trustee, he was a Chief Assistant City Solicitor, serving as Bankruptcy Counsel for the City of Philadelphia for six years from 1981-1987. He also served as a Staff Attorney with Community Legal Services for three years from 1978-1981. He received his B.A. in Political Science from Howard University, his J.D. from Temple University School of Law and D.M. from Eastern Baptist Theological Seminary. [redacted] **teaches Foreclosure Intervention and Default Counseling Certification Part I; Advanced Foreclosure: Case Study Practicum; Developing Effective Loss Mitigation Negotiation and Sales Skills**	
[redacted] Independent consultant / 18+ years of experience	[redacted] has been working in the housing industry since 1992. He began with GE Capital Mortgage Corporation and soon moved to Marketing and Product Development. Following his tenure at GE, he went on to work with Wells Fargo and Citi. In addition he has held positions in areas from origination, sales, marketing, underwriting, product development, product management, and strategic development. His full	

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	scale lending perspective has allowed him to contribute insightful best practices towards helping the banks meet and exceed their CRA and lending goals. In 1997, [redacted]. His history with various nonprofits, credit-counseling agencies, housing finance authorities and GSE's made the transition seamless. In 1999, Kreative Capital expanded from its base as a Correspondent Lender to provide additional financial and insurance services. Kreative Capital partnered with several Fortune 500 companies to offer relocation services, and adult financial literacy education. [redacted] **teaches Foreclosure Basics; Introduction to Homeownership Counseling; and Homeownership Counseling Certification: Principles, Practices and Techniques Part I.**	
[redacted] Independent consultant / 20+ years of experience	[redacted]r has been working in the nonprofit housing and credit-counseling field since the 1990s. She oversees the reverse mortgage-counseling program for her agency as well as providing direct counseling services to homeowners. She has been a member of the HUD HECM Counseling Network since its inception. She has provided one-on-one and group education in budgeting, credit and homeownership, including pre- and post-purchase, loss mitigation and reverse mortgages. [redacted] received the 2003 Outstanding Individual Counselor PACE Award from the National Foundation for Credit Counseling. Her areas of expertise include HECM counseling, as well as pre-purchase and delinquency counseling. She has a B.A. from Purdue University. [redacted]**eaches Introduction to Home Equity Conversion Mortgages; Introduction to HUD's HECM Counseling Program Procedures and Roster; and Intermediate HECM Counseling: Skills and Tools**.	Foreclosure Basics E-Learning; Advanced Training Conference for HUD-HECM Network Counselors;
[redacted] Independent Consultant / 25+ years of experience	[redacted]is President/Owner of Marick Consulting Inc, a women and minority business enterprise with expertise in adult education, business administration, program design, curriculum writing, customer service, and financial-related fields. She managed the coordination and development of the New York Homebuyers Education Program (NYHEP) for the Multicultural Markets Division of a large mortgage lender bank and a	**Other Languages: Spanish** HUD and Fannie Mae webinars; Weathering the Storm: Stabilizing Communities in the Wake of Foreclosure; Social Media

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	NYS specific homebuyer education program delivered through a partnership with nonprofit organizations. She is a former Director of Homeownership Services at NHS of New York City. She was also responsible for program development, mortgage production, pre-and-post purchase homeownership education and counseling, curriculum writing, and the structure of pilot programs leading to the purchase and preservation of homeownership in low-to-moderate income and minorities in the New York Metropolitan area. [redacted] **teaches Lending Basics for Homeownership Counselors; Foreclosure Basics; Introduction to Housing Counseling; Financial Fitness: Teaching Financial Management Skills; Homebuyer Education Methods: Training the Trainer; Effective Group and Telephone Foreclosure Counseling Strategies and Developing and Implementing an Effective Foreclosure Program.**	and Web 2.0: Engaging Community and Achieving Mission
[redacted] Consultant / 12+ years of experience	[redacted] began her career in 1995 as a mortgage loan processor and then proceeded to originations and underwriting to post closing procedures. Since 2002, CCCS in collaboration with state and national partners developed a homeownership specific program called the Center for Homeownership where [redacted] held the position as Housing Educator. During her tenure there, she obtained many certifications and received the Sue Simmons Housing Counselor of the Year Award. In March 2007, she was named Director of Counseling Services with DASH for the Gulf Coast. She is a certified Solution Focused Financial Coach and a Money Smart Train the Trainer. [redacted] **teaches Foreclosure Basics; Advanced Foreclosure: Case Study Practicum; Introduction to Housing Counseling; Homeownership Counseling Practices, Principles and Techniques; Data Management and Tracking with CounselorMax; CounselorMax for Decision Makers and Administrators; and Counseling Clients Seeking Rental Counseling.**	FDIC MoneySmart Trainer; Freddie Mac CreditSmart Trainer; HomeSmart Post Purchase Educator; FICO Credit Professional
[redacted] Owner, Randy Wilburn &	[redacted] is an author, speaker, trainer, business owner and pastor. He is the owner of Randy Wilburn & Company Realtors, Inc., [redacted]	Licensed Real Estate Broker

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
Company Realtors, Inc. / 15+ years experience	[redacted] and founder of Harvest Housing Homebuyer Education Center in Boston. He has spent the last ten years developing a uniquely deep understanding of all aspects of foreclosure intervention including loan resolutions, short sales, REOs, and foreclosure mediation that has enabled him to develop highly effective education programs for both real estate industry professionals, housing counselors, and consumers. [redacted] consults with a number of states on the implementation of Foreclosure Intervention programs including the creation and implementation of the first ever training program for Foreclosure Mediators in the State of Nevada. As a consultant, he has developed curriculum for a week-long loss mitigation class, a two-day sales and negotiation class, and an REO class for housing counselors that has been successfully taught nationwide. [redacted] **is a graduate of Howard University.** [redacted]**n teaches Foreclosure Basics; Effective Group and Telephone Foreclosure Counseling Strategies; Counseling Buyers of REO Properties; Advanced Foreclosure: Case Study Practicum; and Developing Effective Loss Mitigation Negotiation and Sales Skills.**	
[redacted] President and CEO, HomeMarc Consulting, LLC / 20+ years of experience	[redacted] has more than twenty years of experience in areas of housing, finance, real estate, time management, public speaking, and personal development. He has worked for various organizations and was a senior financial analyst in financial investment accounts where he monitored more than 7 million in assets under management for more than a hundred consumers. As a Director of Homeownership Training, he was responsible for developing and managing a one-stop shop, wherein prospective families can access housing services to achieve the highest level of success in homeownership. His tenure at Neighborhood Housing Services of South Florida, in Miami-Dade County allowed him to develop detailed homeownership programs. He established HomeMarc Consulting LLC whose goal is to educate and motivate organizations and individuals on homeownership, financial stability and time management, and personal development. His latest development is H-synergy – a software tool for	

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	housing professionals and consumers that access real time housing resources. [redacted] **teaches Foreclosure Basics; Homeownership Counseling Certification: Principles, Practices and Techniques Part I; Advanced Foreclosure: Case Study Practicum; Developing and Implementing an Effective Foreclosure Program; and Foreclosure Intervention and Default Counseling Certification, Part I.**	
[redacted] Consultant / 20+ years of experience	[redacted] has over 24 years experience in accounting, auditing, finance, banking and nonprofit organizations. He has worked for the National Credit Union Administration as an Economic Development Specialist and with Neighbor Works America as a consultant and serves as a master trainer in the train the trainer program. As an economic specialist for NCUA, he trains credit union industry personnel, trade organizations, and NCUA employees on consumer compliance regulations, foreclosure prevention, financial education programs, accounting, auditing, management, balance sheet analysis, strategic planning, succession planning, marketing best practices, revenue and expense budgeting, partnership development and collaborations and CDFI grants programs. In 1983, he received a BBA with a concentration in Accounting from Georgia State University in Atlanta, Georgia. In December 2007 he received his (CCFE) from the Credit Union National Association (CUNA) and was professionally designated a Certified Credit Counselor for Credit Unions. He is a 2004 graduate of the USDA Executive Leadership Program (ELP). He is also a 1993 graduate of the School of Banking School of the South at Louisiana State University. [redacted] **teaches Compliance with State and Federal Regulations; Financial Fitness: Teaching Financial Management Skills; and Advanced Foreclosure: Case Study Practicum.**	Certified Credit Union Credit Counselor - completed 2007; attendee at 2010 National Interagency Community Reinvestment Conference
[redacted] President, MitiGate, Inc. / 10+ years of experience	Since 1999, [redacted] has provided training for NeighborWorks America in the homeownership and community lending area as well as provided expertise in the development of the NeighborWorks Center for Foreclosure Solutions. In addition, he has served as an evaluator of grant applications relative to national foreclosure prevention efforts and played	Federal Reserve Behavioral Economic Conference; Rand Conference on Financial Education; Micometa International Housing;

Consultant Affiliation / Years of Experience	Professional Highlights	Recent, Relevant Training , and Other Languages
	numerous roles within the National Homeownership Programs on ensuring standards delivery for homebuyer education and Financial Fitness. He has provided technical assistance to organizations in program development assessment, evaluated best practices, developed surveys, and conducted focus groups and interviews. Before launching MitiGate, Inc., he specialized in foreclosure intervention and homebuyer education in rural New England where he founded the Vermont Anti-Predatory Lending Coalition. An alumnus of Louisiana Tech University, he has a BA degree in mathematics and English, and a Master of Arts in Community Economic Development Policy from Southern New Hampshire University. [redacted] **teaches Foreclosure Basics; Financial Fitness: Teaching Financial Management Skills; Homebuyer Education Methods: Training the Trainer; Homeownership Counseling Certification: Principles, Practices and Techniques Part I; Effective Group and Telephone Foreclosure Counseling Strategies; Developing and Implementing an Effective Foreclosure Program; and Developing Effective Loss Mitigation Negotiation and Sales Skills.**	Tennessee Housing Development Agency Housing Forum

Department of Housing and Urban Development

FY 2010 Housing Counseling Training Program

Funding Opportunity Number: FR–5415–N–09

CFDA Number: Housing Counseling Program 14.316

Housing Counseling Training Program Award Application

Rating Factor 1

Capacity of the Applicant and Relevant Organizational Staff

October 29, 2010

Submitted via www.grants.gov.

Submitted by:

Unit:	NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)
Company:	NeighborWorks® America
Division:	Training Division

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Figures and Tables

Appendix

Disclaimer

This proposal is being submitted by NeighborWorks® America staff and does not represent a request from members of the NeighborWorks America Board of Directors. Board members and their agency's staffs are not permitted to engage in discussions or any other type of interaction directly or indirectly with potential NeighborWorks America or NeighborWorks America Network member donors whom they regulate for soliciting funds.

Rating Factor 1: Capacity of Applicant and Relevant Organizational Staff

NeighborWorks® America: Comprehensive Approaches, Targeted Results

Meeting the Next Challenge

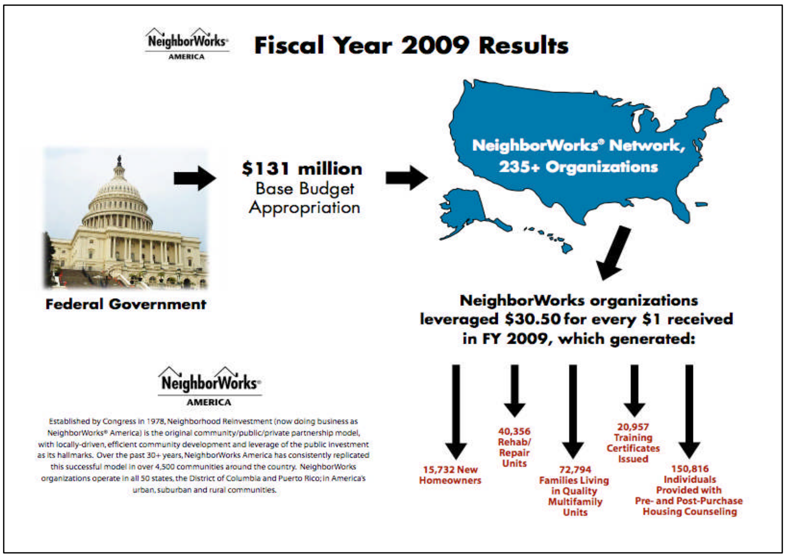
NeighborWorks America continues to lead the way toward restoring the vitality of communities and families in the aftermath of the crisis through innovative strategies and practices that stabilize communities. We create opportunities for low-and moderate-income people to live in affordable neighborhoods, improve their lives, and strengthen their communities.

The NeighborWorks System is an efficient and effective model for marshaling public and private resources to provide affordable housing opportunities and revitalize communities. With mechanisms in place for collaboration and feedback, the system also provides a highly responsive infrastructure for identifying emerging issues and applying the collective experience of hundreds of partners to developing innovative solutions that can be brought to scale or customized locally.

Created by Congress in 1978 as the original community/public/private partnership community development model, **NeighborWorks America** is a national nonprofit that supports more than 4,500 local and regional non-profits and municipalities each year with training, technical assistance and grants. Among these thousands of nonprofit organizations that NeighborWorks America supports each year are 235 community development organizations known as NeighborWorks organizations, who are affiliated members of NeighborWorks and who receive special financial, training, technical and organizational assessment assistance. Through these affiliates, NeighborWorks America provides housing counseling services in all 50 states, the District of Columbia and Puerto Rico.

NeighborWorks America and its affiliates have proven that housing counseling is the foundation of successful homeownership, and have an effective and efficient model for stimulating community revitalization and generating resources for affordable housing.

The NeighborWorks® System



In 2009, NeighborWorks organizations generated $3.9 billion in direct investments in their communities and helped more than 300,000 low- to moderate-income families buy or rehabilitate homes or obtain decent rental housing.[1]

NeighborWorks America serves as a laboratory and disseminator of innovative community development programs through its 10 national programs.

Table 1, National Programs at NeighborWorks America

National Program	Summary Description
NeighborWorks Training Institute	Provides high quality training to staff and boards of community development organizations that are committed to improving the affordability of neighborhood housing, the vitality of neighborhood economies, and the quality of community life.
NeighborWorks Center for Homeownership Education and Counseling (NCHEC)	Promotes sustainable homeownership by building the skills and core competencies of community development organizations nationwide that provide homeownership education, counseling, and preservation services. NCHEC advances training standards and quality service delivery and played a leadership role in the formation of the National Industry Standards for Homeownership Education and Counseling. Serves as the liaison between HUD and NeighborWorks for the HUD Housing Counseling training activities.
National Homeownership Programs	Offers multiple strategies to support sustainable homeownership for people of modest means in every state. Serves as the lead liaison between HUD and the NeighborWorks subgrantees for HUD Housing Counseling funding.

[1] NeighborWorks America's 2009 Annual Report.

National Program	Summary Description
NeighborWorks Applied Research	Helps design, structure, implement and document the research and innovation efforts of NeighborWorks' national initiatives and NeighborWorks America as a whole.
NeighborWorks Center for Foreclosure Solutions	Provides tools and strategies to preserve homeownership in the face of the foreclosure crisis.
NeighborWorks Community Building and Organizing Initiative	Provides a range of activities that strengthen individual, family and community assets, including physical, social, organizational and financial assets
NeighborWorks Financial Capability	Developed with national partners, “Financial Fitness” training helps households develop sound money management skills
National Real Estate Programs	Provides capacity building in real estate development and management, including single family, multifamily, shared equity and commercial.
Success Measures at NeighborWorks America	A social enterprise at NeighborWorks America that provides a range of outcome-focused evaluation services and tools for community development organizations plus their funding and intermediary partners.
NeighborWorks in Rural America	Builds the housing and economic development capacity of rural community development organizations.

A. Relevant NeighborWorks America Staff

NeighborWorks America’s Training Division (see Figure 1, NeighborWorks America Training Division’s Organizational Chart) organizes the national NeighborWorks Training Institutes (NTIs) and regional/local place-based training (PBTs). NTIs are held four times annually, and numerous PBTs offer comprehensive trainings in community development. NeighborWorks America is recognized within the entire community development field, including the homeownership industry, as the nation’s premier provider of training and certification for homeownership counselors and educators. The Training Division has in place highly skilled management staff, homeownership lending and counseling technical experts, and the delivery structure required to implement this HUD Housing Counseling grant immediately following grant execution.

Figure 1, NeighborWorks America Training Division Organizational Chart

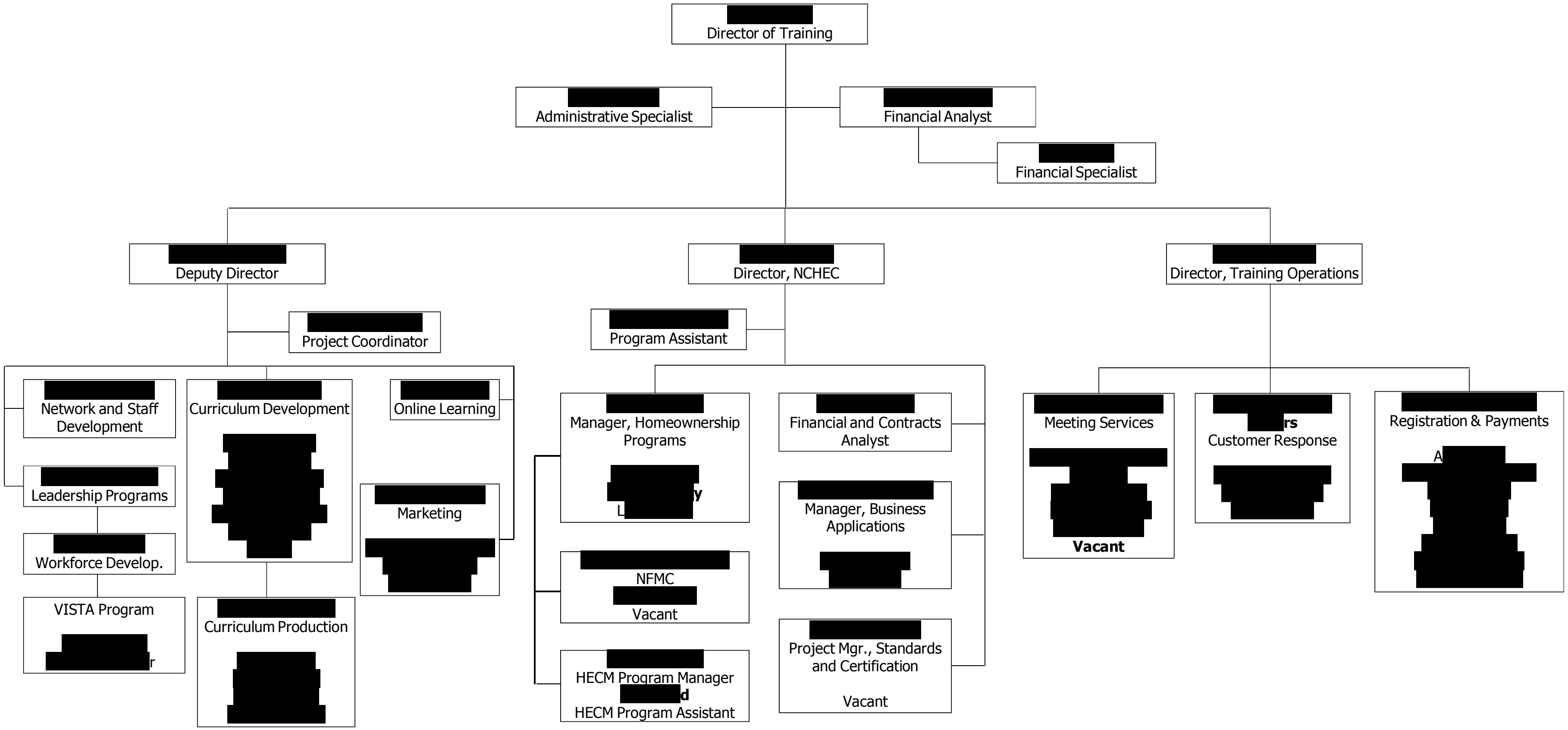


Table 2, Relevant NeighborWorks America Staff, below provides key positions funded by this HUD Housing Counseling Training grant and also those provided in-kind by NeighborWorks America that are critical to the successful implementation of the current cooperative agreement.

Table 2, Relevant NeighborWorks America Staff

Staff Name Position Title Years of Experience	Role Administering the Training Program	Education	Positions, Years Held	Other Languages Spoken	Recent/Relevant Training
Management Staff					
[redacted] Director, Training Division *26 years experience*	Program Direction, All Training	BA, International Relations MS, Geography Teaching Credential	Director, Training Division NeighborWorks (8) Director, AmeriCorps*VISTA Training (2) Director of Operations, Latin America, World Wildlife Fund (2) Country Director, Programming & Training Officer, Chief of Field Operations, Peace Corps (11) Vista Leader (3)	Spanish	Stanford Univ. Executive Program: Nonprofit Strategy. Harvard Achieving Excellence Program.
[redacted] directs all NeighborWorks training, leadership development and workforce development efforts including all of the NTIs, PBTs, e-learning course development and delivery. He directs more than 60 staff and more than 150 contracted community development faculty. He is an experienced leader in community development, international development and training and adult education.					
[redacted] Director, NCHEC *27 years experience*	Program Direction, Homeownership Training	BS, Secondary Education Education Credential, Post-Secondary Education Appraisal Institute	Director, NCHEC (6) Exec. Director, Sacramento Home Loan Counseling Center (14) Commercial R.E. Appraiser (8)		Industry Conferences on Policy, Foreclosure, Financial Literacy and Affordable Lending; Executive Leadership

Staff Name Position Title Years of Experience	Role Administering the Training Program	Education	Positions, Years Held	Other Languages Spoken	Recent/Relevant Training
[redacted] provides overall leadership of program operations for NCHEC, such as quality control staffing, planning and budgeting. She has extensive expertise in the education, real estate and appraisal industries, and has managed, developed and implemented extensive consumer education, community outreach programs and professional training. With her leadership, NCHEC developed and launched National Industry Standards for Homeownership Education and Counseling, acquired and now manages the counseling client management tool CounselorMax and has significantly increased training and certification opportunities for homeownership educators and counselors.					
[redacted] NCHEC Homeownership Programs Manager *20 years experience*	Program Oversight, Homeownership Training	BA, Business Administration	Manager, NCHEC Homeownership Programs (1.5) CRA Officer (7) Regional Program Manager (2) Assistant Director (8)		Industry conferences on Financial Literacy and Education. Mortgage lending and underwriting training. NTI courses & symposia: HO109el, HO211, HO253el, AH905, AH910, ML912
[redacted] manages the program activities that support the delivery of NCHEC training, certification programs, training curriculum content and resource tool development. She has over 20 years of experience in program management, product development, training and marketing, with an emphasis in affordable lending programs. This includes 10 years with two NeighborWorks organizations in Minnesota and 9 years in mortgage banking as a CRA officer and regional program manager for Wells Fargo Home Mortgage.					
[redacted] Homeownership Business Applications Manager *21 years experience*	Management oversight, CounselorMax, a counseling client management tool	Lake Forest College	Manager, Homeownership Business Applications (1.5) Director (9) Project Manager(6) Sr Business Analyst (2)		NTI Symposium: ML912
[redacted] has extensive experience in product development, marketing, project management, customer service, training and development. Her career includes 17 years with Freddie Mac where she held many roles in product development and project management in the single-family business line. While at Freddie Mac, she launched and continued to develop Freddie Mac's Learning Center web site and was responsible for all training tools and curriculum development.					
Training Staff					
[redacted] NCHEC Project	Project Manager - Interacts with HUD	BA, Political Science and Studio Art	NCHEC Project Manager (2) Senior Project Associate (2.5)		NTI Courses & Symposia: HO229,

Staff Name Position Title Years of Experience	Role Administering the Training Program	Education	Positions, Years Held	Other Languages Spoken	Recent/Relevant Training
Manager *8 years experience*	HOCs and Intermediaries; manages National Industry Standards and NCHEC Certification	MA, Urban Planning			ML912, AH905, RD904
[redacted] researches, develops and implements strategies and action plans that support the growth and development of the NCHEC programs, goals and strategies in support of the homeownership education and housing counseling industry. She has a master's degree in urban planning with a specialization in housing and economic development.					
[redacted] Reverse Mortgage Project Manager *19 years experience*	Reverse Mortgages Education Program Oversight and Management	BA, Theatre Arts MA - Yale School of Organization and Management	Reverse Mortgage Project Manager (1) Manager, Reverse Mortgage Product (8) Training Consultant/Project Mgr (10)		NTI Courses & Symposia: HO111, ML912, ML250, ML275
[redacted] provides program management, project oversight and facilitates strategic activities related to national reverse mortgage counseling programs; including the HECM professional certification. Key duties include managing partner relationships; serving as subject matter expert in reverse mortgage counseling activities, managing the HECM Counselor Evaluation, overseeing updates and administering the national HECM Exam, reporting and presenting on programmatic and policy topics. She received her Master's degree from the Yale School of Organization and Management in 1990 and spent eight years as the reverse mortgage product manager at Fannie Mae. She spent an additional 10 years at Fannie Mae as a training consultant and project manager.					
[redacted] Reverse Mortgages Program Assistant 5 *years experience*	Provides Reverse Mortgage Assistance	BA, Psychology MBA	Reverse Mortgage Program Asst. (.4) Community Relations Coordinator (4)		NTI Courses: HO111, HO272, HO104el, HO109el, HO265el
[redacted] works closely with the Reverse Mortgage Project Manager to coordinate activities related to national reverse mortgage counseling programs, HECM professional certification and the national HECM Exam. She provides customer support for partners and the industry as it relates to questions about reverse mortgage counseling. She helps to gather data for reporting and communications, and provides support at trainings as needed. Ms. Ford's background is in higher education in Community Relations.					

Staff Name Position Title Years of Experience	Role Administering the Training Program	Education	Positions, Years Held	Other Languages Spoken	Recent/Relevant Training
[redacted] NCHEC Curriculum Manager *31 years experience*	Oversees homeownership and community lending course curriculum and development; engages NTI faculty and consultants	BA, Management MA, Curriculum Instructional Design	Homeownership and Community Lending Curriculum Manager (3) Training Manager (12) Trainer - Freddie Mac/Fannie Mae (16)		NTI Course: HO360; Web Design/Development
[redacted] is an experienced veteran of the homeownership and lending field with more than 30 years experience focusing on lending, technology integration and all content supporting homeownership. This includes areas from pre-purchase education through sustaining homeownership using the latest homeownership preservation tools. She has managed teams which have presented curriculum for more than 56 content areas and have spanned from lending, technology integration such as automated underwriting and client management systems. Ms. Carlisle has experience developing effective interactive content for both in person delivery and online learning. She has managed the development of five online courses.					
[redacted] Registration Specialist *7 years experience*	Provide accurate and timely data entry of all scholarship registrations for NTIs/PBTs	BA, Mass Communications	Registration Specialist (6)		
[redacted] is responsible for the accurate and timely data processing of incoming electronic and hard copy participant registration forms for various NeighborWorks Training events, participant attendance and course changes, as well as lodging and travel requests/needs.					
[redacted] Customer Response Specialist *10 years experience*	Provide quality customer service for all Training events via telephone, e-mail, fax or correspondence	AA, Business	Customer Response Specialist (4) Legal Assistant (6)		NTI Course: HO250
[redacted] is the Customer Response Specialist for the NeighborWorks Center for Homeownership Education and Counseling (NCHEC). Mr. Smiling is primarily responsible for responding to incoming inquiries regarding NTIs, local PBTs and Community Leadership Institutes (CLI), as well as providing Information Technology (IT) support for all E-Learning courses. Mr. Smiling came to NeighborWorks with a strong IT background, having worked for two imaging companies as a shift supervisor.					

Staff Name Position Title Years of Experience	Role Administering the Training Program	Education	Positions, Years Held	Other Languages Spoken	Recent/Relevant Training
Meeting Planning Specialist *Posted*	Provide meeting planning, logistics, negotiate and select training venues, hotel reconciliation				
The meeting planning specialist is responsible for all aspects of meeting planning for NCHEC trainings and events. This includes site selection, contract negotiations, logistical coordination with hotel staff, budget monitoring and onsite event management. The meeting planning specialist works closely with other Training Staff to ensure our database is accurate with regard to registration and event specifics and that a quality training event is delivered.					
[redacted] Marketing Consultant II *15 years experience*	Provide marketing and outreach for NTIs, PBTs, e-learning and training resources	B.A. History MA, Teaching	Marketing Consultant II (2) Teaching (15)	Spanish	NTI Courses & Symposia: HO110, ML912, ML914
[redacted] develops and executes marketing strategy and materials (web, print and electronic) to promote NCHEC's mission and objectives. At the Fannie Mae Foundation, he was the Manager of the Home Team program, a national, multi-million dollar communications effort to help more low- and moderate-income Americans get on the path to homeownership. He also managed corporate partnerships at the New York Road Runners for the New York City Marathon and many other events. He speaks Spanish fluently.					
[redacted] Financial & Contracts Analyst *24 years experience*	Prepare program reports, monitor budget expenditures against program activities/services	BS, Business Administration	Financial and Contracts Analyst (6) Marketing Manager (2) Customer Service Mgr (5) Retail Banking Manager (7)		NTI Courses & Symposia: HO109el, HO110, HO209el, NR121, HO908, AH908, HO907; Foundation Center - Proposal Budgeting/ Writing Seminars
[redacted] is responsible for the development of NCHEC budgets, monitoring spending, financial analysis and preparing performance reports for senior management and funders. She works closely with NCHEC program and project staff to ensure proper project-based budgeting and expense. She manages grants and contracts and payments of invoices and tracks charts of account. She has vast experience in the areas of customer service, project administration, marketing, banking and management.					
[redacted] Training Production Coordinator *7 years experience*	Provide support to Faculty at NTI/PBT; review NCHEC course materials	BA, Sociology	Training Production Coordinator (1) Catering Associate (3) Sales Assistant (3.5)		NTI Courses: HO109, HO211, HO230, HO290

<table>
<tr><th>Staff Name Position Title Years of Experience</th><th>Role Administering the Training Program</th><th>Education</th><th>Positions, Years Held</th><th>Other Languages Spoken</th><th>Recent/Relevant Training</th></tr>
<tr><td colspan="6">[redacted] maintains electronic and hard copies of NCHEC course material files used at training events. She also analyzes and reports on course evaluations to Training Division directors, program managers and instructors. These efforts help to make NeighborWorks aware of the progress made in trainings we offer.</td></tr>
<tr><td>[redacted]
Training Production Assistant
31 years experience</td><td>Produce and oversee shipment of NCHEC course materials for NTIs and PBTs</td><td>High School Diploma</td><td>Training Production Assistant (4)
Production Manager (9)</td><td></td><td></td></tr>
<tr><td colspan="6">[redacted] is responsible for reproducing all course manuals for NeighborWorks training courses, which include the four yearly NTIs with attendance close to 2000 participants per session. Previously, Mr. Butler was production manager at several law firms where he produced all legal documents including filings.</td></tr>
<tr><td>[redacted]
Place Based Program Coordinator
10 years experience</td><td>Schedules PBTs with hosting sponsor organizations; engage teaching faculty for PBTs</td><td>BA, Communications</td><td>Place Based Program Coordinator (3)
Special Projects Manager (3)
Senior Marketing Specialist (1)</td><td></td><td>NTI Course: HO110</td></tr>
<tr><td colspan="6">[redacted] coordinates the key program functions place-based training events. He works with host organizations and training consultants to coordinate on-site regional training. He has several years experience working with the nonprofit and public sectors in project management, marketing and public affairs.</td></tr>
<tr><td>[redacted]
Online Learning Manager
21 years experience</td><td>Oversee the development of NCHEC e-learning courses</td><td>BS Education
MA, Education</td><td>Online Learning Manager (2)
Project Manager (6)
Teaching (9)</td><td></td><td>NTI Courses: HO102el, HO104el, HO109el, HO253el, HO265rl, HO322el; ASTD Conference; and Virtual Learning Webinars</td></tr>
<tr><td colspan="6">[redacted] manages all of NeighborWorks America’s e-learning course development in collaboration with content experts, technical experts and software developers. She is an experienced educator with a major focus in the field of online learning for the past eight years. She has designed courses and managed content development for institutes of higher education, government agencies such as the Education Professional Standards Board of Kentucky and national organizations such as the National Federation of the Blind and the Council for Exceptional Children.</td></tr>
</table>

Staff Name Position Title Years of Experience	Role Administering the Training Program	Education	Positions, Years Held	Other Languages Spoken	Recent/Relevant Training
[redacted] Homeownership Business Applications Specialist *16 years experience*	Application implementation and training, CounselorMax, a counseling client management tool	BS, Business Administration	Business Applications Specialist (3) Sr. Business Analyst (10) Risk Manager (2)		NTI Courses HO111, HO211; HelpStar, HO250 Homeownership Counseling Certification Part 1.
[redacted] is responsible for the development, implementation, and management of scalable business systems and tools to facilitate program growth for the homeownership education and housing counseling field. He has extensive background in the mortgage lending, business and financial analysis, and risk management fields. He served in the United States Marine Corps 1987 to 1995.					
Administrative Staff					
[redacted], Director of Financial Planning Analysis & Contracts *20+ years experience*	Manage the corporate budget and budget planning process - Monitor outside funds budget, with monthly and quarterly reviews	BA, Political Science	Director, Financial Planning, Analysis and Contracts (8) Director, Business Development and Finance (15) Assistant to the Co-Director (1)	French	Performance Based Budgeting, September 2006; Federal Training Center/Budget Formulation, May 2009; NTI Courses & Symposia: HO110, AH905
[redacted] is director of financial planning, analysis and contracts and has been with NeighborWorks America since 2002. She has management and oversight responsibility for the Corporation's budget, including a $133 million base federal appropriation, $470 million in supplemental appropriated funds for the National Foreclosure Mitigation Counseling program, and approximately $20 million in grants and contracts from foundations, corporations, etc. [redacted] oversees the contracts administration and financial management of these funds, ensuring compliance with agreements, budgeting, budget-to-actual analysis and monitoring. Prior to joining NeighborWorks America, [redacted] worked more than 20 years for national and international grant-funded nonprofit organizations. She holds a B.A. from Mt. Holyoke College, magna cum laude.					
[redacted] Concurrence & Contract Analyst *9 years experience*	Files quarterly reports; submit expenditure draws for grant	Associate's Certificate in Contract Management, George Washington University	Concurrence & Contract Analyst (5) Contract Specialist (4)		NTI Courses & Symposia: HO240, HO307, ML120, ML275, ML912

<table>
<tr><th>Staff Name
Position Title Years of Experience</th><th>Role Administering the Training Program</th><th>Education</th><th>Positions, Years Held</th><th>Other Languages Spoken</th><th>Recent/Relevant Training</th></tr>
<tr><td colspan="6">[redacted] assists in financial management and grant administration as concurrence and contract analyst in NeighborWorks America’s Office of Financial Planning Analysis and Contracts. She came to NeighborWorks in January 2005 with four years of experience in contract and budgets for nonprofit organizations. With past employers, she was the point of contact for clinical-trial contract negotiations, invoicing and payments between sponsors and principal investigators. [redacted] also serves as the primary point of contact with HUD and the Department of Justice/Office of Justice Programs (DOJ/OJP) on administrative matters and intermediary reporting requirements.</td></tr>
<tr><td>[redacted]
Grants Manager
25 years experience</td><td>Oversee training grant disbursements to Intermediaries who choose to host a PBT</td><td>BA, Political Science
MA, Emory University</td><td>Grants Manager (7)
Desk Officer (4)
Program Manger (15)</td><td></td><td>NTI Courses: CP249,HO109, HO253, NR180</td></tr>
<tr><td colspan="6">[redacted], Grants Manager, oversees the disbursement of funds to sub-grantees, and the processing of approximately $65 million in grants from federal and outside sources. She has seven years experience in administering a housing counseling program consisting of a network of multiple housing counseling agencies and over 15 years experience in program management with the Inter-American Foundation, Peace Corps and World Wildlife Fund, where she analyzed and negotiated grants, managed program budgets, coordinated and published promotional materials, and facilitated fundraising activities. She holds a master’s degree from Emory University.</td></tr>
<tr><td>[redacted]
Manager, Benefits and Compensation
17 years experience</td><td>Manages HR functions related to compensation and benefits</td><td>BS, Business Management/Finance</td><td>Mgr, Benefits/Compensation (5)
Senior Benefit Specialist (1)
Benefits Manager (2)</td><td></td><td>NTI Symposium: AH910</td></tr>
<tr><td colspan="6">[redacted] manages the full spectrum of human resources functions including staffing, compensation and benefits, employee relations, organizational development and compliance for assigned client groups. She is the Subject Matter Expert (SME) in the area of employee benefits for NeighborWorks and is responsible for the organization’s total compensation strategic direction.</td></tr>
<tr><td>[redacted]
Deputy Director, Information Management
18+ years experience</td><td>Program Direction, Corporate applications development</td><td>BS, Computer Science</td><td>Deputy Director, Information Management (1)
Director, Application Development (3)
Project Manager (3)</td><td>Vietnamese</td><td>Masters Certificate - IT Project Management - George Washington University; Professional Certificate in Business Analysis</td></tr>
</table>

Staff Name Position Title Years of Experience	Role Administering the Training Program	Education	Positions, Years Held	Other Languages Spoken	Recent/Relevant Training
[redacted] directs all NeighborWorks America's corporate applications and websites as well as all IT operations support. She has over 18 years experience with database and web application development. She has implemented corporate applications using full software life-cycle development methodology to optimize the organization's systems for enterprise application integration. She is also responsible for all aspects of application documentation, support and training.					
[redacted] Financial Manager *16 years experience*	Prepares strategic and contract budgets, financial reports	BA, Accounting	Financial Manager (16)	Amharic	CPA Review
[redacted] works in the Financial Planning Analysis and Contract department. He works closely with the department director in preparing strategic budget and business planning documents, preparing contract budget, preparing Financial reports and analyzing corporate financial trends and matrixes. He supervises one staff member.					

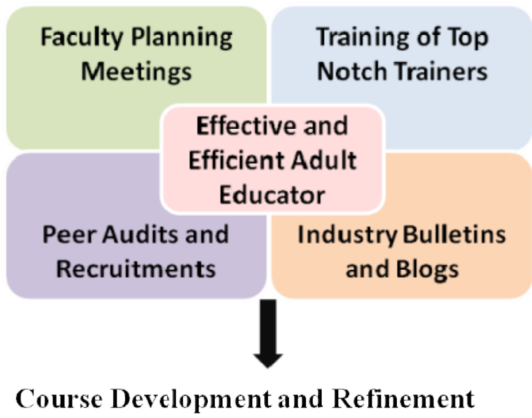
NeighborWorks America Training Institute Faculty

The Training Division has a network of 60 highly regarded trainers who teach one or more courses in the Homeownership and Community Lending track. These individuals and their biographies are presented in Appendix A, NTI Faculty, along with the courses they teach. Faculty members include practitioners, industry experts and private-sector representatives who have extensive experience in their respective fields. The NCHEC currently has on staff eight bi-lingual faculty members skilled at teaching the five courses we have available to the Spanish-speaking community. The NeighborWorks America Training Division has 10 staff who speak Spanish to assist with translation services as needed, as well as staff who speak French, Italian, Latvian, Cape Verdean Creole, Guarani and Yoruba (West African).

NCHEC and NeighborWorks America recruit faculty that have on-the-ground experience and who can quickly adapt content to address fluid market conditions. We strive to remain nimble to address changing content rapidly and accurately while maintaining a high level of quality for all courses. Several of our faculty consultants have extensive, multi-faceted work experience and can teach a variety of courses providing national coverage.

NCHEC's 60 experienced trainers often audit other relevant courses and attend conferences and forums to stay current on the latest trends, requirements and needs. Prospective new faculty candidates attend an introductory two-day faculty selection workshop that includes a written topic assessment, small group interaction and individual presentations. The workshop also offers professional

NCHEC and its faculty use any or all of these avenues remain abreast of changes in the industry.



NCHEC Program staff and faculty update and refine course materials and web sites as needed.

development information for participants such as an overview of the Making Home Affordable program for potential foreclosure faculty. Potential trainers are then asked to audit an actual NCHEC course where both NeighborWorks America key staff and seasoned trainers observe and evaluate the candidate's activities. New trainers are paired with seasoned trainers to ensure quality delivery is maintained during the development phase. We regularly disseminate industry information and updates to help trainers stay informed of industry changes. Additionally, each trainer must attend NeighborWorks America's *Training of Top-Notch Trainers* program.

B. Experience of Organization

The training and education we provide prepares community development practitioners to deliver top-quality services by equipping them with the professional skills they need to be effective.

Established in 1987, the NeighborWorks Training Institutes (NTIs) offers training, certification, networking opportunities and other educational resources to tens of thousands of community development practitioners who are seeking to revitalize and sustain their communities. Community development practitioners, nonprofit organizations, policy makers, public officials, lenders, developers, community organizers, and residents rely on the NTIs for progressive ideas, models for success, skills and tools that keep them in the forefront of the community development field.

Over the past five years, the NeighborWorks America Training Division, through NCHEC, has had a cooperative agreement with HUD to provide training and certification to thousands of HUD-approved counseling agencies. Under this agreement, more than 6,500 counselors have been trained to provide effective homeownership education and counseling. Combined with other leveraged resources, more than 17,500 HUD-approved counselors have received training through NCHEC.

Partnerships

NeighborWorks America works collaboratively with intermediaries and subject matter experts to ensure quality and relevancy in training offered.

Historically, NeighborWorks America has collaborated with HUD-approved housing counseling intermediaries, such as the Rural Community Assistance Corporation, the National Urban League, the National Council of La Raza (NCLR), National Foundation for Credit (NFCC), Nueva Esperanza, Mission of Peace, Housing Partnership Network, HomeFree USA, NID-HCA, Homeownership Preservation Foundation and the National Coalition for Asian Pacific American Community Development (CAPACD). Over the past five years, each HUD Intermediary has been offered the opportunity to host PBTs for their affiliates, including grant funds to help defray costs. Intermediaries have reported that these trainings were valuable to their affiliates and other regional partners. Under this cooperative agreement, NeighborWorks America proposes to enter into agreements with HUD-approved housing counseling intermediaries to provide them up to $10,000 of grant resources ($2,000 per training day delivered) to supplement and defray the cost of hosting an intermediary-sponsored PBT session through NeighborWorks America for their affiliate and sub-grantee housing counseling staff.

Other Intermediaries and State Housing Finance Agencies

NeighborWorks America collaborates with other national and state intermediaries to facilitate training opportunities and skill building. While not HUD housing counseling intermediaries, organizations such as the National Association for the Advancement of Colored People (NAACP), state housing finance agencies and others work directly with affiliates who seek and receive HUD approval and/or funding. These partnerships are

> "We have hosted NeighborWorks placed-based training in the past and it has been very effective."
>
> *Robert A Huether, Asst. Director*
> *Program Development*
> *New Jersey HMFA*

particularly useful in serving ethnic minority populations. NeighborWorks America uses other resources to provide these training opportunities.

Home Equity Conversion Mortgage (HECM) Stakeholder Input

In connection with training and program management of the Reverse Mortgage Education Program, NeighborWorks America seeks input from a HECM User Group comprised of representatives from National Foundation for Credit Counseling, Money Management International, American Association of Retired Persons, CredAbility, National Council on Aging, HUD and other key industry stakeholders. This group is designed to help ensure that relevant training, systems and quality control processes for the National HECM Counseling Network are implemented.

NeighborWorks America also confers with representatives from HECM-related industry trade associations, such as the **National Housing Counseling Association** (NHCA), an independent organization dedicated to supporting HUD-approved 501(c)(3) housing counseling agencies in the delivery of reverse mortgage counseling services, and the **National Reverse Mortgage Lender's Association** (NRMLA).

Training Curriculum

NeighborWorks America offers a cadre of relevant courses. **All 14 of the training topics identified by HUD in the Housing Counseling Training NOFA are currently offered at NTIs and PBTs.**

NeighborWorks also offers a growing menu of interactive online courses to supplement classroom offerings. Eight courses related to homeownership, lending foreclosure intervention and HECM are currently available as part of a larger menu of 15 e-learning courses. Another five courses (3 homeownership-related) are in the development pipeline for release during FY11. Organized in modules, these user-friendly courses require an average require two to four hours to complete. In addition, NeighborWorks offers occasional live and recorded webinars on germane topics to compliment these learning opportunities.

Introductory, intermediate and advanced courses are developed and offered through NeighborWorks America, including professional certification in five homeownership content areas. Courses use proven adult learning methods. Each course contains an overall course objective, core competencies with specific knowledge, skills and abilities needed to achieve the overall course objective, and the appropriate learning/instructional objectives. A lesson plan is developed that includes the varied learning activities, steps and resources needed to teach each course. This facilitates consistency, and serves as a guide to achieve the desired objectives. Courses emphasize a hands-on approach, combining lectures with peer-to-peer learning, case studies, site visits, small-group exercises, demonstrations and other participatory methods. Some courses require an online final multiple-choice exam.

Table 3, NTI Certificates of Completion Issued, details the number of training certificates awarded to individuals who have completed courses at NTIs and PBTs within the last five years. Table 4, NeighborWorks Homeownership and Community Lending Course Descriptions provides a summary for every homeownership-related course offered at NTIs, PBTs and online that is relevant to this proposal, including assessments and exams. Table 5, NCHEC PBTs, lists events and certificates of completion issued.

Table 3, NTI Certificates of Completions Issued from FY 2005 to FY 2009

HUD's Training Topic Areas	FY 2005	FY 2006	FY 2007	FY 2008	FY 2009	Total Certificates Issued
	2,086	**4,479**	**5,718**	**10,442**	**12,636**	**35,361**
a. General Housing Counseling	334	943	944	1,301	1,668	5,190
b. Credit Counseling and Financial Literacy for Prospective Homeowners	300	618	837	1,308	1,240	4,303
c. Matching Clients with Loan Products	-	94	68	33	171	366

HUD's Training Topic Areas	FY 2005	FY 2006	FY 2007	FY 2008	FY 2009	Total Certificates Issued
d. Homebuyer Education Programs	467	662	665	475	602	2,871
e. Helping Homeowners Avoid Delinquency and Predatory Lending	118	188	199	148	109	762
f. Foreclosure Prevention	270	852	1,881	5,938	6,787	15,728
g. Reverse Mortgages	154	428	334	322	693	1,931
h. Home Maintenance and Financial Management for New Homeowners	188	259	245	166	265	1,123
i. Counseling Individuals and Families that are Homeless or at Risk of Becoming Homeless	-	89	89	62	93	333
j. Disaster Victims Counseling	-	-	42	-	-	42
k. HUD's Housing Counseling Program Requirements	-	15	59	40	130	244
l. Rental Housing *New training topic area in FY 2009*	-	-	-	-	15	15
m. Federal Housing Administration	255	331	355	649	878	2,468
n. Fair Lending Abuse and Mortgage Fraud Counseling *New training topic area in 2010*	-	-	-	-	-	-

NeighborWorks America is committed to ensuring that its courses are relevant to the issues confronting housing counselors, their agencies and the customers they serve. Staff constantly seeks feedback from training participants and instructors and other industry stakeholders in order to develop new courses, update course content and to ensure that the array of courses offered is what those on the front lines need and want. In FY 2010 alone, NCHEC developed and introduced 14 new courses and updated another nine courses. At least seven new courses are planned for development in FY11, and nine existing courses will be updated.

Table 4, NeighborWorks Homeownership and Community Lending Course Descriptions

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
A. General Housing Counseling							
Introduction to Homeownership Counseling (HO110)	**Basic**	**3 days**	**18**	**In person**		•	✓
Participants will learn the principles and applications of housing counseling from the industry's and the counselor's points of view to help them acquire the basic skills needed to be effective counselors. They learn the principles of effective counseling, essential elements of pre- and post-purchase counseling for homeowners, and delinquency and default counseling. They are introduced to common client issues and effective intervention strategies. Participants learn practical tools to help renters, prospective homebuyers and existing homeowners develop and manage basic household budgets, enhance their savings practices and loan payment, improve credit scores, and recognize and avoid predatory lenders.							
Consejería para la Compra de Vivienda (HO110sp)	**Basic**	**2 days**	**12**	**In person**		•	✓
Aprenda los principios y aplicaciones de la consejería para la compra de vivienda del punto de vista del consejero. Examine las destrezas necesarias para ser un consejero effectivo. Los temas a dialogar incluye la vista nacional, consejería de pre- y post-compra de vivienda y la delinquencia e incumplimiento. Consejeros que pueden hablar, leer y escribir en español deben tomar este curso.							
Marketing Your Homeownership Program for Maximum Impact (HO217)	**Intermediate**	**2 days**	**12**	**In person**			
Now more than ever, community-based organizations must be strategic in the way they promote their homeownership programs. Whether you are just starting a neighborhood-based or affordable homeownership program or jump-starting a seasoned program, a marketing plan can help you bring in more customers and more funding, and make your organization run more efficiently. We will cover a 10-step marketing planning process, successful strategies from around the country and important national trends in the affordable homeownership lending industry. Learn how to do targeted marketing that will help your organization connect with immigrant and minority populations.							
Client Management and Tracking with CounselorMax® (HO220)	**Intermediate**	**2 days**	**12**	**In person**			
This hands-on computer course is for current and prospective CounselorMax users who are responsible for daily client management, tracking and reporting within a housing counseling agency. Participants create and manage client files, learn basic data entry requirements and automated case management activities throughout the session with learning checks producing sample HUD 9902 reports. Functions to ease tracking needs and use CounselorMax workflows to organize data are also demonstrated. Through this course, you will learn to use CounselorMax in a way that supports your current housing counseling plan.							
CounselorMax® For Decision Makers and Administrators (HO222)	**Intermediate**	**1 day**	**6**	**In person**			
In this course, agency decision makers learn how to maximize process flow and reporting fully utilizing the CounselorMax client management							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
system. Participants learn to establish goals for success and develop an implementation plan to use CounselorMax in a way that supports current housing counseling operations. Designated CounselorMax administrators and managers will learn how to set up an agency and create counselor roles within an agency's database, customize values so data fields yield important funding source information, and learn about the reporting function including how to produce HUD's 9902 quarterly and annual reports. Make CounselorMax work for your agency with the skills you learn in this course.							
Maximizing Client Workflow for Greater Business Results (HO230)	**Intermediate**	**2 days**	**12**	**In person**			
In today's competitive marketplace getting the most out of workflow efficiencies and delivering results is critical for successful and sustainable education and counseling programs. In this two-day course, learn how to increase counseling capacity, develop effective time management skills, and utilize client management systems (including CounselorMax and Home Counselor Online) to increase efficiencies, and develop and manage client pipelines. Designed for counselors, managers, and administrative support staff who obtain, gather, process, counsel, and manage clients.							
Homeownership Counseling Certification: Principles, Practices and Techniques Part 1 (HO250)	**Intermediate**	**5 days**	**30**	**In person**	◆	●	✓
This course is for housing counselors with a minimum of one year of counseling experience providing one-on-one pre-purchase counseling to clients. Through hands-on applications, this intermediate level course teaches counselors the skills, procedures and content needed to create new homeowners. They learn how to provide one-on-one counseling sessions to address savings, credit and debt barriers to homeownership, and use the latest industry tools, including client management systems (HCO, CounselorMax), techniques and resources. They practice mortgage readiness assessment, prequalification, standardized income calculations, credit report review, action plan development and other key counseling activities, including true cost of living budgets. HUD-requirements for file management, code of conduct and operations guidelines along with implementation of the National Industry Standards for Homeownership Education and Counseling are taught. Full certification in homeownership counseling training is offered by completing this course, passing the exam and completing the Foreclosure Basics course (HO109 or HO109el).							
Counseling Buyers of Real Estate Owned Properties (HO260)	**Intermediate**	**1 day**	**6**	**In person**			
In today's real estate market, borrowers who are interested in purchasing a home will likely consider the growing inventory of Real Estate Owned (REO) property. These properties may offer attractive pricing, but also present hidden challenges and pitfalls to potential buyers. Homeownership counselors, providing comprehensive individual counseling, can equip clients with timely information to make informed decisions and protect their future asset. Participants attending this course will learn: • Who is selling these properties (from nonprofits, municipalities, banks, etc.) • How to assist clients through careful analysis of the sales contract • How to engage home inspectors and avoid the pitfalls of purchasing "as is" properties • If special financing may be available for clients purchasing REO properties. • Counseling program details of HUD's Neighborhood Stabilization Program (NSP) and determining if this program can help meet the client needs.							
Counseling Buyers of Real Estate Owned	**Intermediate**	**0.35 days**	**2.52**	**Online**		●	✓

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
Properties (HO260el)							
This online course is designed for borrowers who are interested in purchasing a home will likely consider the growing inventory of Real Estate Owned (REO) properties. These properties may offer attractive pricing, but they also present hidden challenges and pitfalls to potential buyers. Homeownership counselors, providing comprehensive individual counseling, can equip clients with timely information to make informed decisions and protect their future asset. This online course is designed to define REO, introduce the homeownership counselor to the players involved in REO transactions, explore the purchase process, identify ways to assist clients through careful analysis of the sales contract; how to engage home inspectors and avoid the pitfalls of purchasing "as is" properties and learn about special financing options available to homebuyers. The course is beneficial to anyone who is interested in learning more about the purchase process involving REO properties. It is specifically intended to help the homeownership counselor have a better understanding of the nuances of the purchase process for REO properties, and the challenges involved in preparing homebuyers for what has become the dominant property being sold in today's real estate market.							
Advanced Homeownership Counseling (HO340)	**Advanced**	**2 days**	**12**	**In person**		•	
This course is for counselors that have already taken Homeownership Counseling Certification: Principles, Practices and Techniques Part I (HO250). This advanced course teaches counselors the skills, procedures, and processes needed to package loans to their lender partners. Through hands-on applications, they learn how to calculate income for self-employed and seasonal income borrowers and how to layer multiple funding sources including mortgage credit certificates, matching programs and other down payment assistance sources. They also determine how to assist their clients in choosing the right mortgage product and establish profitable lender partnerships. This course provides techniques that enhance a counselor's communication and negotiation skills, while offering strategies for improving case management in order to work more effectively.							
Homeownership Counseling Certification for Program Managers & Executive Directors (HO360)	**Advanced**	**5 days**	**30**	**In person**		•	✓
This course is designed for professionals in the homeownership counseling field who are working at the management level. Through hands-on application, participants will learn procedures and methodology that will better equip them to manage the day-to-day operations of a housing counseling program. In this course, homeownership program managers or executive director will learn how to: diversify funding sources; recruit, manage and retain counseling staff; perform contract reviews and programmatic assessments; and efficiently manage case files utilizing a variety of time management techniques. A strong focus on quality assurance and proficiency in operating in performance standards, HUD, NIS, Fair Housing, Ethics, Compliance, pipeline review and reporting is included.							
B. Credit Counseling And Financial Literacy For Prospective Homeowners							
Designing and Delivering A Sustainable Financial Capability Program (HO209rq)	**Intermediate**	**3 days**	**18**	**In person**	◆	•	
Financial education combined with behavior changes define financial capability and are required for consumers to define and set financial goals. This course will demonstrate how to effectively teach adults core content areas such as self-directed financial planning, money management, savings, investing, banking, credit, taxes and insurance. Educators and leaders will explore current practices and tools to effectively sustain							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
programs and better meet the needs of diverse audiences. An Online pre-requisite course (HO209el) and exam is offered for the course participants to facilitate baseline knowledge level prior to attending the classroom course.							
Diseño y Implementación de un Programa de Capacidad Financiera Sustentable (HO209sp)	**Intermediate**	**3 days**	**18**	**In person**	◆	●	
La educación económica es una pieza crítica de todo programa comprensivo de educación pre- y post-compra de vivienda. Dado el clima económico actual y la creciente complejidad de los servicios financieros, se requiere un conocimiento sólido para navegar entre la madeja de opciones financieras disponibles y formar dueños de vivienda exitosos a largo plazo. Este curso identifica los componentes esenciales de un programa efectivo de educación financiera y le proveerá a los participantes las herramientas necesarias para atender las necesidades de las comunidades en que trabajan.							
Financial Capability Program: Pre-requisite Online Course (HO209el)	**Intermediate**	**0.2 days**	**1.44**	**Online**	◆	●	✓
An online pre-test/course is required prior to attending the classroom training "Designing and Delivering a Sustainable Financial Capability Program". The purpose of the prerequisite course is to ensure baseline understanding of fundamental financial concepts such as financial planning, money management, credit, taxes and insurance. An online assessment and learning checks are incorporated, These essential concepts and core knowledge are further expanded in the classroom HO209rq course, teaching participants how to build and deliver a financial capability program.							
Credit Counseling for Maximum Results (HO211)	**Intermediate**	**3 days**	**18**	**In person**		●	
This high-energy crash course will provide homeownership counselors with the knowledge and skills they need to analyze credit profiles and determine the impact of specific credit behaviors on the credit scoring models used today. Through interactive exercises and case studies based on actual sample files, you will be able to provide your clients with step-by-step guidance to develop efficient and effective action plans that are targeted to overcome challenges in past behaviors and help them to build positive credit profiles. This course is a must for the new or experienced counselor who is looking for tools to make credit counseling sessions more structured, efficient and productive.							
The Nuts and Bolts of Credit: Applying Sound Credit Strategies for Today's Consumer (HO212el)	Basic to Intermediate	**0.35 days**	2.52	**Online**		●	✓
In this online course you will begin with the basics: What is credit scoring? How does Fair Isaac (FICO) determine this score and what does it mean for my clients? Once you learn the "nuts and bolts" of the various credit scoring models you will be able to apply that knowledge to achieving better counseling outcomes for your clients. Credit is the key to building a brighter financial future. Learn how you can help your clients negotiate with creditors, understand life events that may be affecting their credit and tips and techniques for short- term and long-term strategies to improve credit behavior. **This course is in development for delivery in 2011.**							
Financial Coaching- Helping Clients Reach	**Advanced**	**2 days**	**12**	**In person**		●	

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
Their Goals (HO310)							
The first step to reach financial capability is to set a financial goal. In this course, financial educators will define and demonstrate new coaching techniques using interactive exercises and relevant and diverse case studies designed to energize consumers to change current behaviors and successfully achieve long-term financial goals. **This course is in development and for delivery March 2011.**							
C. Matching Clients With Loan Products							
Mortgage Lending Fundamentals for Homeownership Professionals (HO102el)	**Basic**	**0.35 days**	**2.52**	**Online**		•	✓
Understanding and successfully navigating today's lending environment begins with the basics. This online course provides homeownership professionals with key mortgage principles and lending procedures to prepare to work with clients effectively. Topics include basic overview of mortgage types and categories, qualifying factors and required mortgage documentation. Through a variety of exercises and activities, each participant will gain baseline knowledge of the mortgage process. This course is recommended for professionals new to the industry or as a continuing education refresher course, and is a suggested prerequisite to our three-day classroom course, “Lending Basics for Homeownership Counselors” (HO103). Other related subsequent course options include “FHA Insured Loans: An Affordable Loan Option” (HO253), two-day classroom option, or HO253el, online option.							
Helping Your Client Choose the Right Mortgage Product (HO312)	**Advanced**	**2 days**	**12**	**In person**		•	
This two-day class is an in-depth examination of mortgage loan programs including FHA, VA and several conventional loan products targeted at first-time homebuyers. Participants will learn how to qualify buyers using these programs as well as how to package these loans for approval. This course requires familiarity with mortgage terminology and at least one year of experience working one-on-one with clients in preparation for homeownership.							
The Non-Profit Mortgage Broker (HO316)	**Advanced**	**3 days**	**18**	**In person**		•	
This course is a combination of lecture, discussion and exercises designed to reinforce understanding of the current lending environment and the expanded role of the nonprofit lender. Special emphasis is placed on examining brokerage benefits and drawbacks. Participants will learn what is involved in establishing a brokerage operation, as well as examine daily operations and sustainability. The course is intended for senior- and mid-level management of nonprofit organizations who have existing lending operations and want to learn more about the brokerage option.							
D. Homebuyer Education Programs							
Homebuyer Education Methods: Training the Trainer (HO229)	**Intermediate**	**5 days**	**30**	**In person**		•	✓
This pre-purchase homeownership education course teaches participants how to deliver a comprehensive homebuyer education training in a group setting. Learn to use the best materials and methods to train homebuyers to shop for a home, get a mortgage loan, improve their budget and credit profiles and maintain their home and finances after purchase. Participants will engage in hands-on activities that will help them improve their							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
facilitation skills and deliver interactive training sessions based upon adult education methodology. Participants should be fully familiar with mortgage industry terminology and processes prior to taking this class. Course HO103 should be taken as a pre-requisite should they need to build their knowledge is this area. An exam is given following the course for those interested in pursuing certification in homeownership education training.							
Métodos de Educación para Compradores de Casa: Entrenando a los Instructores (HO229sp)	**Intermediate**	**5 days**	**30**	**In person**		•	✓
Aprenda como llevar a cabo un programa educacional comprensivo basado en el curriculo con que las organizaciones NeighborWorks convierten a miles de posibles compradores en dueños de casa. Aprenda a utilizar los mejores materiales y métodos para adiestrar a compradores de casa sobre como comprar un hogar, obtener un préstamo hipotecario, mejorar su presupuesto y perfil de crédito, y mantener su hogar y sus finanzas luego de la compra. Este curso es para instructores y consejeros con experiencia. Luego de un examen y de haber finalizado el curso con éxito, se le otorgará un certificado profesional de NeighborWorks Training Institute. Presentación y materiales del curso en español!							
Creating a Successful Voucher Homeownership Program (HO239)	**Intermediate**	**1 day**	**6**	**In person**		•	
Section 8 vouchers, which have historically been used to reduce rental costs for eligible tenants, can now be used to help recipients purchase a home and pay their mortgage for up to 15 years. This course introduces participants to the regulations governing use of the Section 8 voucher in homeownership, and draws on the experience of a number of nonprofit organizations and public housing authorities in developing practical suggestions for successful program design.							
Managing a Successful Voucher Homeownership Program (HO315)	**Advanced**	**2 days**	**12**	**In person**		•	
Managing a successful voucher Section 8 Homeownership program requires a creative and entrepreneurial approach. Learn about strategies for effective management and implementation that are now available as a result of several years of experience in creating successful programs. The course is designed for public housing authorities that administer Housing Choice Voucher tenant-based assistance, nonprofit organizations, housing finance agencies and other entities partnering with a Section 8 to Homeownership program.							
Sharpen Your Presentation Skills – Tips and Tools to Rejuvenate Education and Counseling Programs (HO280)	**Intermediate**	**2 days**	**12**	**In person**			
Are your education workshops expanding or bursting at the seams? Is your audience fully engaged? Are you looking for a way to market a program that appeals to a new audience in light of today's economic conditions? Are you prepared to deliver energized education and counseling services under the NSP? Energize your education and counseling programs to meet today's market conditions and demands. In this course designed for trainers, counselors and anyone in your organization focused on education and counseling activities, participants will receive state-of-the-art training tools and materials, and practice presentation skills. Review the methodology needed to run a high-volume, high-quality homeownership							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
education program. Learn how to develop interactive learning activities and PowerPoint techniques.							
Dynamic Sales and Marketing to Attract and Retain Customers and Partners (HO332)	**Advanced**	**2 days**	**12**	**In person**			
Selling your services is where your aptitude and attitude converge. Designed for all staff of housing organizations that create, deliver and manage homeownership programs and services, this highly interactive course will help you preserve program integrity and fortify funding initiatives as you master the ability to increase long-term retention of partners and customers. Find out how to sell your organization's programs, partner for prosperity, and provide the value-added service all of your customers deserve.							
E. Helping Homeowners Avoid Delinquency And Predatory Lending							
Recognizing Predatory Practices – A Guide for Homeownership Counselors (HO240)	**Intermediate**	**2 days**	**12**	**In person**		•	
This two-day course is designed to help counselors identify and understand the latest predatory lending practices to effectively help their customers avoid these unscrupulous activities. Participants will learn the difference between subprime and predatory loans, the primary characteristics of predatory loans and how to assist their clients who have become victims of these lending abuses. Case studies are incorporated into the course and provide participants with the opportunity to analyze situations where predatory practices have occurred and will explore and discuss potential solutions. NOTE: This class was formerly known as "Combating Predatory Lending."							
F. Foreclosure Prevention							
Loan Servicing and Collections (HO108)	**Basic**	**3 days**	**18**	**In person**		•	
This course will review the policies, procedures and accounting systems that nonprofit lenders and servicers must use to maintain their mortgage loan portfolios and prevent losses. You will examine effective documentation systems and learn practical techniques for controlling risks and avoiding default and foreclosure. Conventional and FHA default and loss mitigation processes are examined and discussed. Case studies are employed through interactive exercises as a learning tool. Recommended for staff, management and board members concerned with improving servicing and collections operations.							
Foreclosure Basics (HO109)	**Basic**	**2 days**	**12**	**In person**		•	
This is a beginner to intermediate level course and is recommended for counselors and others with less than 12 months of foreclosure intervention counseling experience. Learn the protocols for counseling homeowners in financial crisis. . Default and delinquency will be addressed, including reasons for default, ways to maximize income and reduce expenses, calculating delinquencies, understanding the players in the mortgage marketplace, loss-mitigation options for a variety of mortgage products, legal information about foreclosure laws and timelines, tips on effectively communicating with lenders and servicers, and understanding homeowner and lender rights and obligations found in loan documents. One year of general homeownership counseling experience is recommended prior to taking this course.							
Elementos Básicos de la Implementación Hipotecaria (HO109sp)	**Basic**	**2 days**	**12**	**In person**		•	

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
Este curso es para niveles de principiante o intermedio y es recomendado para asesores u otros con menos de 12 meses de experiencia en intervención en ejecución de hipotecas. Aprenda los protocolos para asesorar a propietarios en crisis financiera. El incumplimiento con los términos del contrato y pagos tardíos serán discutidos, incluyendo razones del incumplimiento; opciones para maximizar el ingreso y reducir los gastos; cálculo de deudas; entender los componentes del mercado de préstamos de hipoteca; opciones de mitigación de pérdidas para una variedad de productos de hipoteca; información legal sobre leyes de ejecución de hipotecas y calendarios; consejos para comunicarse efectivamente con prestamistas y prestadores del servicio; y entendimiento de los derechos y obligaciones de los propietarios y prestamistas que se encuentran en los documentos del préstamo. Se recomienda un año de experiencia general en asesoría a propietarios de vivienda antes de tomar este curso.							
Foreclosure Basics (HO109el)	**Basic**	**0.56 days**	**4.032**	**Online**	◆	●	✓
This course provides an introduction to foreclosure intervention counseling. It is aimed at anyone who wants to learn more about dealing with foreclosures, but is especially designed for people with at least one year of general homeownership counseling experience but less than a year of foreclosure counseling experience. Log in and conveniently gain the tools and skills you need to make a difference in the lives of residents in your community: foreclosure processes and terminology, foreclosure intervention and counseling techniques, choosing loss mitigation options, foreclosure intervention plan development, and resources and links for housing counselors. HO109el satisfies one of the requirements for counseling certification and is equivalent to the two-day Foreclosure Basics course taught at NTIs and regional training sessions.							
Making Home Affordable: A Breakdown of Program Components (HO202)	**Intermediate**	**2 days**	**12**	**In person**	◆	●	
Having a solid understanding of the components of the Making Home Affordable Program (MHA) is crucial for delivering effective foreclosure intervention counseling in today's marketplace. Designed for both seasoned and novice foreclosure intervention counselors, this interactive one-day course provides detailed information on the MHA. Key topics include program eligibility requirements, the decision process and servicer requirements for the Home Affordable Modification Program (HAMP) and the Home Affordable Refinance Program (HARP), as well as the FHA HAMP program. Participants will discuss how the "waterfall" method is used, and will learn about the alternative programs now available under the Home Affordable Foreclosure Alternatives (HAFA). Come with your questions and counseling examples and leave with the concrete knowledge you need to help your clients understand their options.							
HUD's Emergency Homeowner Loan Program (HO203)	**Intermediate**	**1 day**	**6**	**In-person**			
In 2010, two programs were introduced to help eligible homeowners who have experienced unemployment or under-employment due to the current economic conditions. The Dodd-Frank Wall Street Reform and Consumer Protection Act provided $1 billion to HUD to implement the Emergency Homeowners Loan Program (EHLP). This program is designed to assist borrowers in Puerto Rico and the 32 states otherwise not funded by Treasury's Innovation fund for Hardest Hit Housing markets. This course will provide an overview of the EHLP program requirements and process for counseling organizations to assist clients. **This course is in development for delivery in 2011.**							
Effective Group and Telephone Foreclosure Counseling Strategies (HO252)	**Intermediate**	**2 days**	**12**	**In person**		●	

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
The huge demand for foreclosure counseling services has created the need for alternative solutions that will enable organizations to serve a greater number of clients. Group education and telephone counseling are two strategies that have emerged to assist in meeting the information needs of families in crisis. This course will discuss how to use these two strategies for maximum effectiveness. The essential components of effective group foreclosure counseling and the techniques of effective phone counseling will be covered.							
Transitioning Consumers: Counseling Clients To Take The Next Step (HO285)	**Intermediate**	**2 days**	**12**	**In person**		•	
Many homeowners are facing the need to transition to new housing options. Perhaps they have completed a short sale, a deed-in-lieu or simply lost their current home to a foreclosure they are now facing tough choices. In addition to losing their home, these previous homeowners are also facing possible relocation and income loss. These challenges can be overwhelming for the clients you see every day. What can housing counselors do to help? While assistance programs continue to be developed to meet these previous homeowners, in this course we will examine program requirements that exist today and learn about regional programs, national partnerships and program development strategies across the nation. (Note: For counselors who want to focus on credit rebuilding, see HO211 Credit Counseling For Maximum Results.) **This course is in development for delivery in 2011.**							
Advanced Foreclosure Case Study Practicum (HO307)	**Advanced**	**2 days**	**12**	**In person**		•	
Recommended for counselors with at least one year of foreclosure intervention counseling experience who have already completed HO345rq. This case study analysis course examines a variety of mortgage default scenarios and potential foreclosure avoidance strategies. Participants will engage in participatory exercises that will allow them to practice loss mitigation and loan workout strategies and techniques as well as effective client counseling skills. Participants also learn how to navigate the lender's shop effectively. This course satisfies Part II of the training requirements for the Foreclosure Intervention and Default Counseling Certification, Part I program.							
Developing and Implementing an Effective Foreclosure Program (HO320)	**Advanced**	**2 days**	**12**	**In person**		•	
This advanced-level course is targeted for managers and other decision makers within the organization. The class will examine best practices in foreclosure prevention and intervention from around the country that are making a difference in foreclosure rates. Participants will learn what is working and what is not so they can use that information to build the capacity of their own organization to deliver foreclosure services. They will also take a closer look at the servicer side of the foreclosure intervention process and how to build relationships with servicers that will make a difference for their clients. This course also satisfies Part II of the training requirements for the Foreclosure Intervention and Default Counseling Certification Part I program.							
Developing Effective Loss Mitigation Negotiation and Sales Skills (HO321)	**Advanced**	**2 days**	**12**	**In person**			
This course is recommended for those who have already completed HO345rq. This two day advanced class takes an in-depth look at how a finely tuned loss mitigation plan is presented to a servicer/investor and what negotiation and sales skills should be employed in order to achieve an							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post -Assessment	Online Exam
outcome favorable to the client. This course features two days of role play, case studies and negotiation tactics necessary to develop a wide variety of foreclosure intervention plans. Whether or not you have had sales and/or negotiation experience in the past, this course will prepare you to overcome objections the servicer may have when presented with a loan modification request.							
Using Effective Practices to Improve Your Foreclosure Counseling Program (HO322el)	**Advanced**	**0.35 days**	**2.52**	**Online**	◆	●	✓
The collapse of the mortgage market and the subsequent economic recession, combined with a significant increase in federal grant funds, led to a rapid expansion of foreclosure intervention counseling services. Many organizations quickly expanded and delivered services with limited experience resulting in programmatic bottlenecks, stress, and frustration. This course begins with an organizational self-assessment that offers an initial examination of the overall status of your foreclosure intervention program. Next, it will explore common themes and lessons learned from a wide variety of programs from around the country. Using these examples, this course provides practical instruction on how to begin implementing improvements based on effective foreclosure intervention practices.							
Foreclosure Intervention and Default Counseling Certification Part I (HO345rq)	**Advanced**	**5 days**	**30**	**In person**	◆	●	✓
PASSING AN ONLINE PRE-TEST IS A PRE-REQUISITE FOR THIS COURSE. You must pass the prerequisite test with a score of 75% or better before enrolling in this course. This advanced level five-day course is designed for counselors with one or more years of experience providing one-on-one foreclosure intervention and default counseling. This rigorous, in-depth course covers critical elements of the default and foreclosure process as well as loss mitigation options for prime and subprime loans. Participants will engage in exercises and use case studies that will sharpen their negotiating skills with servicers and improve their counseling methods with clients. There are two training requirements for certification. This course is Part I.							
Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools (HO346el)	**Advanced**	**0.35 days**	**2.52**	**Online**	◆	●	✓
Seasoned foreclosure counselors can explore a wide variety of intervention options available to homeowners in distress by taking this online learning course. The course specifically focuses on loss mitigation tools determined to be the least understood or utilized in today's foreclosure environment. Counselors learn to identify the most critical financial factors in foreclosure cases, review brief case scenarios to analyze and then choose the loss mitigation tool that best addresses a homeowner's mortgage problems. Additional resources on the most recent foreclosure initiatives created to assist homeowners are also provided.							
G. REVERSE MORTGAGES							
HECM: Counseling Basics Overview (HO104el)	**Basic**	**0.35 days**	**2.52**	**Online**			✓
Today's growing aging population is creating renewed interest and demand for reverse mortgage products, especially HUD's Home Equity Conversion Mortgage (HECM). Counseling organizations interested in starting or expanding a HECM counseling program can increase knowledge of the fundamentals of this program through this online course. This entry-level course will focus on an overview of reverse mortgages including							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
HECM, counseling requirements, identifying financial and housing alternatives and options for senior clients facing financial hardship. HO104el is designed to provide baseline information for individuals with some general counseling experience (at least 9 to 12 months) interested in pursuing HECM counseling. It is suggested as a pre-requisite to the HECM classroom course series, “Introduction to HECM Counseling” (HO111) two-days, “Introduction to HUD's HECM Counseling Program Procedures and Roster” (HO272) one-day, and “Intermediate HECM Counseling: Skills and Tools” (HO275) two-days. For individuals with limited general counseling experience.							
Home Equity Conversion Mortgages (HO111)	**Basic**	**3 days**	**18**	**In person**		•	
This basic training from national experts in an interactive, fun environment covers everything you always wanted to know about reverse mortgages for older homeowners. Understand products and programs, analyze plans, compare costs and benefits and identify alternatives. You will review counseling skills and ethics. The course also includes provocative case studies and provides hands-on access to product-comparison software and valuable Web-based resources. It is appropriate for housing counselors and other housing, finance or nonprofit professionals new to the reverse mortgage field.							
Introduction to HUD's HECM Counseling Program Procedures and Roster (HO272)	**Intermediate**	**1 day**	**6**	**In person**			
Delivering effective reverse mortgage counseling under the HUD-HECM program demands a clear understanding of the many components required. Executive directors, program managers and HECM counselors must understand and implement HUD's requirements for training, testing, the HECM Roster and program compliance based on current guidelines. Join us for this one-day course to learn the latest on HECM program standardization, Roster qualification, HECM Exam requirements and fulfilling HECM counseling policies.							
Intermediate HECM Counseling: Skills and Tools (HO275)	**Intermediate**	**2 days**	**12**	**In person**			
Are you a HECM counselor who knows the "nuts and bolts" but is looking for an opportunity to enhance your counseling skills or learn more about techniques to explain costs and alternatives to senior homeowners? In this interactive two-day course, you will analyze practical case studies through role-play and demonstration to build confidence in delivering high-quality client counseling sessions. Topics include tailoring the counseling session to address both client needs and regulatory requirements. This course is designed for those counselors who have a solid understanding of basic reverse mortgage principles and practices. Prerequisite: HO111 Introduction to Home Equity Conversion Mortgages.							
HUD HECM Counselor Exam Test Preparation (HO276el)	**Intermediate**	**0.35 days**	**2.52**	**Online**		•	✓
In order to be listed on the HUD HECM Counselor roster, HUD regulations require that counselors successfully complete a proctored, 100-question exam that covers reverse mortgages basics, HECM loan costs and benefits and required elements of a HECM counseling session. This online course will provide students with strategies, skills and confidence to prepare for the exam properly. **This course is in development for delivery in 2011.**							
Counseling HECM Borrowers Facing Technical Defaults (HO278)	**Intermediate**	**2 days**	**12**	**In person**	◆		

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
This course will provide experienced HECM counselors with the tools that they need to help clients facing technical defaults due to nonpayment of property taxes and hazard insurance that has lapsed. Topics to be covered will include HUD program guidelines, roles and responsibilities of servicers and counselors and working with social service agencies serving seniors. **This course is in development for delivery in 2011.**							
H. Home Maintenance And Financial Management For New Homeowners							
Post-Purchase Education Methods (HO247)	**Intermediate**	**5 days**	**30**	**In person**	◆	●	✓
This five-day course covers the recommended standards in design and methodology for post-purchase education programs. The course focuses on topics that help both new and existing homeowners manage their most important asset. These topics include home maintenance and repair, financial management and budgeting skills, insurance, methods for getting homeowners more involved in their community, early intervention programs to prevent delinquencies and default, and the pros and cons of refinancing. Learn how to develop sustainable, effective programs and recruit homeowners in your area to your classes. Participants should be fully familiar with financial education concepts prior to taking this course. An exam is given following the course for those interested in obtaining a Certificate of Professional Recognition in post-purchase education training.							
Being Green, Seeing Green: Counseling Clients to Maximize Energy Savings (HO290)	**Intermediate**	**1 day**	**6**	**In person**			
Today's consumer is looking for every way possible to save money, lower expenses and live in a safe, healthy home. Being "green" is not only a trend — it's one way a consumer can better manage their finances and maintain secure homeownership. As a counselor, you can play a key role in training your clients to maximize savings. In this course, you will learn how a $25 investment in energy-savings related items can save your clients hundreds each year; resources and contact information for state and local weatherization programs and how to advise them to choose a "certified" energy auditor, tip sheets for spotting household energy "hogs" and moisture and mold problems and how to identify a remedy, financing options such as the FHA Energy Efficient Mortgage (EEM), as well as state and other financing programs that may be available to help pay for improvements at the time of purchase or refinance, and energy Star" appliances — what they are and whether they qualify for the $1,500 tax incentive.							
Being Green, Seeing Green: Counseling Clients to Maximize Energy Savings (HO290el)	**Intermediate**	**0.35 days**	**2.52**	**Online**		●	✓
In this online version of our classroom course participants will learn possible ways to save money, lower utility expenses and live in a safe, healthy home to share with clients. Being "green" is not only a trend — it's one way a consumer can better manage their finances and maintain secure homeownership. As a counselor, you can play a key role in training your clients to maximize savings. In this course you will learn how a $25 investment in energy-savings related items can save your clients hundreds each year; resources and contact information for state and local weatherization programs and how to advise them to choose a "certified" energy auditor; tip sheets for spotting household energy "hogs" and moisture and mold problems, and how to identify a remedy; financing options such as the FHA Energy Efficient Mortgage (EEM), as well as state and other financing programs that may be available to help pay for improvements at the time of purchase or refinance; and energy Star" appliances — what they are and whether they qualify for the $1500 tax incentive. Note: This course is an online equivalent to the classroom course HO290. **This course is in development for delivery in 2011.**							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
I. Counseling Individuals And Families That Are Homeless Or At Risk Of Becoming Homeless							
Counseling the Homeless and Those at Risk of Becoming Homeless (HO218)	**Intermediate**	**1 day**	**6**	**In person**		•	
This course is designed to train homeownership counselors and others that are addressing the issue of homelessness in their communities. The focus of the course will be on financial literacy education and housing in an effort to equip the homeless population and those at risk with the skills they need to improve their housing and financial circumstances in order to eventually achieve homeownership. Interactive exercises and case studies are used to engage course participants and provide insight into causes and cures for homeless clients.							
J. Disaster Victims Counseling							
Navigating the Road to Housing Recovery: Training the Trainer (HO235)	**Intermediate**	**2 days**	**12**	**In person**		•	
This course is designed to equip housing counselors serving the unique needs of consumers in the Gulf region with the information, tools, and strategies that will maximize their efforts. The course will help counselors and the organizations they represent build their capacity to deliver much-needed counseling services. Learn the most up-to-the-minute information about Gulf rebuilding programs, how to access the needs of your clients efficiently, and strategies to create effective action plans for your clients. Recommended for counselors with at least six months of one-on-one counseling experience. Counselors with less than six months are encouraged to take HO110, Introduction to Homeownership Counseling first.							
Maximizing the Impact of Housing Counseling for the Gulf Rebuild (HO330)	**Advanced**	**3 days**	**18**	**In person**		•	
This course is designed to train counselors in how to provide systematic guidance and programmatic information to families struggling to re-establish permanent housing following the Gulf Coast hurricanes. In this comprehensive, interactive training, practitioners receive essential facts about the housing recovery process and how to help families "navigate" through and overcome the challenges they may face along the way. Participants learn the best practices in facilitating the delivery of this vital information to consumers and gain an understanding of the resources families need in achieving their housing goals. A discussion of adult learning principles and in-depth and practical training on the use of the *Navigating the Road to Housing Recovery* consumer guide and the accompanying Trainer's Toolkit, which includes a variety of delivery formats, will also be provided.							
K. HUD's Housing Counseling Program Requirements							
How to Become a HUD-Approved Housing Counseling Agency (HO245)	**Intermediate**	**1 day**	**6**	**In person**		•	
This course is designed to demystify the process non-profit housing counseling agencies need to follow if they want to receive the HUD agency approval designation. This is a one-day course targeted for executive directors and other management level staff that want more information on what they need to do for their agency to be considered for HUD approval. Participating in this class does not guarantee an agency will become HUD approved but rather is intended to bring clarity to the approval process.							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
Program Compliance and Reporting for HUD-Approved Counseling Agencies (HO248)	**Advanced**	**2 days**	**12**	**In person**		•	
Learn about HUD housing counseling regulations, reporting, and compliance requirements based on the most current HUD Handbook 7610.1 Rev-5 updated 2010. This course focuses on the program requirements for the successful delivery of HUD's Housing Counseling Program. Record keeping, reporting, and performance monitoring guidelines will be discussed. Various tools and examples will be provided including completing the 9902 and Logic Model. Hear from industry experts about effectively preparing for on-site reviews. Who should attend this course: HUD approved counseling program managers, directors and counselors responsible for delivery of services, reporting and program oversight. **This course is in development for delivery in 2011.**							
L. Rental Housing							
Counseling Clients Seeking Rental Housing (HO265)	**Intermediate**	**1 day**	**6**	**In person**		•	
Have you provided homeownership counseling to clients only to discover that renting may be a better option for them? Have you had clients come into your organization seeking housing after they have lost their home to foreclosure? In this course, participants will learn how to counsel clients on such things as avoiding discrimination and addressing tenant/landlord issues such as deposits, procedures for handling health and safety repairs, tenant remedies and foreclosure-related issues. Who Should Attend? Counselors who have less than six months of housing counseling experience; counselors who understand basic counseling procedures but want to learn more about rental housing issues and counselors working in foreclosure hot spots who assist clients with rental unit foreclosures.							
Counseling Clients Seeking Rental Housing (HO265el)	**Intermediate**	**0.38 days**	**2.736**	**Online**			✓
Have you provided homeownership counseling to clients only to discover that renting may be a better option for them? Have you had clients come into your organization seeking housing after they have lost their home to foreclosure? In this online course, participants will learn how to counsel clients on such things as avoiding discrimination and addressing tenant/landlord issues such as deposits, procedures for handling health and safety repairs, tenant remedies and foreclosure-related issues. This online learning experience provides key knowledge, skills and competencies to provide high quality rental counseling to consumers. In the current economic environment, there is increasing demand for rental counseling from first-time renters, families being displaced by foreclosures and households downsizing their housing to save money. The course first outlines recent trends and the key advantages to rental, next the role of the rental counselor is defined, and then key steps in the rental process are described, and it concludes with important information on tenant and landlord obligations. This course is for counselors who have six months or more of housing counseling experience. Specifically, those who have completed any of the pre-purchase, or foreclosure counseling courses are encouraged to complete HO265EL. For counselors who have less than 6 months of counseling experience, Introduction to Housing Counseling (HO110) is highly recommended prior to taking this course.							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
M. Federal Housing Administration							
Lending Basics for Homeownership Counselors (HO103)	**Basic**	**3 days**	**18**	**In person**		●	✓
This course is designed to introduce homeownership counselors to the basic procedures involved in first mortgage lending. Areas covered in this overview are loan origination, processing, underwriting, closing, and servicing. Conventional and FHA loan products are described along with brief discussions on credit scoring, appraisals, subprime and predatory lending. Students learn how to prequalify potential borrowers including calculating loan amounts and monthly mortgage payments. This course is recommended for both pre- and post-homeownership counselors and provides an excellent foundation for the Foreclosures Basic class (HO109).							
Aspectos Básicos de Préstamos Para Consejeros (HO103sp)	**Basic**	**3 days**	**18**	**In person**		●	✓
Este curso introductorio enseña los procedimientos y reglas básicas para originar y procesar préstamos para primeras hipotecas. Las áreas de concentración incluyen los fundamentos de originar, asegurar, cerrar y vender préstamos al mercado secundario. Aprenda los requisitos para calificar, asegurar y empacar los préstamos para rehabilitación. Apropiado para el personal envuelto en procesar, originar o asegurar préstamos hipotecarios. Antes "Fundamentos de Préstamos Residenciales."							
Compliance with State and Federal Regulations (HO105)	**Basic**	**2 days**	**12**	**In person**	◆	●	✓
Learn how to avoid common lending pitfalls, especially those in RESPA and the Truth in Lending and Fair Housing Acts. Discuss violations of these federal laws and how to develop controls to ensure compliance. Explore how state regulations affect community lending. Examine the influence of nonfederal requirements on local lending activity, including state regulations and licensing requirements. Learn about successful efforts to reduce restrictive regulations by states.							
Understanding the Underwriting Process (HO201)	**Intermediate**	**2 days**	**12**	**In person**			
This comprehensive course, based on industry standards and practices, provides analysis of essential exhibits, risk elements and general concepts affecting conventional and government mortgage loan decisions. Learn effective procedures and techniques that will translate into quality loans and satisfied customers. Specific discussion and case studies illustrate the functional areas of the underwriting process, from the application to the loan sale, including "red flags." Designed for loan counselors, originators, processors and underwriters.							
FHA-Insured Loans: An Affordable Mortgage Option (HO253)	**Intermediate**	**2 days**	**12**	**In person**			
Designed for homeownership counselors, this course provides the nuts and bolts of FHA guidelines and loan requirements for a rapidly changing lending environment. This two-day course prepares counselors to assist clients in determining if the FHA program is a viable mortgage option based on financial circumstances. Through a variety of exercises and activities, participants learn how the FHA program works and how to qualify borrowers applying the program's guidelines. This course is recommended for participants who have a working knowledge of mortgage loan processing and industry terminology.							

Course Name	Course Level	Course Length	Contact Hours	Delivery Format	Pre-Assessment	Post - Assessment	Online Exam
FHA-Insured Loans: An Affordable Mortgage Option (HO253el)	**Intermediate**	**0.5 days**	**3.6**	**Online**		•	✓
Designed for homeownership counselors, this course provides the nuts and bolts of FHA guidelines and loan requirements for a rapidly changing lending environment. This online learning course prepares counselors to assist clients in determining if the FHA program is a viable mortgage option based on financial circumstances. Through a variety of exercises and activities, participants learn how the FHA program works and how to qualify borrowers using the program's guidelines. This course is recommended for participants who have a working knowledge of mortgage loan processing and industry terminology.							
Advanced Residential Lending (HO326)	**Advanced**	**2 days**	**12**	**In person**		•	
This course will go a step beyond the current NTI course, "Lending Basics for Homeownership Counselors", and provide participants with more concentrated time on client prequalification (for conventional, FHA and VA mortgages), mortgage insurance, appraisal review, proper loan packaging and how to avoid problems at closing.							
Math For Residential Lending Programs (HO331)	**Advanced**	**2 days**	**12**	**In person**		•	
This course is designed to help counselors better understand and gain much needed practice with the math calculations that are used in residential mortgage lending. Learn to better calculate loan payments, qualification ratios, cash required for closing, etc. This one day course will help participants become familiar and comfortable with how these calculations are performed so they can better prepare prospective homeowners for mortgage approval. A real estate financial calculator is recommended for this course.							
N. Fair Lending Abuse And Mortgage Fraud Counseling							
Counseling Clients to Recognize Fair Lending Abuse and Mortgage Fraud (HO120)	**Basic**	**1 day**	**6**	**In person**		•	
This course will provide homeownership counselors the skills and knowledge they need to identify and counsel clients about fair lending laws and mortgage fraud. Specifically homeownership counselors will identify and explain to clients 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. Applying this core knowledge, homeownership counselors will be able to provide guidance and assistance to their clients regarding how to file a formal complaint and pursue a formal investigation with appropriate authorities under these laws. In addition, counselors will analyze sample case studies focusing on mortgage file documentation to identify red flags and instances of possible mortgage fraud.							

From FY 2005 through FY 2010, **more than 500 regional place-based trainings (PBTs) on homeownership education, counseling and lending were offered**. *Table 5* below, illustrates this historical PBT information.

Table 5, NCHEC Place-Based Training FY 2005 – FY 2010

Fiscal Year	Events	Courses Delivered	Certificates Issued
FY 2005	27	28	307
FY 2006	73	75	1,187
FY 2007	78	105	2,381
FY 2008	125	211	5,967
FY 2009	116	266	6,301
FY 2010	95	225	5,245
Total	**514**	**910**	**21,388**

NCHEC partnered with the following funders to offer PBTs in 2010:

- U.S. Department of Housing & Urban Development
- Texas Department of Housing & Community Affairs
- Citi Foundation
- JPMorgan Chase
- New York Housing Trust's Department of Housing and Community Renewal
- Local Non-profit organizations
- State Housing Finance Agencies

The level of effort and time required to provide the services and to meet the training and education needs of the counselors as presented in Table 6 below.

Table 6, Level of Effort for NeighborWorks America Training Events

Training Operations: Meeting Services, Customer Response, and Registration and Payments	Curriculum Development, Curriculum Production	Marketing and Outreach	Scholarship Process
Pre- NTI and PBT Logistics and Activities 15+ to 1 month(s) in Advance of Training Event			
Solicit proposals for ADA compliant meeting space, conduct site visits and negotiate hotel	Determine what courses to offer based on previous schedule and survey, demand and other related events.	Consolidate course offerings, descriptions, etc, and work with design consultant and print vendor to develop	Determine number and types of scholarships to offer for an event (tuition only; tuition and lodging; or tuition,

Training Operations: Meeting Services, Customer Response, and Registration and Payments	Curriculum Development, Curriculum Production	Marketing and Outreach	Scholarship Process
contracts. For PBTs, we conduct a survey of HUD counselors and the HUD HOCs seeking input on training needs/locations.	Complete any new course content review and development.	primary event marketing collateral.	lodging and travel)
Prepare meeting specifications for hotels (audio visual, computers, phone lines, internet lines and signage)	Review all course materials for delivery ensuring current/updated content. Additional time expended for foreclosure courses due to environment.	Oversee efforts of mail house to mail event brochure (for NTIs and other large-scale events). For HUD PBTs the marketing staff develops e-blast that is sent out using the Lyris mailing system.	Set up online scholarship module to include event and course descriptions, eligibility criteria, donor and deadlines.
Solicit proposals for vendors (security, transportation, registration booths) and negotiate contracts.	Choose Training Teams for course delivery.	Plan and implement direct e-mail communications effort to promote enrollment.	Open the scholarship module event to accept applications.
Assign courses, workshops and special events to meeting rooms.	Conduct review of course materials for all training teams new to the course.	Promote event via the Web -- develop content for the NeighborWorks site, and work with partners to communicate to their constituents via the Web.	Continuously review process - approve and deny scholarship applications based on eligibility criteria, funding restrictions, past attendance and course capacity.
Process registration forms; generate confirmation letters/travel logistics newsletter.	Complete all administrative tasks; completing task orders, confirming AV/room set-up, travel needs.	Monitor course enrollment and adjust promotion to encourage participation in available courses.	Respond to participant inquiries daily via phone and email.
Coordinate guestroom reservations. Prepare hotel master housing lists and reconcile with hotels.		Work with Training Operations and NCHEC staff to proof and produce participant-focused	Close scholarship event site to scholarship applications

Training Operations: Meeting Services, Customer Response, and Registration and Payments	Curriculum Development, Curriculum Production	Marketing and Outreach	Scholarship Process
		communications.	
Respond to participant inquiries daily via phone, fax, email and mail.	Approve course capacities and increase requests.	Arrange value-added event amenities (e.g., workshops, receptions).	Reconcile online scholarship applications database with Training Division (TEAM) database. Enter registration information (including Lodging).
Coordinate travel arrangements with travel management company (air, automobile and train).	Prepare pre-event communication to the faculty.	Work with Training Operations, NCHEC staff, and signage vendor to ensure appropriate delivery of sponsor recognition.	Issue scholarship letters and follow-up with awardees to confirm award acceptance.
Prepare inserts and assemble registration packets.	Produce all course materials, order supplemental texts, and produce handouts for each participant for each respective course.	Respond to participant inquiries.	
Email detailed participant transcripts and event information 1-2 weeks prior to event.	Respond to participant inquiries.		
On-site NTI and PBT Event Logistics and Activities			
Conduct post-con and pre-con meeting with hotels.	Conduct site review of course locations.	Ensure pre-event planning (e.g., sponsor recognition i.e., HUD, value-added amenities) occur as scheduled.	Conduct NTI and PBT status reconciliation and adjustments using the scholarship event site and TEAM.
Coordinate room set-ups, audio visual, computers and food & beverage.	On morning of event, check-in with faculty to ensure the materials and courses are in place.	Assist with registration and other general event processes as needed.	Respond to participant inquiries.
Arrange site tours for respective courses.	Audit new courses and provide feedback to faculty and development team,	Set up and maintain informational display area.	

Training Operations: Meeting Services, Customer Response, and Registration and Payments	Curriculum Development, Curriculum Production	Marketing and Outreach	Scholarship Process
	incorporating participant feedback.		
Work with ADA compliant hotel to resolve any guestroom or meeting room issues.	Conduct on-site troubleshooting to ensure quality delivery.	Respond to participant inquiries.	
Process on-site registration, payments, course rosters and course certificates of completion.	Monitor classroom management issues.		
Respond to participant inquiries and monitor Institute office.	Respond to participant inquiries and monitor Faculty office.		
Post-NTI and PBT event logistics and activities 2 weeks to 60 days after event			
Reconcile hotel and vendor invoices. Process course and event evaluations. Process faculty/consultant fee and expense payments.	Set up and conduct feedback calls with selected faculty to determine course revision and ongoing development needs. Review on-site evaluation results and correlate with personal feedback. Determine whether faculty assigned has met the course delivery goals. Perform coaching as needed. Determine course content, development, design changes that must be made prior to the next event and implementation schedule	Conduct post-event e-mail satisfaction survey of participants.	Change applicants' approval status to cancellation or no-show if applicants failed to attend the training event. Recalculate available scholarships based on reconciliation to be awarded for future events. Final reconciliation of course completion status, transcript management and certification as warranted.
	Record exam scores for certification courses and others in TEAM in each individual's record. Summarize evaluations		

Post-Training Effectiveness of NCHEC Training Courses

Eureka Facts, LLC[2] completed an independent survey in September 2008 of 4,466 training participants **3 to 12 months after they completed their training**; 1,837 (41%) responses were received. Key findings included:

Overall Experience

- **95 percent** of respondents said that NeighborWorks America training has contributed to, or will contribute to benefiting the customer/community they or their organization serves, and
- **93 percent** would like to attend NTIs in the future.

Individual Impacts

- **99 percent** feel that the NeighborWorks Training(s) was useful in building their skills and knowledge to better do their work. Rates ranged from 96.9 percent in Community and Neighborhood Revitalization to **99 percent in Homeownership and Community Lending**.
- **93 percent** have used or are currently using new knowledge, skills, practices or strategies that they specifically attribute to the NeighborWorks Training(s).
- Over **90 percent** either completely agree or agree with the statement "The NeighborWorks training has had a positive effect on my work performance or will have a positive effect on my work performance."
- Over **90 percent** either completely agree or agree with the statement "As a result of the training, I am better able or will be better able to serve our customers."

Organizational Impacts

- **96 percent** reported that the NeighborWorks Training has contributed to or will contribute, to their organization's ability to be more successful in achieving its mission.

Community Impacts

- **95 percent** of respondents said that NeighborWorks training has contributed to or will contribute, to benefiting the customers/community they or their organization serves.

In addition to the above outcome indicators, our evaluations tell us:

- The percent taking foreclosure intervention counseling training

[2] Eureka Facts, LLC, "NeighborWorks Training Institute Evaluation," September 2008.

- The percent of those providing counseling via telephone
- The percent of counselors spending more than an hour with each client
- The percent who hold five or more homeownership education sessions per month

Ethnicities of respondents were:

- 51.2% - Caucasian
- 25.0% - African-American
- 16.0% - Latino or Hispanic
- 3.0% - Asian-American
- 2.2% - American Indian or Alaska Native
- 1.3% - Other
- 0.7% - Native Hawaiian or Other Pacific Islander

NeighborWorks America will conduct its next evaluation in 2011 with the results due by mid-2011. Activities included in this Housing Counseling training program proposal will be included in the next impact evaluation.

C. Performance/Grant Requirements

NeighborWorks America has worked closely with HUD since 2005 to implement the Housing Counseling Training Cooperative Agreements, and is fully prepared to complete the requirements of this new Cooperative Agreement.

1. Goals and Accomplishments for the period of 10/01/08 – 09/30/09

Through the **2009 HUD grant of $2.5 million, NeighborWorks America:**

- We projected training would be provided to 1,600 housing counselors, and we achieved 124% of the goal and **trained 1,989 individuals from HUD-approved housing counseling agencies nationwide**;

- We projected that we would issue 2,400 training certificates of completion to housing counselors and we **issued 3,913 training certificates of completions** to individuals from HUD-approved housing counseling agencies completing course work in the homeownership and community lending content area; of these, **1,800 (46%)** were issued to housing counselors receiving **HUD-funded scholarship**; and

- A**warded 1,196 scholarships to individuals from HUD-approved housing counseling agencies,** representing 98% of the 1,200-tuition scholarship goal **and 709 lodging/travel**

stipends, representing 118% of the 600-stipend goal to attend an NTI and/or a PBT event as presented in the work plan.

2. Requirement Compliance

NeighborWorks America consistently submitted quarterly reports, final reports, and logic models outputs/outcomes project accomplishments as required, on or before the due date. A summary of NeighborWorks America reporting performance is shown in Table 7, below.

Table 7, HUD Grants Quarterly Report Performance FY 2005 – FY 2009

HUD Contract	Date Report Due	Date Submitted
FY 2005 - Housing Counseling Training: HC-04-0000-002 (04/01/05-09/30/08)		
Quarter 1	09/15/2005	09/15/2005
Quarter 2	11/30/2005	11/22/2005
Quarter 3	01/31/2006	01/26/2006
Quarter 4	4/30/2006	4/28/2006
Quarter 5	7/31/2006	7/31/2006
Quarter 6	10/31/2006	10/27/2006
Quarter 7	1/30/2007	1/29/2007
Quarter 8	4/30/2007	4/30/2007
Quarter 9	7/30/2007	7/25/2007
Quarter 10	10/30/2007	10/30/2007
Quarter 11	1/30/2008	1/30/2008
Quarter 12	3/30/2008	3/30/2008
Quarter 13	7/30/2008	7/29/2008
Final	10/31/2008	10/29/2008
FY 2008 - Housing Counseling Training: HC-07-0011-001 (10/01/07-12/31/08)		
Quarter 1	2/29/2008	2/29/2008
Quarter 2	4/30/2008	4/30/2008
Quarter 3	7/30/2008	7/29/2008
Quarter 4	10/30/2008	10/31/2008
Quarter 5	1/30/2009	1/28/2009
Final	3/31/2009	3/30/2009
FY 2009 - Housing Counseling Training: HC-08-0091-002 (10/01/08-09/30/09)		
Quarter 1	1/30/2009	1/30/2009
Quarter 2	4/30/2009	4/29/2009
Quarter 3	7/30/2009	7/29/2009
Final	12/30/2009	12/23/2009

3. Award Expenditures

NeighborWorks America has previously received HUD grants under the Housing Counseling Intermediaries program. Table 8 below is a listing of HUD agreements with NeighborWorks® America from FY 2005 through FY 2009. Our track record of fully utilizing awarded resources is strong. Over these five years, less than 1% (0.7%) was unexpended.

NeighborWorks® America will expend future funding in a timely manner by:

- Continue and expand targeted marketing campaigns and outreach to HUD-approved Housing Counseling Intermediaries, agencies, and counseling practitioners.
- Continually improve information management systems to enhance registration, reporting, faculty and course management in order to maximize the use and access of scholarship opportunities and available training (includes face-to-face, locally/regionally place-based, and remote offerings).
- Closely monitor training and programmatic services/activities monthly and quarterly to meet or exceed projected outputs as stated in the logic model and within the work plan's budget parameters during the performance period.

Table 8, NeighborWorks America
Grant Awards Expenditures from HUD: FY 2005 through FY 2009

HUD Counseling Program	Start Date	End Date	Award Amount	Total Expended	Not Expended	FY 2009	FY 2008	FY 2007	FY 2006	FY 2005
Housing Counseling Services	10/1/2008	9/30/2009	1,424,711	1,424,711	-		1,424,711			
Housing Counseling Training	10/1/2008	9/30/2009	2,500,000	2,454,369	45,631		2,454,369			
Housing Counseling Services	10/1/2007	9/30/2008	1,424,711	1,424,711	-		1,424,711			
Housing Counseling Training	10/1/2007	12/30/2008	2,600,026	2,582,221	17,805	657,612	1,924,609			
Housing Choice Voucher	10/1/2006	9/30/2007	225,000	190,705	34,295			189,016	1,689	
Housing Counseling Services	10/1/2006	9/30/2007	1,291,417	1,291,417	-			1,291,417		
Housing Counseling Services	10/1/2005	9/30/2006	1,970,440	1,970,440	-				1,970,440	
Housing Counseling Training	4/1/2005	9/30/2008	7,750,000	7,716,220	33,780		628,232	2,494,310	2,506,896	2,086,783
Totals			**$19,186,305**	**$19,054,793**	**$131,511**	**$657,612**	**$7,856,631**	**$3,974,743**	**$4,479,025**	**$2,086,783**

[3] Housing Counseling Training (10/01/08-09/30/09): Program expenditures for the performance period were incurred lower than projected for compensation, telephone, meeting room rental, postage expense, in part, due to delay in hiring the HECM project manager until quarter 4; a refund received in June 2009 for the Washington, DC 2008 NTI; and meeting room rental fee was inclusive for the regional PBT events as minimum hotel booking requirements of lodging and food/beverage contracted items were met.

[4] Housing Choice Voucher (10/01/06-09/30/07: Due to NeighborWorks® America's significant challenges in reaching and connecting with the 104 Housing Choice Voucher Homeownership program participants whose homes were severely damaged or destroyed by Hurricanes Katrina and Rita, the program was terminated by HUD at the end of the grant period.

■■■■■■■■■

Internal Revenue Service

Department of the Treasury
P. O. Box 2508
Cincinnati, OH 45201

Date: April 19, 2007

Person to Contact:
Mr. Schatz ID 31-08701
Customer Service Representative
Toll Free Telephone Number:
877-829-5500
Federal Identification Number:
52-1148078

NEIGHBORHOOD REINVESTMENT CORP
% KENNETH WADE
1325 G ST NW STE 800
WASHINGTON DC 20001

Dear Sir or Madam:

This is in response to your request of April 19, 2007, regarding an address change to your organization. We have updated our records to reflect the address change as indicated above.

In March 1990 we issued a determination letter that recognized your organization as exempt from federal income tax. Our records indicate that your organization is currently exempt under section 501(c)(3) of the Internal Revenue Code.

Our records indicate that your organization is also classified as a public charity under sections 509(a)(1) and 170(b)(1)(A)(vi) of the Internal Revenue Code.

Our records indicate that contributions to your organization are deductible under section 170 of the Code, and that you are qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Internal Revenue Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely,

Michele M. Sullivan

Michele M. Sullivan, Oper. Mgr.
Accounts Management Operations 1

Internal Revenue Service Department of the Treasury

District Director Delaware-Maryland District 31 Hopkins Plaza, Baltimore, MD 21201

Office of Gen... RECEIVED MAY 20 1997

MAY 23, 1997

P.O. Box 13163, Room 817
Baltimore, MD 21203

Person to Contact:
EP/EO Tax Examiner

Telephone Number:
(410) 962-6058

NEIGHBORHOOD REINVESTMENT CORP.
1325 G ST NW
SUITE 800
WASHINGTON, DC 20005

Dear Sir/Madam:

This is in response to your inquiry regarding the above named organization's Employer Identification Number.

Please be advised that corrective action has been taken to update our files to reflect the organization's correct Employer Identification Number.

Your correct number is: 52-1148078.

Since this change does not affect your current exempt status, this letter should be kept with your current favorable determination letter as permanent record.

If you have any questions, you may contact me at the telephone number shown above.

Sincerely yours,

M. Murphy

Tax Examiner
EP/EO:Customer Service Unit

Internal Revenue Service | Department of the Treasury

District Director | Baltimore District | 31 Hopkins Plaza, Baltimore, Md. 21201

PO Box 13163, Room 817
Baltimore, MD 21203

Neighborhood Reinvestment
Corporation
1325 G Street, N.W.
Suite 800
Washington, DC 20005

Employer Identification Number:
52-1187036

Person to Contact:
EP/EO Tax Examiner

Telephone Number:
(410) 962-6058

Internal Revenue Code
Section: 501(c)(3)

Date: March 19, 1997

Dear Sir/Madam:

Thank you for submitting the information shown below. We have made it a part of your file.

The changes indicated do not adversely affect your exempt status and the exemption letter issued to you continues in effect.

Please let us know about any future changes in the character, purpose, method of operation, name or address of your organization. This is a requirement for retaining your exempt status.

Thank you for your cooperation.

Sincerely yours,

Paul M. Harrington

Paul M. Harrington
District Director

Item Changed	From	To
Name	National Neighborhood Reinvestment Corporation	Neighborhood Reinvestment Corporation
Address	Previous	Above

Internal Revenue S ice

Department the ..easury

Washington, DC 20224

National Neighborhood Reinvestment Corporation
1120 19th Street, N. W.
Washington, D. C. 20036

Person to Contact: James Flood
Telephone Number: 202-366-4757

Refer Reply to:
E:EO:T:R:1:3-TJM

Date: 19 MAR 1980

MAR 25 4 23 PM '80

Employer Identification Number:
52-1148078
Key District:
Baltimore, Maryland
Accounting Period Ending:
September 30
Form 990 Required:
/X/ Yes / / No

Dear Sir or Madam:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code.

We have further determined that you are not a private foundation within the meaning of section 509(a) of the Code, because you are an organization described in section 509(a)(1) and section 170(b)(1)(A)(vi).

If your sources of support, or your purposes, character, or method of operation change, please let your key district know so that office can consider the effect of the change on your exempt status and foundation status. Also, you should inform your key District Director of all changes in your name or address.

Generally, you are not liable for social security (FICA) taxes unless you file a waiver of exemption certificate as provided in the Federal Insurance Contributions Act. If you have paid FICA taxes without filing the waiver, you should contact your key District Director. You are not liable for the tax imposed under the Federal Unemployment Tax ACT (FUTA).

Since you are not a private foundation, you are not subject to the excise taxes under Chapter 42 of the Code. However, you are not automatically exempt from other Federal excise taxes. If you have questions about excise, employment, or other Federal taxes, contact any Internal Revenue Service office.

National Neighborhood Reinvestment
Corporation

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal excise and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

The box checked in the heading of this letter shows whether you must file Form 990, Return of Organization Exempt from Income Tax. If Yes is checked, you are required to file Form 990 only if your gross receipts each year are normally more than $10,000. If a return is required, it must be filed by the 15th day of the fifth month after the end of your annual accounting period. The law imposes a penalty of $10 a day, up to a maximum of $5,000, when a return is filed late, unless there is reasonable cause for the delay.

You are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you are subject to this tax, you must file an income tax return on Form 990-T. In this letter, we are not determining whether any of your present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

You need an employer identification number even if you have no employees. If an employer identification number was not entered on your application, a number will be assigned to you, and you will be advised of it. Please use that number on all returns you file and in all correspondence with the Internal Revenue Service.

This ruling revokes our proposed ruling dated September 6, 1979.

We are informing your key District Director of this action. Because this letter could help resolve any questions about your exempt status and foundation status, you should keep it in your permanent records.

If you have any questions, please contact the person whose name and telephone number are shown in the heading of this letter.

Sincerely yours,

J. E. Griffith

J. E. Griffith
Chief, Rulings Section 1
Exempt Organizations
Technical Branch

RESOLUTION
OF
THE BOARD OF DIRECTORS
NATIONAL NEIGHBORHOOD REINVESTMENT CORPORATION

DECEMBER 21, 1978

DOCUMENT OF INCORPORATION

RESOLVED: That the Board of Directors of the Corporation, meeting to organize the Corporation, does acknowledge and rely upon the Corporation's establishment by enactment of the Neighborhood Reinvestment Corporation Act (Title VI of the Housing and Community Development Amendments of 1978, P.L. 95-557 (1978)); and does declare the same, and any amendments thereto that may from time to time be enacted, to be the Document of Incorporation of the Corporation; and

That the Secretary shall place a conformed copy of the Neighborhood Reinvestment Act at the first place in the Minute Book of Corporation.

HOUSING AND COMMUNITY DEVELOPMENT AMENDMENTS OF 1978

39-139 O - 78 (466)

TITLE VI—NEIGHBORHOOD REINVESTMENT CORPORATION

Neighborhood Reinvestment Corporation Act.

SHORT TITLE

SEC. 601. This title may be cited as the "Neighborhood Reinvestment Corporation Act". 42 USC 8101 note.

FINDINGS AND PURPOSE

SEC. 602. (a) The Congress finds that— 42 USC 8101.

(1) the neighborhood housing services demonstration of the Urban Reinvestment Task Force has proven its worth as a successful program to revitalize older urban neighborhoods by mobilizing public, private, and community resources at the neighborhood level; and

(2) the demand for neighborhood housing services programs in cities throughout the United States warrants the creation of a public corporation to institutionalize and expand the neighborhood housing services program and other programs of the present Urban Reinvestment Task Force.

(b) The purpose of this title is to establish a public corporation which will continue the joint efforts of the Federal financial supervisory agencies and the Department of Housing and Urban Development to promote reinvestment in older neighborhoods by local financial institutions working cooperatively with community people and local government, and which will continue the nonbureaucratic approach of the Urban Reinvestment Task Force, relying largely on local initiative for the specific design of local programs.

ESTABLISHMENT OF CORPORATION

SEC. 603. (a) There is established a National Neighborhood Reinvestment Corporation (hereinafter referred to as the "corporation") which shall be a body corporate and shall possess the powers, and shall be subject to the direction and limitations specified herein. 42 USC 8102.

(b) The corporation shall implement and expand the demonstration activities carried out by the Urban Reinvestment Task Force. Duties.

(c) The corporation shall maintain its principal office in the District of Columbia or at such other place the corporation may from time to time prescribe. Offices.

(d) The corporation, including its franchise, activities, assets, and income, shall be exempt from all taxation now or hereafter imposed by the United States, by any territory, dependency, or possession thereof, or by any State, county, municipality, or local taxing authority, except that any real property of the corporation shall be subject to State, territorial, county, municipal, or local taxation to the same extent according to its value as other real property is taxed.

BOARD OF DIRECTORS; ESTABLISHMENT

SEC. 604. (a) The corporation shall be under the direction of a board of directors made up of the following members: Membership. 42 USC 8103.

(1) the Chairman of the Federal Home Loan Bank Board;

(2) the Secretary of Housing and Urban Development;

(3) a member of the Board of Governors of the Federal Reserve System, to be designated by the Chairman of the Board of Governors of the Federal Reserve System;

(4) the Chairman of the Federal Deposit Insurance Corporation;

(5) the Comptroller of the Currency; and

(6) the Administrator of the National Credit Union Administration.

Chairman.

(b) The Board shall elect from among its members a chairman who shall serve for a term of two years, except that the Chairman of the Federal Home Loan Bank Board shall serve as Chairman of the Board of Directors for the first such two-year term.

(c) Each director of the corporation shall serve ex officio during the period he holds the office to which he is appointed by the President.

Compensation and expenses.

(d) The directors of the corporation, as full-time officers of the United States, shall serve without additional compensation but shall be reimbursed for travel, subsistence, and other necessary expenses incurred in the performance of their duties as directors of the corporation.

(e) The directors of the corporation shall adopt such bylaws, policies, and administrative provisions as are necessary to the functioning of the corporation and consistent with the provisions of this title.

Quorum.

(f) The presence of a majority of the board members shall constitute a quorum.

(g) The corporation shall be subject to the provisions of section 552 of title 5, United States Code.

(h) All meetings of the board of directors will be conducted in accordance with the provisions of section 552b of title 5, United States Code.

OFFICERS AND EMPLOYEES

42 USC 8104.

SEC. 605. (a) The board shall have power to select, employ, and fix the compensation and benefits of such officers, employees, attorneys, and agents as shall be necessary for the performance of its duties under this title, without regard to the provisions of title 5, United States Code, governing appointments in the competitive service, classification, and General Schedule pay rates, except that no officer, employee, attorney, or agent of the corporation may be paid compensation at a rate in excess of the highest rate provided for GS-18 of the General Schedule under section 5332 of title 5, United States Code.

(b) The directors of the corporation shall appoint an executive director who shall serve as chief executive officer of the corporation.

(c) The executive director of the corporation, subject to approval by the board, may appoint and remove such employees of the corporation as he determines necessary to carry out the purposes of the corporation.

(d) No political test or political qualification shall be used in selecting, appointing, promoting, or taking any other personnel action with respect to any officer, agent, or employee of the corporation or of any recipient, or in selecting or monitoring any grantee, contractor, or person or entity receiving financial assistance under this title.

(e) Officers and employees of the corporation shall not be considered officers or employees of the United States, and the corporation shall not be considered a department, agency, or instrumentality of the Federal Government. The corporation shall be subject to administrative and cost standards issued by the Office of Management and Budget similar to standards applicable to non-profit grantees and educational institutions.

POWERS AND DUTIES

SEC. 606. (a)(1) The corporation shall continue the work of the Urban Reinvestment Task Force in establishing neighborhood housing services programs in neighborhoods throughout the United States, supervising their progress, and providing them with grants and technical assistance. For the purpose of this paragraph, a neighborhood housing services program may involve a partnership of neighborhood residents and representatives of local governmental and financial institutions, organized as a State-chartered non-profit corporation, working to bring about reinvestment in one or more neighborhoods through a program of systematic housing inspections, increased public investment, increased private lending, increased resident investment, and a revolving loan fund to make loans available at flexible rates and terms to homeowners not meeting private lending criteria.

Housing services programs, continuation. 42 USC 8105.

(2) The corporation shall continue the work of the Urban Reinvestment Task Force in identifying, monitoring, evaluating, and providing grants and technical assistance to selected neighborhood preservation projects which show promise as mechanisms for reversing neighborhood decline and improving the quality of neighborhood life.

Preservation projects.

(3) The corporation shall experimentally replicate neighborhood preservation projects which have demonstrated success, and after creating reliable developmental processes, bring the new programs to neighborhoods throughout the United States which in the judgment of the corporation can benefit therefrom, by providing assistance in organizing programs, providing grants in partial support of program costs, and providing technical assistance to ongoing programs.

(4) The corporation shall continue the work of the Urban Reinvestment Task Force in supporting Neighborhood Housing Services of America, a nonprofit corporation established to provide services to local neighborhood housing services programs, with support which may include technical assistance and grants to expand its national loan purchase pool and may contract with it for services which it can perform more efficiently or effectively than the corporation.

(5) The corporation shall, in making and providing the foregoing grants and technical and other assistance, determine the reporting and management restrictions or requirements with which the recipients of such grants or other assistance must comply. In making such determinations, the corporation shall assure that recipients of grants and other assistance make available to the corportion such information as may be necessary to determine compliance with applicable Federal laws.

(b) To carry out the foregoing purposes and engage in the foregoing activities, the corporation is authorized—

(1) to adopt, alter, and use a corporate seal;

(2) to have succession until dissolved by Act of Congress;

(3) to make and perform contracts, agreements, and commitments;

(4) to sue and be sued, complain and defend, in any State, Federal, or other court;

(5) to determine its necessary expenditures and the manner in which the same shall be incurred, allowed, and paid, and appoint, employ, and fix and provide for the compensation of consultants, without regard to any other law, except as provided in section 608(d);

(6) to settle, adjust, and compromise, and with or without compensation or benefit to the corporation to release or waive in whole

or in part, in advance or otherwise, any claim, demand, or right of, by, or against the corporation;

(7) to invest such funds of the corporation in such investments as the board of directors may prescribe;

(8) to acquire, take, hold, and own, and to deal with and dispose of any property; and

(9) to exercise all other powers that are necessary and proper to carry out the purposes of this title.

Contracts and grants.

(c)(1) The corporation may contract with the Office of Neighborhood Reinvestment of the Federal home loan banks for all staff, services, facilities, and equipment now or in the future furnished by the Office of Neighborhood Reinvestment to the Urban Reinvestment Task Force, including receiving the services of the Director of the Office of Neighborhood Reinvestment as the corporation's executive director.

(2) The corporation shall have the power to award contracts and grants to—

(A) neighborhood housing services corporations and other nonprofit corporations engaged in neighborhood preservation activities; and

(B) local governmental bodies.

Services and facilities.

(3) The Secretary of Housing and Urban Development, the Federal Home Loan Bank Board and the Federal home loan banks, the Board of Governors of the Federal Reserve System and the Federal Reserve banks, the Federal Deposit Insurance Corporation, and the Comptroller of the Currency, the National Credit Union Administration or any other department, agency, or other instrumentality of the Federal Government are authorized to provide services and facilities, with or without reimbursement, necessary to achieve the objectives and to carry out the purposes of this title.

(d)(1) The corporation shall have no power to issue any shares of stocks, or to declare or pay any dividends.

(2) No part of the income or assets of the corporation shall inure to the benefit of any director, officer, or employee, except as reasonable compensation for services or reimbursement for expenses.

(3) The corporation may not contribute to or otherwise support any political party or candidate for elective public office.

REPORTS AND AUDITS

Transmittal to President and Congress.
42 USC 8106.

SEC. 607. (a) The corporation shall publish an annual report which shall be transmitted by the corporation to the President and the Congress.

(b) The accounts of the corporation shall be audited annually. Such audits shall be conducted in accordance with generally accepted auditing standards by independent certified public accountants who are certified by a regulatory authority of the jurisdiction in which the audit is undertaken.

(c) In addition to the annual audit, the financial transactions of the corporation for any fiscal year during which Federal funds are available to finance any portion of its operations may be audited by the General Accounting Office in accordance with such rules and regulations as may be prescribed by the Comptroller General of the United States. The financial transactions of the corporation shall be audited by the General Accounting Office at least once during each three years.

(d) For any fiscal year during which Federal funds are available to finance any portion of the corporation's grants or contracts, the General Accounting Office, in accordance with such rules and regulations as may be prescribed by the Comptroller General of the United States, may audit the grantees or contractors of the corporation.

(e) The corporation shall conduct or require each grantee or contractor to provide for an annual financial audit. The report of each such audit shall be maintained for a period of at least five years at the principal office of the corporation.

AUTHORIZATION

SEC. 608. (a) There are authorized to be appropriated to the corporation to carry out this title not to exceed $12,500,000 for fiscal year 1979. Appropriation authorization. 42 USC 8107.

(b) Funds appropriated pursuant to this section shall remain available until expended.

(c) Non-Federal funds received by the corporation, and funds received by any recipient from a source other than the corporation, shall be accounted for and reported as receipts and disbursements separate and distinct from Federal funds.

(d) The corporation shall prepare annually a business-type budget which shall be submitted to the Office of Management and Budget, under such rules and regulations as the President may establish as to the date of submission, the form and content, the classifications of data, and the manner in which such budget program shall be prepared and presented. The budget of the corporation as modified, amended, or revised by the President shall be transmitted to the Congress as a part of the annual budget required by the Budget and Accounting Act, 1921. Amendments to the annual budget program may be submitted from time to time. Annual budget submittal. Transmittal to Congress. 31 USC 1.

TITLE VII—NEIGHBORHOOD SELF-HELP DEVELOPMENT

Neighborhood Self-Help Development Act of 1978.

SHORT TITLE

SEC. 701. This title may be cited as the "Neighborhood Self-Help Development Act of 1978". 42 USC 8121 note.

FINDINGS AND PURPOSE

SEC. 702. (a) The Congress finds and declares that— 42 USC 8121.

(1) existing urban neighborhoods are a national resource to be conserved and revitalized wherever possible, and that public policy should promote governmental and private programs and activities that further that objective;

(2) to be effective, neighborhood conservation and revitalization efforts must involve the fullest possible support and participation of those most directly affected at the neighborhood levels; and

(3) an effective way to obtain such support and participation at the neighborhood level is through neighborhood organizations accountable to residents of a particular neighborhood with a demonstrable capacity for developing, assessing, and carrying out projects for neighborhood conservation and revitalization.

(b) Therefore, the purposes of this title are (1) to provide grants and other forms of assistance to qualified neighborhood organizations to undertake specific housing, economic or community development, and other appropriate neighborhood conservation and revitalization projects in low- and moderate-income neighborhoods, which are in need of preservation and revitalization, and (2) in the process of pro-

HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1980

PUBLIC LAW 96-399--OCT. 8, 1980 94 STAT. 1645

NEIGHBORHOOD REINVESTMENT CORPORATION

SEC. 315. Title VI of the Housing and Community Development Amendments of 1978 is amended--

(1) by striking out "National" in section 603(a); 42 USC 8102.

(2) by striking out "supervising" in the first sentence of section 606(a)(1) and inserting in lieu thereof the word "monitoring"; and 42 USC 8105.

(3) by striking out "and not to exceed $12,000,000 for fiscal year 1980" in section 608(a) and inserting in lieu thereof the following: "not to exceed $12,000,00 for fiscal year 1980, and not to exceed $13,426,000 for fiscal year 1981". 42 USC 8107.

GARN-ST GERMAIN DEPOSITORY INSTITUTIONS ACT OF 1982.

96 STAT. 1544 PUBLIC LAW 97-320---OCT. 15, 1982

NEIGHBORHOOD REINVESTMENT CORPORATION

42 USC 8103. SEC. 710. (a) Section 604 of the Neighborhood Reinvestment Corporation Act (Public Law 95-557) is amended--

(1) by redesignating subsections (f), (g), and (h) as subsections (g), (h), and (i), respectively, and by inserting after subsection (e) the following:

"(f) A director who is necessarily absent from a meeting of the board, or of a committee of the board, may participate in such meeting through a duly designated representative who is serving, pursuant to appointment by the President of the United States, by and with the advice and consent of the Senate, in the same department, agency, corporation, or instrumentality as the absent director, or in the case of the Comptroller of the Currency, through a duly designated Deputy Comptroller."; and

(2) by inserting in section 604(g), as redesignated, after "members" a comma and the words "or their representatives as provided in subsection (f),".

42 USC 8105. (b) Section 606(c)(3) of such Act is amended by inserting "funds," after "provide".

SEC. 520. NEIGHBORHOOD REINVESTMENT CORPORATION.

(a) Composition of Board.--Section 604 of the Neighborhood Reinvestment Corporation Act is amended---

42 USC 8103.

(1) by inserting before the semicolon in subsection (a)(1) the following: "or a member of the Federal Home Loan Bank Board to be designated by the Chairman";

(2) by striking out subsection (a)(3) and inserting in lieu thereof the following: "(3) the Chairman of the Board of Governors of the Federal Reserve System, or a member of the Board of Governors of the Federal Reserve System to be designated by the Chairman;";

(3) by inserting before the semicolon in subsection (a)(4) the following: "or the appointive member of the Board of Directors of the Federal Deposit Insurance Corporation if so designated by the Chairman"; and

(4) by striking out "Administrator" in subsection (a)(6) and inserting in lieu thereof the word "Chairman"; and by inserting after "Administration" the following: "or a member of the Board of the National Credit Union Administration to be designated by the Chairman.".

CRANSTON-GONZALEZ NATIONAL AFFORDABLE HOUSING ACT

PUBLIC LAW 101-625--NOV. 28, 1990 104 STAT. 4397

SEC. 917. NEIGHBORHOOD REINVESTMENT CORPORATION. 42 USC. 8107 note.

104 STAT. 4398

(c) Authorization of Appropriations.--Section 608(a) of the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8107(a)) is amended to read as follows:

"(a)(1) There are authorized to be appropriated to the corporation to carry out this title $35,000,000 for fiscal year 1991 and $36,500,000 for fiscal year 1992. Not more than 15 percent of any amount appropriated under this paragraph for any fiscal year may be used for administrative expenses.

"(2) Of the amount appropriated pursuant to this subsection for each of the fiscal years 1991 and 1992, amounts appropriated in excess of the amount necessary to continue existing services of the Neighborhood Reinvestment Corporation in revitalizing declining neighborhoods shall be available--

"(A) to expand the national neighborhood housing services network and to assist network capacity development, including expansion of rental housing resources;

"(B) to expand the loan purchase capacity of the national neighborhood housing services secondary market operated by Neighborhood Housing Services of America;

104 STAT. 4399

"(C) to make grants to provide incentives to extend low-income housing using in connection with properties subject to prepayment pursuant to the Low-Income Housing Preservation and Resident Ownership Act of 1990; Grant programs.

"(D) to increase the resources available to the national neighborhood housing services network programs for the purchase of multifamily and single-family properties owned by the Secretary of Housing and Urban Development for rehabilitation (if necessary) and sale to low- and moderate-income families; and

"(E) to provide matching capital grants, operating subsidies, and technical services to mutual housing associations for the development, acquisition, and rehabilitation of multifamily and single-family properties (including properties owned by the Secretary of Housing and Urban Development) to ensure affordability by low- and moderate-income families.".

HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1992

106 STAT. 3851 PUBLIC LAW 102-550--OCT. 28, 1992

SEC. 831 NEIGHBORHOOD REINVESTMENT CORPORATION.

42 USC 8107(a) (a) AUTHORIZATION OF APPROPRIATIONS.--The first sentence of section 608(a)(1) of the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8107(a)) is amended to read as follows: "There are authorized to be appropriated to the corporation to carry out this title $29,476,000 for fiscal year 1993 and $30,713,992 for fiscal year 1994.".

106 STAT. 3852

42 USC 8107(a)(2) (b) EXPANDED PROGRAMS.--The matter preceding subparagraph (A) of section 608(a)(2)) of the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8107(a)(2)) is amended by striking "each of the fiscal years 1991 and 1992" and inserting "any fiscal year".

FEDERAL REPORTS ELIMINATION AND SUNSET ACT OF 1995

PUBLIC LAW 104-66--DEC. 21, 1995 109 STAT. 731

SEC. 2151. NEIGHBORHOOD REINVESTMENT CORPORATION

109 STAT. 731

42 USC 8106(c) (c) Additional audits by General Accounting Office.--In addition to the annual audit, the financial transactions of the corporation for any fiscal year during which Federal funds are available to finance any portion of its operations may be audited by the General Accounting Office in accordance with such rules and regulations as may be prescribed by the Comptroller General of the United States.

Public Law 108-199, the Consolidated Appropriations Act of 2004, states:

NEIGHBORHOOD REINVESTMENT CORPORATION
PAYMENT TO THE NEIGHBORHOOD REINVESTMENT CORPORATION

For payment to the Neighborhood Reinvestment Corporation for use in neighborhood reinvestment activities, as authorized by the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8101– 8107), $115,000,000, of which $5,000,000 shall be for a multi-family rental housing program.

ADMINISTRATIVE PROVISION

Section 605(a) of the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8104) is amended by— (1) striking out ''compensation'' and inserting ''salary''; and striking out ''highest rate provided for GS–18 of the General Schedule under section 5332 of title 5 United States Code''; and inserting ''rate for level IV of the Executive Schedule''; and (2) inserting after the end the following sentence: ''The Corporation shall also apply the provisions of section 5307(a)(1), (b)(1) and (b)(2) of title 5, United States Code, governing limitations on certain pay as if its employees were Federal employees receiving payments under title 5.''.

Organization Description

NeighborWorks® America creates opportunities for people to improve their lives and strengthen their communities by providing access to homeownership and safe and affordable rental housing. Created by Congress in 1978, NeighborWorks America is a national nonprofit organization that has assisted more than 1.2 million low- to moderate-income families by supporting over 4,500 local and regional nonprofits and municipalities with training, technical assistance and grants.

NeighborWorks America is the nation's leading trainer of community development and affordable housing professionals. In 2009, NeighborWorks® America awarded more than 20,900 training certificates to professionals from 3,600 organizations around the U.S. NeighborWorks America also provided a series of e-Learning courses for nonprofits that have been taken by over 6,500 nonprofit professionals.

The NeighborWorks Center for Homeownership Education and Counseling (NCHEC) provides homeownership education and counseling training and certification to thousands of nonprofits each year. In 2009, NCHEC issued 11,000 training certificates to professionals providing services in their community including over 5,400 nonprofit foreclosure mitigation counselors to assist families at risk of foreclosure around the country. Working with other industry leaders, NCHEC spearheaded the development and implementation of the National Industry Standards for Homeownership Education and Counseling to ensure consistent and reliable services to consumers.

For more information about NeighborWorks® America, visit www.nw.org.

IT IS RECOMMENDED THAT YOU PRINT THESE INSTRUCTIONS BEFORE CONTINUING. DO NOT MODIFY THE ELOGIC MODEL® TEMPLATE. DO NOT CUT AND PASTE INTO THE ELOGIC MODEL® TEMPLATE.
When opening the eLogic Model®, you will be asked if you want to enable "Macros"; click Yes. The eLogic Model® uses a Microsoft Excel®

platform. **"**Macros" are a form of programming used in Excel® to enable additional functionality. You will need to "enable" the "Macros" to use all functions on your eLogic Model®. To enable the macros to function, you will have to adjust the security settings on your computer.

Testing to See If the Macros are Working.

If you do not see this dialog box when you first open your eLogic Model®, then check to see if the Macros are working by opening the eLogic Model®, and going to the Tab labeled Year 1. Click on the gray area of the column labeled, "Needs." If the column expands, your Macro settings are working. To expand and return the cell to its original size, click once. Do not double click.

Depending on your version of Excel®, there are several steps you must take in order to use all the functions in your eLogic Model®. The description below provides information for the <u>four</u> most common versions of Excel® in use today, one of which is probably installed on your computer. If you are working in a network, and you cannot control your desktop settings, contact your system administrator for support.

<u>SECURITY AND THE USE OF MACROS</u>
You will need to "enable" the Macros to use all functions on your eLogic Model®. After creating and saving your your eLogic Model®, you may reset your security levels to their original settings.

Excel® 2007 - You can change macro security settings in the Trust Center, unless a system administrator in your organization has prevented you from changing the settings.

On the Developer tab, in the Code group:

⅄ <u>Click</u> Macro Security.

Tip: If the Developer tab is not displayed, <u>click</u> the Microsoft Office Button (top left of your Excel®), <u>click</u> Excel® Options, and then in the Popular category under Top options for working with Excel®, <u>click</u> Show Developer tab in the Ribbon.
In the Macro Settings category, under Macro Settings, click the option that you want. **Note:** Any changes that you make in the Macro Settings category in Excel® apply only to Excel® and do not affect any other Microsoft Office program.

Tip: You can also access the Trust Center in the Excel® Options dialog box.

⅄ <u>Click</u> the Microsoft Office Button, and then <u>click</u> Excel® Options in the Trust Center category.

⅄ <u>Click</u> Trust Center Settings, and then <u>click</u> the Macro Settings category.

⅄ If your settings are set to "Disable all macros with notification", when you open your Excel®, you will see a Security Warning stating "Macros have been disabled" and Options button to the left (this button is located under the toolbars).

If you do not change the Macro security settings, you will have to enable the Macros each time you open the Excel®.

Excel® 2003 - There are four levels of security regarding the use of Macros: Very High, High, Medium, and Low. If upon opening the eLogic Model® the dialog box states that you must change your Security setting to enable Macros, your security settings are either set to Very High or High and you must take the following steps:

⅄ Go to the toolbar at the top of the screen and <u>click</u> on "Tools."

⅄ Then <u>click</u> "Options" and then <u>click</u> the tab labeled "Security" located on the top right of the window.

⅄ At the bottom right of the window, click the button that says "Macro Security" and select Medium as your setting.

⅄ Click "OK" and then click "OK" in the Options window.

⅄ Close your eLogic Model®. Re-open your eLogic Model®. You will now receive a dialog box with the message "Security Warning."

⅄ Click on the button at the bottom that says "Enable Macros." Your eLogic Model® will open and be fully functional.

If upon opening the eLogic Model® the dialog box gives you an option to enable "Macros" at that moment, it means that Security is set to Medium. All you need to do is to click the button at the bottom of the dialog box that says, "Enable Macros." Your eLogic Model® will open and be fully functional.

If upon opening the eLogic Model® there is no dialog box, your Security setting is set on "Low" and your Macros are already enabled. No additional step is needed.

Excel® 2000 - There are three levels of security regarding the use of Macros: High, Medium, and Low. The High security setting automatically disables most Macros and does not alert you to the action. If when entering Services/Activities in Column 3, or Outcomes in Column 5, you select "other", the word "other" appears and remains in the cell, the Macro is not functioning. Save and close changes you have made thus far.

⅄ From the menu, select "Tools," "Macro", "Security". A dialog box will open.

⅄ Click on the "Security" TAB and select "Medium,"

⅄ Click "OK." Reopen your eLogic Model®. A dialog box will open. Select "Enable Macros." Your eLogic Model® will open and be fully functional.

If your copy of Excel® is already set to "Medium" security, the enable Macros dialog box will appear and you can proceed as above.

The low security setting automatically enables all Macros and you will not receive any message. The eLogic Model® will open and be fully functional.

Excel® 1997 - If you are using this version of Excel® and need assistance, please contact HUD's NOFA Information Center for assistance at (800) HUD-8929 week days during their operating hours of 10:00 a.m. to 6:30 p.m. eastern time, Monday to Friday, except federal holidays. The NOFA Information Center cannot provide you additional help right before a deadline date. Please take into account their operating hours and allow at least 72 hours for the NOFA Information Center to be able to get you additional help.

Additional Support

If after trying the instructions for your version of Excel® and need additional assistance, please contact the NOFA Information Center at (800) HUD-8929.

Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339. The NOFA Information Center is open between the hours of 10 a.m. and 6:30 p.m. eastern Ttme, Monday through Friday, except federal holidays.

Check that You Have the Correct eLogic Model® for your Program.

The eLogic Model® is found in the Instructions Download for the application package posted to the Grants.gov website. Before you begin completing your eLogic Model®, check the name of the program and the fiscal year that is populated on the eLogic Model®.   If it contains a program name different from the program application, or does not have 2010 in the Fiscal Year data field, you have opened the wrong eLogic Model®. To correct, go back to the website and look for the program you want to apply for and download the proper eLogic Model®. **New**

Features in the 2010 eLogic Model®

The 2010 eLogic Model® has new features and functions compared to the 2009 eLogic Model that are described below:

Coversheet

A **Coversheet** Tab has been added to collect additional data regarding the applicant and place of performance. This additional data allows **HUD** to better match the **eLogic Model®** that is submitted with the application and with the eLogic Model® that has been negotiated, and reports that are submitted as As required over theperformance period fo the award. The **Coversheet** now provides for a Logic Model Amendment Number.   Program **eLogic Models®** are initially created for a three year period since it is difficult to project outputs and outcomes going beyond three years. The use of a Logic Model Amendment Number allows **HUD** to issue an amended **eLogic Model®** for programs longer than three years duration.

This Logic Model Amendment Number field will also allow HUD to review and approve amendments to the eLogic Models® where **due to circumstances in the community**, the original projects need to be modified. The modifications are not to be granted simply because an agency is not meeting its proposed goals, but rather to take into account extraordinary circumstances in a community that requires **HUD** to consider an amendment to the original **eLogic Model®** to accommodate changing needs. The amendment will also allow **HUD** to amend the eLogic Model to cover an additional one year where a 12 month extension has been granted on an award.

CCR Doing Business As (DBA) Field
When entering the applicant organization profile in the **Central Contractor Registration (CCR)**, organizations may have a **legal name** and a

"Doing Business As" (DBA) Name. Sometimes the **Legal Name** in the CCR represents that part of a large organization which is responsible for paying the federal taxes for all divisions or organizations within its structure. This may be the case with large universities or state or local governments. This may happen because the Doing Business As Name can be used to distinguish sub-organizations of the entity at different locations, e.g. Departments of a State or local government or university campuses. To ensure that we accurately reflect the organization or sub-organization of the legal entity that will be receiving the **HUD** funds, a field has been added to capture the CCR Doing Business As Name and **DUNS** Number.

Mandatory Fields
There are seven**"mandatory**" fields in your eLogic Model®**: "Applicant Legal Name", "DUNS Number", and "Project Name", "Grantee Contact Name", "Grantee Contact email", "Logic Model Contact Name", "Logic Model Contact email".** You must enter the required data in these fields as they are recorded in the CCR for the **eLogic Model®** to be complete. Before closing and saving your **eLogic Model®,** click the button at the top left of the worksheet (Tab Coversheet) that says **"Check Errors".** If you did not complete any of the **"mandatory"** fields, a message box will appear telling you what field(s) was not completed and the field will be highlighted in yellow. If you attempt to close your **eLogic Model®** without completing the **"Applicant Legal Name"** and/or the **DUNS** Number, you will receive a dialog box that reminds you that the required data has not been entered. Click **"OK"** and the cursor will go to the required field and allow you to enter the required data. The final dialog box will ask you if you want to save your data. If you want to save the data, click "**Yes"** as you would do with any Microsoft Excel® workbook. **If you click "No", the file will close and your data will not be saved.** Please remember when saving your **eLogic Model®** that **file names** must not contain any special characters or spaces which could be **"read"** as viruses File names must be no more than fifty characters including any path information in the file name. See the **FY2010 General Section** for complete details.

The eLogic Model® Workbook
The eLogic Model® workbook has 12 separate worksheets and each worksheet is identified by a Tab at the bottom of the page. If you cannot see all the Tabs, be sure to maximize your workbook by clicking the middle button in the top right corner of the workbook to expand your window or move your bottom scroll bar so all the Tabs appear.
The 12 Worksheets/Tabs are:

- Instructions
- Coversheet
- Year1
- Year2
- Year3
- Total
- GoalsPriorities
- Needs
- Services
- Outcomes
- Tools
- Reporting

Instructions for Completing the Cover Sheet
NOTE: The "**Fiscal Year**" does not appear on the Cover Sheet but in the Tabs for each year of the project, See description under,

"**INSTRUCTIONS FOR COMPLETING THE Year 1, Year 2 Year 3 and Total Tabs in the eLogic Model®."**

Program Information
"HUD Program Name" and "**Program CFDA #"** located on Rows 11 and 12 respectively are pre-populated.

"Program Component" is located on Row 13 to 19. If the program under which you are applying has components, e.g., **EOI** or **PEI** under the **Fair Housing Initiatives Program** click on the component field. A drop down menu will appear. Select as many component that you are applying under. If you are permitted by the **NOFA** to apply for funding under more than one program component, using the drop down select as many as needed in the fields provided. If there are no components in the funding opportunity for which you are seeking funding, skip this field. Once you have entered your **"Program Component"** in the **"Cover Sheet",** worksheets **Year1**, **Year2**, **Year3**, and **Total** will automatically populate the same information.

Grantee Information

"**Applicant Legal Name**" is located on Row 21 and is a **mandatory field**. Enter the **legal name**as entered in the Central Contractor Registration and which matches the applicant **Legal Name** entered in **Box 8a** in the **SF-424** in your application. Once you have entered your **"Applicant Legal Name"** in the **"Coversheet", worksheets**, **Year1**, **Year2**, **Year3**, and **Total worksheets** will automatically populate the same information.

"**CCR Doing Business As Name**" is located on Row 22, is new for 2010. . Only complete this field if your **Central Contractor Registration** includes an entry in **Doing Business As (DBA).** Enter the name as it appears in CCR. Once you have entered **your "CCR Doing Business As Name"** in the **"Cover Sheet"**, worksheets, **Year1**, **Year2**, **Year3**, and **Total** worksheets will automatically populate the same information.

"**DUNS Number**" is located on Row 23 and is a **mandatory field**. Enter the **DUNS #** exactly as it appears in **box 8c** of the **SF-424** and as registered with the **Central Contractor Registration**. The **DUNS** number entered must be for the organization that is entered in **box 8a** of the **SF-424**, Application for **Federal Assistance**. Your **DUNS** number is a nine digit number or a nine digit plus four digit number. Some applicants will use a nine digit plus four digit **DUNS** number. If you do, then insert the four digits in the field provided. If you do not use a **DUNS** plus four **#**, leave the four digit field blank. Make sure you enter the **DUNS** number accurately. Once you have entered your "**DUNS** Number" in the
"Cover Sheet", worksheets **Year1**, **Year2**, **Year3**, and **Total** worksheets will automatically populate the same information

"**City**" is located on Row 24. Enter the City where your organization is located. This information must match the applicant address data in your application SF424. .

"**State**" is located on Row 25 Use the dropdown to enter the State where your organization is located, this information must match the **SF-424** data in your application.

"**Zip Code**" is located on Row 26. Enter the same nine-digit zip code used for the applicant address in your SF424.

"**Grantee Contact Name**" and "**Grantee Contact email**" are located on Rows 27 and 28 respectively. Enter the Grantee Contact Name and email address in the fields provided.

"**Logic Model Contact Name**" and "**Logic Model Contact email**" are located on Rows 28 and 29 respectively. Enter the name of the person that completed the **eLogic Model®** and their **email address** in the field provided or the name and email of a person to contact who can address questions concerning the eLogic Model submitted with the application and, if you are selected for an award, **eLogic Model reporting®.**

Project Information
"**Project Name**" is located on Row 32 and is a **mandatory field**. Enter the name of your project in the field provided. Use exactly the same name as you did on box 15 of the form SF424. If you did not provide a project name on the **SF424**, please make sure that you provide a project name in your **eLogic Model®.** The project name is helpful in distinguishing logic models submitting by the same grantee over multiple years and for differing projects.

If you are submitting multiple funding requests for the 2010 fiscal year funding under the same applicant name for the same **HUD** program, you **must** include a **project name** that can distinguish between the two applications and logic models submitted. The **project name** may be based upon the location of the project, the address at which it is located, anything that would distinguish one project from another for the same applicant. If you are not sure what to name your project, using your applicant name or acronym and then adding a 1 or 2, or 3 , etc., to distinguish the projects would be sufficient to distinguish the two logic models being processed.

Once you have entered your **"Project Name" in** the **"Cover Sheet"**, worksheets", **Year1**, **Year2**, **Year3**, and **Total worksheets** will automatically populate the same information.

“**Project Location City/County/Parish”** is located on Row 33. Applicants, except Indian Tribes, will enter the city or township or County/Parish where the project will be located. If there are multiple locations, enter the location where the majority of the work will be done. Indian Tribes, including multi-state tribes, should enter the city or county associated with their business address location.

"**Project Location State**" is located on Row 34. Use the dropdown menu to select the location of your project. The data field label, **“Project Location State”** includes all fifty states and American Samoa, District of Columbia, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, and the Virgin Islands. In the case of multi-state or regional entities, enter the State location where the majority of activities are to occur. For Indian Tribes, enter the state applicable to the business address of the Tribal entity.

“**Zip Code**” is located on Row 35 and is to be entered for the “Project Location State”. Please enter the nine digit zip code.
“**Project Type” is located on Row 36**.” Project Type describes the type of project you are doing, Please see the program **NOFA** for specific instructions. If no instructions are provided, provide a project type that would categorize the nature of the program e.g. housing counseling; family self-sufficiency program; research; regional development, community development, fair housing; technical assistance; etc.“**Construction Type”** is located on Row 37 and describes the type of Construction you are doing, e.g., new construction, rehabilitation, acquisition, mixed use development, etc. A logic model may provide specific drop down selections for this field based upon program **NOFA** If you are not involved with a construction program, leave the field blank.

Additional Information- Leave Blank At the Time of Application

“**Grants.gov Application Number**”, “**HUD Award Number**”, and “**Logic Model Amendment Number**” are located on Rows 39, 40 and 41 respectively. THESE ARE FIELDS THAT ARE TO BE COMPLETED ONLY IF YOU ARE SELECTED AS A GRANTEE AND ARE SUBMITTING YOUR REPORTS TOHUD.
I
NSTRUCTIONS FOR COMPLETING THE Year 1, Year 2 Year 3 and Total Tabs in the eLogic Model®
The "**Fiscal Year**" represents the fiscal year of the Notice of Funding Availability **(NOFA)** under which the award will be made. This field is pre-populated and located in **Tabs Year1**, **Year2**, **Year3**, and **Total** in cell [O6] below the **HUD** logo.
The **“Year1”** Tab is the first sheet of the **eLogic Model**® workbook to be used to enter your data for columns labeled:

- **HUD Goals**
- **Policy Priority**
- **Needs**
- **Services/Activities**
- **Measures**
- **Outcomes**
- **Measures**
- **Evaluation Tools**

If you have a multi-year award, you will enter data in the **Year2**, **Year3**, and **Total** worksheets. These worksheets are identical in format as Year1. Applicants applying for a multiple year award must complete a worksheet for each year of performance showing what is to be accomplished per year. The **“Total”** worksheet should be used to show the *sum of cumulative* accomplishments achieved for all Services/Activities and Outcomes for all years covered by the award. For example, a two-year award would include worksheets showing Services/Activities and Outcomes covering **Year1**. The **Year2** worksheet would show Services/Activities covering **Year2.** The **“Total”** worksheet would show the *cumulative* totals for all Services/Activities and Outcomes for both **Year1** and **Year2**. A three-year award would include the worksheets showing all Services/Activities and Outcomes for **Year1**, **Year2**, **Year3**, and the **“Total”** worksheet would show the *cumulative* totals for all **Services/Activities** and **Outcomes** for **Year1**, **Year2**, and **Year3**.

A one-year award would include ONLY Year1. A Total Worksheet is not required for a one year award
Note: Some cells of the worksheet are "lock protected" so you can only make entries in cells that are for input as directed by these instructions.

"**Reporting Period**", "**Reporting Start Date**" and "**Reporting End Date**" are fields located in **Year1**, **Year2**, **Year3**, and **Total** worksheets. The **Reporting Dates remain blank at the time of application** and are completed when submitting a report to HUD. See "INSTRUCTIONS FOR REPORTING PERFORMANCE TO HUD" later in these Instructions.

COLUMNS OF THE eLogic Model® (1-7)
Column 1 – Policy
Under the "Policy" Column (1), there are actually two columns; one labeled HUD Goals, and the other labeled Policy Priority. Review the HUD Goals and Policy Priorities by clicking on the Tab labeled, "Goals Priorities" at the bottom of the **eLogic Model®.** For each of the **eLogic Model®** worksheets used in your application, select the HUD Goals and Policy Priorities that your program will address. You do this by clicking the mouse in one of the cells in Column (1) of the worksheets labeled **(Year1, Year2, Year3, Total)**. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of letters and numbers that correspond to the HUD Goals and Policy Priorities will appear. Select one or more of the HUD Goals and Policy Priorities number/letter in the list by clicking it. If you make an error and want to remove the listing, select the cell and click the DELETE KEY on your keyboard. The item will be deleted.

To associate the HUD Goals and Policy Priorities to particular Services/Activities, select a HUD Goal and Policy Priority in Column 1 and then select related Services/Activities in Column 3, Programming. Please remember that not every Activity and Outcome is related to a HUD Policy Priority so that you can select a HUD goal without selecting a HUD policy priority. Also your activities and outcomes may be associated to more than one HUD goal and one policy priority.

If there is more than one Service/Activity to be administered related to the HUD Goal and Policy Priority, select all the related Services/Activities and associated Outcomes and skip as many rows as needed to identify the activities and outcomes associated to the HUD Strategic Goal and/or Policy Priority. Then before entering the next HUD Goal and Policy Priority, skip a row and then enter the next Strategic Goal and/or HUD Policy Priority and all the associated activities and outcomes to ensure that the association is clear.

Applicants/Grantees can make clear during each Year of their award, what Services/Activities are related to the achievement of the HUD Goal and Policy Priority selected.

Repeat this process until you have selected all HUD Goals and Policy Priorities that apply to your application.

Column 2 – Planning
Under the "Planning" Column (3), select a "Needs" statement. Do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of "Needs" statement(s) will appear. Select one or more of these Needs statements in the list by clicking it. Because the column may be too narrow to show the full Needs statement in the dropdown list, you may wish to refer to the Tab labeled "Needs" to see the full statements or you can (using your mouse) click on the shaded cell [D7] labeled "Needs" and this will expand the cell. To return the cell to its original size, click again on cell [D7] labeled "Needs."

When expanding and returning the cell to its original size, click once. Do not double click. When you select a "Needs" statement, the full statement will fill the cell. If you don't want this statement, you can simply click the dropdown arrow again and select another item; or, you can delete a statement by selecting the cell and clicking the **DELETE KEY** on your keyboard. If you want to select more than one statement, go to the next cell in the column and repeat the process selecting the appropriate statement(s). You can do this until you have selected all the statements that are appropriate to your proposed program.

The selections should reflect the Needs identified in your response to your Rating Factor narratives. There is no need to select all the Needs statements if they do not apply to what you plan to address or accomplish with the funding requested. When developing your eLogic Model®, associate the Needs statement(s) selected to the Services/Activities and Outcome(s) you select. To show relationships, you can skip rows when making your Needs statement(s) selection(s) and remember to place the associated Services/Activities and Outcome(s) in the same row.

Column 3 – Programming
Under the "Programming" Column (3), select Services/Activities. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of eligible Services/Activities appears. Select one of the Services/Activities in the list by clicking it. Identify your Year1 Services/Activities using the Year1 worksheet. Identify Year2 Services/Activities using the Year2 worksheet. Identify Year3 Services/Activities using the Year3 worksheet. Make a composite eLogic Model® of all years on the Total worksheet. *If you are only applying for a one year award, you do not need to create a composite eLogic Model® on the Total Tab.* Because the column may be too narrow to show the full Services/Activities statement in the dropdown list, you may wish to refer to the Tab labeled "Services" to see the full range of eligible Services/Activities, or you can (using your mouse) click on the shaded cell [E7] Services/Activities. This will expand the cell. To return the cell to its original size, click on shaded cell [E7] Services/Activities. When expanding and returning the cell to its original size, click once. **Do not double click.**

NOTE: If the Services/Activities that you are looking for does not appear on the dropdown list, choose "other" from the dropdown list and follow the instructions in the dialog boxes which are also described below:

- A dialog box will appear that says **"Year1".** Click **"OK"** and another dialog box will appear that says, "You have selected 'other' and have the option to create a new Service/Activity or Outcome and a Unit of Measure. Are you prepared to do this now?"

- Click **"Yes"** if you wish to continue.

- You will see an input window that says, "Enter a new Activity/Service or Outcome to your dropdown list." Enter your new Service/Activity in the field provided and click **"OK."**

- A second window will appear that says, "Specify a Unit of Measure." Enter the Unit of Measure in the field provided and click **"OK".** The new Service/Activity will appear in the **eLogic Model®** cell and it will be added to the dropdown list.

- The new Service/Activity which you added will be displayed with the prefix "new".

If this function does not occur when working with your **eLogic Model®** please look at the directions for enabling macros. If after following the directions and this function still does not work, please call the NOFA Information Center at 800-HUD-8929 week days during operating hours of 10:00 a.m. to 6:30 p.m. eastern time, Monday to Friday, except federal holidays. The NOFA Information Center cannot provide you additional help right before a deadline date. Please take into account their operating hours and allow at least 72 hours for the NOFA Information Center to be able to get you additional help.

YOU ARE ONLY PERMITTED TO ADD A TOTAL OF THREE NEW SERVICES/ACTIVITIES PER ELOGIC MODEL®.

- In the event that you want to delete, or change your newly created Service/Activity, follow the instructions in the dialog boxes which are also described below:

- Click the Tab labeled Services at the bottom of your screen and then click cell [B1], "Click here to allow deletion of New Activities" at the top right of the window.

- A dialog box will appear that says "Do you want to delete this new Service/Activity?", click "OK."

- A dialog box will appear that says "Caution! This will delete all instances of 'new Service/Activity in your Logic Model. Do you wish to continue?" Click "Yes."

You can only delete new Services/Activities.
To find out how to associate a Service/Activity and Outcome to a HUD Goal and Policy Priority, see the instructions under Column 1, Policy.

Column 4 – Measure
Notice that as the Services/Activities you selected appears in Column 3, a corresponding Unit of Measure appears or populates in the Column 4, Measure. The Unit of Measure could be "persons", "dollars", "square feet", "houses", "date", or some other Unit of Measure that relates to the selected Services/Activities. Immediately below the Unit of Measure are three blank cells. Enter the projected number of persons or units (or dates if applicable) you are proposing to deliver or accomplish in the "Pre" column. When entering the date, use the format M/D/YYYY. When entering your projection in the "Pre" column, type the number or date in the cell and tab down or use your mouse to go to the next cell. If you click the Enter key, you will see the error message, "Run-time error '13':".If you see this message, click the button labeled End to continue. The "Run-time error '13':" will not affect your work.

Please note that the "Post" and the Year-to-Date (YTD) columns are locked to be used later for reporting purposes so that at the time of application, you cannot enter data in these fields.

Column 5 – Impact
Under Column 5, “Impact”, select the Outcome that best corresponds to the “Needs” statement, Column 2 and Services/Activities, Column 3, which you just previously identified and selected for your eLogic Model®. This is the same procedure used for completing Column 3. When you select an Outcome from the dropdown list, a Unit of Measure automatically appears in the next column, “Measure." Since the column may be too narrow to show the full Outcome statement in the dropdown list, you may wish to refer to the Tab labeled "Outcomes” to see the full range of Outcomes, or you can (using your mouse) click on the shaded cell [J7] Outcome. This will expand the cell. To return the cell to its original size, click on shaded cell [J7] Outcome.

NOTE: When expanding and returning the cell to its original size, click once. **Do not double click**.

NOTE: If the Outcome that you are looking for does not appear on the dropdown list, choose "other" from the dropdown list and follow the instructions in the dialog boxes which are also described below:

⅄ A dialog box will appear that says **"Year1".** Click **"OK"** and another dialog box will appear that says, "You have selected 'other' and have the option to create a new Service/Activity or Outcome and a Unit of Measure. Are you prepared to do this now?"

⅄ Click **"Yes"** if you wish to continue.

⅄ You will see an input window that says, **"Enter a new Activity/Service or Outcome to your dropdown list."** Enter your new Outcome in the field provided and click "OK."

⅄ A second window will appear that says, **"Specify a Unit of Measure.”** Enter the Unit of Measure in the field provided and click **"OK".** The new Outcome will appear in the **eLogic Model®** cell and it will be added to the dropdown list.

⅄ The new Service/Activity which you added will be displayed with the prefix **"new".**

If this function does not occur when working with your **eLogic Model®** please look at the directions for enabling macros. If after following the directions and this function still does not work, please call the **NOFA Information Center** at 800-HUD-8929 week days during operating hours of 10:00 a.m. to 6:30 p.m. eastern time, Monday to Friday, except federal holidays. The NOFA Information Center cannot provide you additional help right before a deadline date. Please take into account their operating hours and allow at least 72 hours for the NOFA Information Center to be able to get you additional help.

YOU ARE ONLY PERMITTED TO ADD A TOTAL OF THREE NEW OUTCOMES PER ELOGIC MODEL®.
In the event that you want to delete, or change your newly created Outcome, follow the instructions in the dialog boxes which are also described below:

⅄ Click the Tab labeled Outcomes at the bottom of your screen and then click cell [B1], "Click here to allow deletion of New Outcomes" at the top right of the window.

⅄ A dialog box will appear that says "Do you want to delete this Outcome?", click "OK."

⅄ A dialog box will appear that says **"Caution!** This will delete all instances of 'new Outcome' in your Logic Model. Do you wish to continue?" Click **"Yes."**

⅄ **You can only delete new Outcomes.**

To find out how to associate a Service/Activity and Outcome to a HUD Goal and Policy Priority, see the instructions under Column 1, Policy.

Column 6 – Measure
As the Outcomes you selected appear in the cell, a corresponding Unit of Measure appears or populates in Column 6, Measure. The Unit of Measure could be "persons", "dollars", "square feet", "houses", "date", or some other Unit of Measure that relates to the selected Outcome. Immediately below the Unit of Measure are three blank cells. Enter the projected number of persons or units (or dates if applicable) you are proposing to deliver or accomplish in the "Pre" column. When entering the date, use the format M/D/YYYY. When entering your projection in the "Pre" column, type the number or date in the cell and tab down or use your mouse to go to the next cell. If you click the Enter key, you will see the error message, "Run-time error '13' " If you see this message, click the button labeled End to continue. The "Run-time error '13':" will not affect your work.
The "Post" and the Year-to-Date (YTD) columns are locked to be used later for reporting purposes.

Review for Using Columns 2, 3, 4, 5, and 6 of the eLogic Model®

How To Demonstrate the Relationship between a HUD Goal, Policy Priority, Services/Activities and Outcomes
In the eLogic Model®, applicants can select Services/Activities and Outcomes as appropriate to how they conduct business. There are four possible types of associations among Services/Activities and Outcomes:

<u>One to One</u> - A single Service/Activity can yield a single Outcome. For example, referral to an employer can yield job placement; the Service/Activity is referral and the Outcome is job placement.

<u>One to Many</u> - A single Service/Activity can yield more than one Outcome. For example, a Service/Activity such as referral to an employer can yield several Outcomes such as job placement, job retention lasting 30 days, and job retention lasting longer than 90 days.

<u>Many to One</u> - More than one Service/Activity can yield one Outcome. For example, Services/Activities such as providing resume writing, job search classes, pre-employment counseling, and referrals to employers can result in a single job placement, the Outcome.

<u>Many to Many</u> - More than one Service/Activity can yield more than one Outcome. For example, multiple Services/Activities such as providing resume writing, job search classes, pre-employment counseling, and referrals to employers can result in multiple Outcomes including job placement, job retention more than 30 days, job retention more than 90 days, and increased household income.
There is no predesigned way to complete your eLogic Model®. It depends on how you operate your program.

Demonstrating Relationships Between Services/Activities and Outcomes
Show the relationships between the Services/Activities and Outcomes as you create your eLogic Model® using one or more of these models described above:

- One to One

- One to Many

- Many to One

- Many to Many

Between each Service/Activity, skip a row and then start entering the next set of Services/Activities. Use the same structure to enter your associated Outcomes. There is more than enough space to do this within the eLogic Model® Template.

Repeat the process of specifying "Policy", "Needs", "Service/Activity" and "Outcome" using as many rows as is necessary to fully describe your proposal. Applicants must skip a row when selecting new HUD Goals, Policy Priorities, Needs, Activities/Services and Outcomes. The eLogic Model® form extends to six pages when printed out. You may view a preprint of your eLogic Model® at any time by selecting FILES | Print Preview from the Menu bar at the very top of the Excel® Window. It is recommended that you do this periodically to get a better view of the eLogic Model® you are creating.

Associating Services/Activities with Outcomes Over Multiple Years
You can adjust the look of your eLogic Model® by skipping rows, so that "Needs", "Services/Activities" and "Outcomes" are grouped or associated together. If you are conducting a multi-year project and the "Services/Activities" occurs in Year1 with the resulting Outcomes occurring in Year2, make sure that you show the relationship between the Services/Activities in Year1 with the Outcomes occurring in Year2 and similarly the relationships between Year2 Services/Activities with the Outcomes occurring in Year3. You can do this by leaving blank fields corresponding to the lines in which Services/Activities were identified in the previous year or years. For example, if you have enrolled someone in General Equivalency Degree (GED) classes, the results of attending the GED Classes may not result in a person obtaining a GED degree until Year 2 or Year 3.

To show the relationship over time:

- Enter the Services/Activities in Year 1 noting to yourself the line numbers on the Excel® worksheet that the Services/Activities appear in the Year 1 Tab of the eLogic Model®.

- Move to the year Tab that you are proposing the Outcomes to occur. In the Year 2 or Year 3 Tab, place the Outcomes in the Outcomes section in the same rows that you noted the Services/Activities. You will be leaving the Outcomes blank in Year 1 and the Services/Activities blank for those corresponding rows in either Year 2 or Year 3.

- Skip a row in both the Year 1 and the corresponding Year that you placed the Outcomes. Do this as many times as needed, remembering to maintain the same row numbers for Services/Activities and Outcomes across the span of years.

Demonstrating the Relationship To Needs Statements
Similarly, if you want to demonstrate the relationship between Services/Activities, Outcomes and a Needs statement, select the Needs statement and enter the Services/Activities and the corresponding Outcomes on the same row in the Excel® worksheet. To select another Needs statement, skip a row and identify the Services/Activities and Outcomes on the same row in the Excel® worksheet. This can occur within a single year or across years provided you remember to maintain the row alignment to the Needs statement, Services/Activities and Outcomes. You can continue adding activities and outcomes associated to the Needs statement as needed. When done, skip a row to move to another Needs statement and set of Services/Activities,

CAUTION, DO NOT CUT & PASTE ITEMS FROM ONE COLUMN TO ANOTHER. For example, do not cut and paste an item from the "Needs" Column to the "Services/Activities" Column, or the "Services/Activities" Column to the "Outcomes" Column. Doing so will produce an unstable worksheet which will behave erratically, requiring you to start over with a new blank eLogic Model® workbook.

Column 7 – Accountability
Under the "Accountability" Column (7), enter the tools and the process of collection and processing of data in your organization to support all project management, reporting, and responses to the Management Questions. This column provides the framework for structuring your data collection efforts. If the collection and processing of data is not well planned, the likelihood of its use to further the management of the program and support evaluation activity is limited. If data are collected inconsistently, or if data are missing, not retrievable, or mishandled, the validity of any conclusions is weakened.

The structure of Column 7 contains five components in the form of dropdown fields that address the Evaluation Process. You are responsible for addressing each of the five steps that address the process of managing the critical information about your project.

A. Tools for Measurement
B. Where Data Maintained
C. Source of Data
D. Frequency of Collection
E. Processing of Data

You may select up to five choices for each of the five processes (A-E) that supports Accountability and tracks Services/Activities and Outcomes. Given the limited space, please identify the most frequent sources for the processes (A-E). As you proceed through the remaining components, B through E, specify those components in the same order as you selected the "Tools for Measurement" listed under item A. For example, if the first Tool is "Pre-post Test," then the first item under B "Where Data Maintained" must identify where the pre-post test data is maintained, and so on through E. The first entry should pertain to "Pre-post Test." Likewise, if the second item in A is "Satisfaction Surveys," then specify the second item in B through E as it pertains to "Satisfaction Surveys."

A. Tools for Measurement. A device is needed for collecting data; e.g., a test, survey, attendance log, or inspection report, etc. The tool "holds" the evidence of the realized Services/Activities or Outcomes specified in the eLogic Model®. At times, there could be multiple tools for a given event. A choice can be made to use several tools, or rely on one that is most reliable, or most efficient but still reliable. Whatever tool is identified, it is important to remain consistent throughout the project.
Instructions: Under Column 7, Accountability, select your choices of "Tools for Measurement" to Track Services/Activities and Outcomes. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Tools appears. Select one or more of the Tools in the list by clicking it.

B. Where Data Maintained. A record of where the data or data tool resides must be maintained. It is not required that all tools and all data are kept in one single place. You may keep attendance logs at the main office files, but keep other tools or data such as a "case record" in the case files at the service site. It is important to designate where tools and/or data are to be maintained. For example, if your program has a sophisticated computer system and all data is entered into a custom-designed database, it is necessary to designate where the original or source documents will be maintained.

Instructions: Under Column 7, Accountability, select your choices of “Where Data Maintained.” You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Where Data Maintained appears. Select one or more of the Where Data Maintained in the list by clicking it.

C. Source of Data. This is the source where the data originates. Identify the source and make sure that it is appropriate.
Instructions: Under Column 7, Accountability, select your choices of “Source of Data.” You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Source of Data appears. Select one or more of the Source of Data in the list by clicking it.

D. Frequency of Collection. Timing matters in data collection. In most instances, you want to get it while it occurs. Collect data at the time of the encounter; if impossible, when it is most opportune immediately thereafter. For example, collect report card data immediately upon the issuance of report cards. Do not wait until after the school year is over. Collect feedback surveys at the conclusion of the event, not a few months later when clients may be difficult to reach. Reporting can be done at anytime if the data is already collected. Another important aspect of this dimension is consistency. If some post tests are collected soon after the event, but others are attempted months later, the data are confounded by the differences in the timing. If some financial data are collected at the middle of the month and others at the end of the month, the data may be confounded by systematic timing bias.
Instructions: Under Column 7, Accountability, select your choices of “Frequency of Collection.” You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Frequency of Collection appears. Select one or more of the Frequency of Collection in the list by clicking it.

E. Processing of Data. This is where you identify the mechanism that will be employed to process the data. Some possibilities are: manual tallies, computer spreadsheets, flat file database, relational database, statistical database, etc. The eLogic Model® is only a summary of the program and it cannot accommodate a full description of your management information system. There is an implicit assumption that the grantee has thought through the process to assure that the mechanism is adequate to the task(s).
Instructions: Under Column 7, Accountability, select your choices of “Processing of Data.” You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Processing of Data appears. Select one or more of the Process of Data in the list by clicking it.

Saving Your eLogic Model®
The 2010 eLogic Model® was constructed using Excel™ 2007. The models are posted on Grants.gov as Excel® 2003. You can save your eLogic Model® as an Excel® 97-2003 Workbook or as an Excel® 2007 Workbook. If you are using Excel® 97-2003 and if you see [Compatibility Mode] at the top of your Excel® where the name of the Excel® Workbook is located, it will not affect the functionality of the eLogic Model®. You can run the eLogic Model® in either Excel® version without functionality issues.
When you have completed the eLogic Model®, or wish to stop and continue later, save the file by going to the Excel® Menu bar and choosing FILE | Save As. Then specify a name for the file, and note where you save the file on your computer.

⅄ Use the name of the HUD Program and your organization name to form a file name for your eLogic Model®. **For example, FHIP_DillardAffordableHousing.** Please note that there is an “underscore” between FHIP and no spaces between Dillard Affordable Housing separating the Program Name from the Project Name which is needed to identify the eLogic Model® in the database. This is the only convention allowed to separate these two terms. Do not use an underscore to separate words in your project name. The database will read “DillardAffordableHousing” as one name.

Do not use spaces or special characters such as dashes, periods, asterisks, and symbols when saving your eLogic Model®, only use letters and numbers. Only underscores are permitted. If you fail to follow these directions by using special characters or spaces, or the file name exceeds 50 characters, grants.gov will reject your submission as JAVA code treats your submission as containing a virus.

If your program has a program component, please follow the example below adding the Program Component “EOI” with an underscore:

⅄ **FHIP_EOI_DillardAffordableHousing**

Please remember, if you are submitting multiple applications under the same applicant name for the same HUD program, you must distinguish between the two applications as is shown below:

⅄ **FHIP_EOI_DillardAffordableHousing1**
⅄ **FHIP_EOI_DillardAffordableHousing2**

Please be sure to review the file formats and naming requirements contained in the General Section.

Excel® automatically adds the file extension “.xls” or “xlsx” to your file name. Make sure the file extension is not capitalized. <u>In following these directions, if your organizational name exceeds the 50 character limit for space, you should abbreviate your organizational name by either using its initials or a recognizable acronym, e.g., South Carolina State University maybe written as SCSU, or Howard University maybe written as HOWDU.</u>

If you attempt to close the eLogic Model® without entering the Applicant Legal Name, the DUNS Number or Project Name, you receive a message that says “You still need to enter the Applicant Legal Name, the DUNS Number or Project Name. Dialog boxes have been created as reminders. Click OK on the dialog boxes. You will then get to the default Excel® dialog box asking if you want to save changes. Clicking CANCEL will allow you to go back and enter the missing mandatory fields. Clicking YES will save your work and close the Workbook but the mandatory fields will not be completed. **Clicking NO WILL NOT SAVE your work and will close the Workbook.”**

Later, you will "Attach" this file to your application. Please remember the name of the file that you are saving. Be sure to delete any earlier version so that when you go to attach the file to your application, you select the appropriate and final file.

A single Workbook will be adequate for completing your eLogic Model®.

This ends the instructions for completing your eLogic Model® for application submission.

INSTRUCTIONS FOR REPORTING PERFORMANCE TO HUD

Do not modify or change the integrity of the eLogic Model® by adding additional Tabs or worksheets. The Instructions provided here will meet your needs. When saving your eLogic Model®, save it in the Excel® format. Do not convert it into PDF.
If your project is selected for funding, the eLogic Model® will be used as a monitoring and reporting tool upon final approval from the HUD program office. Upon approval, HUD will open the reporting side of the eLogic Model® allowing you to submit the actual Services/Activities and Outcomes against the approved (projected) Services/Activities and Outcomes. Specifically, HUD will open the "Post" and "YTD" fields in both Columns 4 and 6, and will close the "Pre" fields in the same columns. HUD will also open the Reporting Tab for you to meet the reporting requirements that are discussed below. The HUD program office will send back to you or post to a website, the approved eLogic Model® to be used for reporting purposes.

Identify the Reporting Period Covered by the Report

On the Coversheet are three fields that must be completed when you submit your reports to HUD: "**Grants.gov Application Number**", "**HUD Award Number", and "Logic Model Amendment Number**" which are located on Rows 33, 34 and 35 respectively. These fields allow HUD to associate the eLogic Model® submitted with the application with the negotiated logic model, and reports submitted. On the Year1, Year2, Year3 and Total Tabs are three additional fields labeled "Reporting Period", "Reporting Start Date" and "Reporting End Date." These three fields are not to be used at time of application. At the time of reporting they are "mandatory. They are used during the reporting process to record the Start and End date of your reporting period.
." The required data must be entered to have a complete eLogic Model® report.

Before closing and saving your eLogic Model® report, click the worksheet Tab, "Coversheet" and at the top left, click "Check Errors." If you did not complete any of the "mandatory" fields, a message box will appear telling you what field(s) were not completed and the field(s) will be highlighted in yellow. When actually reporting performance on your approved eLogic Model®, select the "Reporting Period" using the dropdown feature for:

- Yr1 1st Quarter
- Yr1 2nd Quarter
- Yr1 3rd Quarter
- Yr1 4th Quarter
- Yr2 5th Quarter
- Yr2 6th Quarter
- Yr2 7th Quarter
- Yr2 8th Quarter
- Yr3 9th Quarter
- Yr3 10th Quarter
- Yr3 11th Quarter
- Yr3 12th Quarter
- Final Report.

Note: For those reporting on a semi-annual basis, the reporting period identified in the eLogic Model® report would be Yr1 2nd Quarter, and Yr1 4th Quarter for the first year reports and Yr2 6th Quarter and Yr2 8th Quarter, etc.. For those reporting on an annual basis, the eLogic Model® reporting period would be selected as Yr1 4th Quarter. If the award was a one year award, and the award was completed, the reporting period selected would be Final Report. If the report was multi-year, for the 2nd year report, the reporting period would be Yr2 8th Quarter.

Then enter a "Reporting Start Date" and the "Reporting End Date" that reflects the reporting period you will be submitting in accordance with required reporting time frames indicated in the HUD Program NOFA and the Award Agreement. When entering the dates, you must use this format, MM/DD/YYYY including the slashes. Using the MM/DD/YYYY format will allow HUD to enter your eLogic Model® into the database. If not, you may have to resubmit your eLogic Model® if it is not accepted by HUD.

Completing Performance Information in YEAR1, YEAR2, YEAR3, and TOTAL Tabs

Your projections approved by HUD that were entered in the "Pre" Column will be locked in and the "Post" and "YTD" will be opened for reporting purposes. When reporting enter:

- Year1 accomplishments utilizing the Year1 Tab
- Year2 accomplishments utilizing the Year2 Tab
- Year3 accomplishments utilizing the Year3 Tab

For multi-year awards, use the Total Tab to capture cumulative reporting during years 2 and 3 and for your final report. *If you have a one year award you only need to complete Year1 for your final report.* If you have a two year award, use Year1, Year2, and Total. If you have a three year award, use Year1, Year2, Year3, and Total.

In each reporting period, enter your data for the reporting period cover by the report. Do not enter cumulative data in this column. The column labeled YTD is used to capture the cumulative data for the current reporting period as well as all past reports submitted covering the first year of the award. For example, if you report quarterly.

When reporting Activities in Year1:

- Enter your first quarter accomplishments in the “Post” column and the cumulative accomplishments in the “YTD” column.For the first quarter reporting, the numbers or dates will be the same in both columns.

- For the second quarter of Year1 reporting, enter the data covering second quarter activities and outcomes which occurred in that quarter only. In the “YTD” column, you will enter the cumulative total of both the first and second quarter accomplishments.

- Follow this same process for all quarters in Year1.

When reporting Activities in Year2:

- Only enter your first quarter accomplishments of Year2 in the “Post” column. The information should only reflect activities and outcomes that occur in the 1st quarter of year 2. Cumulative accomplishment from year 1 nad year 2 acitiviite nad outcones will be recorded in the Total Worksheet.

- Enter the Year 2 Quarter 1 accomplishments in the “YTD” column. For the first quarter reporting the numbers or dates will be the same for both the Actual and the YTD columns.

- For the second quarter of Year2 reporting, you will only enter the second quarter results (what actually occurred in the second quarter independent of the previous quarter) of theYear2 in the “Post” column.

- In the “YTD” column, you will enter the cumulative total of both the first and second quarter accomplishments for Year2. In the Total worksheet enter the cumulative total (the YTD from Year1 and the YTD from Year2). Follow these instructions for all quarters in Year2.

When reporting Activities in Year3, enter your first quarter accomplishments of Year3 non-cumulative in the “Post” column and the cumulative accomplishment of Year3 in the “YTD” column.

- For the first quarter reporting the numbers or dates will be the same in both columns.

- For the second quarter of Year3 reporting, you will enter the non-cumulative second quarter results (what actually occurred in the second quarter independent of the previous quarter) of the Year3 in the “Post” column.

- In the “YTD” column you will enter the cumulative total of both the first and second quarter accomplishments for Year3. In the Total worksheet enter the cumulative total (the YTD from Year1, the YTD from Year2 and the YTD from Year3). Follow these instructions for all quarters in Year3.

Using the Total Worksheet
If you have a multi-year award, you will begin to use the “Total” Tab at the beginning of the second year. The “Total” Tab is designed to show cumulative totals of Year1, Year2, and Year3. The “Total” worksheet will show the cumulative progress for Year1, Year2, and Year3. In the Total worksheet, when you are reporting accomplishments for the first quarter of Year2, add the "YTD" number from Year1 and the "YTD" number for Year2. Remember, the first quarter of Year2 and the "Post" is the same number as the "YTD" number. If you are reporting accomplishments for the second quarter of Year2, add the "YTD" number from Year1 and the "YTD" number from Year2 and add them to reach a cumulative total or

"YTD" of Year1 and the first two quarters of Year2.
Follow these instructions for all quarters in Year2, and Year3. At the end of the award period, the “Total” Worksheet will contain the cumulative total for all years.

Using the Reporting Worksheet
The Reporting Tab (worksheet) serves three functions: 1) Respond to the Management Questions, 2) Describe or explain actual performance compared to what was projected, and 3) Provide an explanation of any deviation (positive or negative) from the projections in your approved eLogic Model® .

Each program has different Management Questions that are applicable to that program only. The Management Questions contained in the eLogic Model® ask key questions related to all Services/Activities and Outcomes in the drop-down lists in the eLogic Model® forms for each HUD program. Grantees are required to report on the Management Questions which relate to the specific Services/Activities and Outcomes that are in their HUD approved eLogic Model®. These are determined during negotiations with HUD. HUD will use the approved eLogic Model® for monitoring program performance throughout the project. The Services/Activities and Outcomes identified in your approved eLogic Model®, and resultant data reported in your eLogic Model® over the award performance period should enable you to address most or all of the Management Questions reflective of your project. The data collected during the course of your work and captured in the eLogic Model® will also be useful to you in evaluating the effectiveness of your program.

Use the Reporting Tab to enter your responses to the Management Questions by entering the appropriate “Count/Amount” in the fields provided. The last question asks, “Describe the population you are serving in the space below.” Enter a brief summary description of the demographic and socio-economic characteristics of the area and clients you are serving. Your description should be short and to the point -- a paragraph or less.

Narrative Description - Positive/Negative Deviation from Approved eLogic Model® Projections
In addition to your submission of your eLogic Model® results, if there are deviations from what you projected, then you must include a narrative indicating any positive or negative deviations from projected Services/Activities and Outcomes as contained in your approved eLogic Model® and explain the basis for the actual performance as compared to what was projected. In your narrative be sure to identify the Services/Activities and Outcomes from your approved eLogic Model® that you are describing and the reason why this deviation occurred. When doing this, create a paragraph header labeled, "Narrative Description - Positive/Negative Deviation from Approved Logic Model Projections." By identifying the deviations and the reasons, HUD is able to obtain information on what impacts affect the timeline for program activity and outcomes, and also will be able to share and disseminate best practices to help grantees learn from each other and to also increase the effectiveness of the program.

Saving Your Report
Save the eLogic Model® file you receive from HUD. Each time you submit your report to HUD, add the fiscal year of the NOFA in which the award was made and the reporting period to the file name. For example:
This is for a 1st quarter report.

- **FHIP_EOI_DillardAffordableHousing2010qtr1**

This is for a 2nd quarter or semi-annual report.

- **FHIP_EOI_DillardAffordableHousing2010qtr2**

This is for a 3rd quarter report.

- **FHIP_EOI_DillardAffordableHousing2010qtr3**

This is for a 4th quarter or annual report.

- **FHIP_EOI_DillardAffordableHousing2010qtr4**

This is for a 5th quarter or the first reporting period in year 2 of the project.

- **FHIP_EOI_DillardAffordableHousing2010qtr5**

Please remember, if you are reporting on multiple projects under the award for the same HUD program, you must distinguish between the two reports as is shown below. **Please note that an underscore was added before the fiscal year. Only add the underscore if there are multiple projects:**

- **FHIP_EOI_DillardAffordableHousing1_2010qtr1**
- **FHIP_EOI_DillardAffordableHousing2_2010qtr2**

For eLogic Model® Training via webcast, consult the webcast schedule found at HUD's website at: http://www.hud.gov/offices/adm/grants/fundsavail.cfm. If you have any questions regarding reporting requirements, please contact your HUD program representative.

Reporting Requirements
As part of your required reports to HUD, you must also submit an eLogic Model® report in either Excel® 2003 or 2007. (See the FY2010 General Section of the NOFA in the HUD approved electronic formats.)

2010 eLogic Model® Information Coversheet

Instructions

When completing this section there are "mandatory" fields that must be completed. These fields are highlighted in yellow. The required data must be entered correctly to complete an eLogic Model®. After completing all mandatory fields on the coversheet click on the "Check Errors" button at the top of this page. Applicant Legal Name must match box 8a in the SF-424 in your application. Enter the legal name by which you are incorporated and pay taxes. CCR Doing Business is new for 2010 eLogic Model®. Only complete this field if your registration at CCR includes an entry in Doing Business as: (dba). Enter the DUNS # as entered into box 8c of the SF-424 Application for Federal Assistance form. Enter the City where your organization is located, this information must match the SF-424 data in your application. Use the dropdown to enter the State where your organization is located, this information must match the SF-424 data in your application. This information must match the SF-424 data in your application. Enter the Grantee Contact Name and email address in the field provided. Enter the name of the person that completed the eLogic Model® and their email address in the field provided. When completing the Project Information Section, applicants except Indian Tribes must enter their Project Name, Project Location City/County/Parish, State, Project Type, and Construction Type. If there are multiple locations, enter the location where the majority of the work will be done. Indian tribes, including multi-state tribes, should enter the City or County associated with their business address location. For Indian Tribes, enter the state applicable to the business address of the Tribal entity.

Program Information

HUD Program	**Housing Counseling Training Program**
Program CFDA #	**14.316**
	Program Component

Grantee Information

Applicant Legal Name	Neighborhood Reinvestment Corporation		
CCR Doing Business As Name	NeighborWorks America		
DUNS Number	096363700	-	
City	Washington		
State	DISTRICT OF COLUMBIA		
Zip Code	20005	-	3104
Grantee Contact Name	Paul Kealey		
Grantee Contact email	pkealey@nw.org		
Logic Model Contact Name	Jayna Bower		
Logic Model Contact email	jbower@nw.org		

Project Information

Project Name	NeighborWorks America/HUD Housing Counseling Training Program		
Project Location City/County/Parish	Nationwide		
Project Location State	DISTRICT OF COLUMBIA		
Zip Code	20005	-	3104
Project Type	Training		
Construction Type			

Additional Information for Reporting (Leave Blank At the Time of Application)

Grants.gov Application Number	
HUD Award Number	
Logic Model Amendment Number	

eLogic Model® **Year 1** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	/orks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	
DUNS No.	096363700 - 0

CAMP

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
1A		Need to provide tuition, travel and lodging assistance to housing counseling agencies for the purpose of making quality housing counseling training affordable. Need to improve the quality of housing counseling nationwide.	Financial-On-line Training-Full scholarships available |Scholarships		Scholarships		Financial-On-line Training-Full scholarships utilized |Scholarships		Scholarships		
1B				1200				1000			**A. Tools for Measurement**
1C			Financial-PBT-Full scholarships (lodging, travel & tuition) available |Scholarships		Scholarships		Financial-PBT-Full scholarships (lodging, travel & tuition) utilized |Scholarships		Scholarships		
				200				180			Survey
			Financial-PBT-Lodging scholarships available |Scholarships		Scholarships		Financial-PBT-Lodging scholarships utilized |Scholarships		Scholarships		
				1280				1150			Post tests
			Financial-PBT-Tuition scholarships available |Scholarships		Scholarships		Financial-PBT-Tuition scholarships utilized |Scholarships		Scholarships		
				2000				1820			**B. Where Data Maintained**
					#VALUE!				#VALUE!		
											Training center
					#VALUE!				#VALUE!		
											Specialized database
1A		Need to standardize housing counseling nationwide.	Measuring Results-Counselors Taking Exam for Certification |Persons		Persons		Measuring Results-Counselors passing exam and receiving certification |Persons		Persons		
1B				725				650			**C. Source of Data**
1C					#VALUE!		Measuring Results-Positive course evaluations |Evaluations		Evaluations		
								2400			Progress reports
					#VALUE!				#VALUE!		
											Testing results
					#VALUE!				#VALUE!		
											D. Frequency of Collection
					#VALUE!				#VALUE!		

eLogic Model®

Year 1

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	/orks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	

DUNS No. 096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures Pre	Measures Post	Measures YTD	Outcomes	Measures Pre	Measures Post	Measures YTD	Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
											Monthly
					#VALUE!				#VALUE!		
											Quarterly
1A	2b	Need for information regarding the implementation of HUD Policy Priorities.	Policy Priority-AFFH-Enrollment in training courses on making clients aware of discriminatory practices (Persons counted elsewhere on this form) |Counselors		Counselors		Policy Priority-AFFH-Counselors completed training on making persons aware of discriminatory practices (Persons counted elsewhere on this form) |Counselors		Counselors		
1B	2c			445				400			**E. Processing of Data**
1C			Policy Priority-AFFH-Enrollment in training on counseling households with limited English proficiency (Persons counted elsewhere on this form) |Counselors		Counselors		Policy Priority-AFFH-Counselors completed training on counseling households with limited English proficiency (Persons counted elsewhere on this form) |Counselors		Counselors		
				55				50			Relational database
			Policy Priority-AFFH-Enrollment in training on rights/remedies under Federal/state/local fair housing and civil rights laws; Section 504 requirements (Persons counted elsewhere on this form) |Counselors		Counselors		Policy Priority-AFFH-Counselors completed training on rights and remedies available under Federal/state/local fair housing and civil rights laws (Persons counted elsewhere on this form) |Counselors		Counselors		
				445				400			Manual tallies
			Policy Priority-Sustainability-Enrollment in courses on inclusion of transportation costs as a measure of affordability (Persons counted elsewhere on this form) |Counselors		Counselors		Policy Priority-Sustainability-Counselors completed training on including transportation costs as a measure of affordability (Persons counted elsewhere on this form) |Counselors		Counselors		
				335				300			
			Policy Priority-Sustainability-Enrollment in courses on promoting green/healthy design/construction/rehabilitation/maintenance of housing (Persons counted elsewhere on this form) |Persons		Persons		Policy Priority-Sustainability-Counselors completed training on promoting green/healthy design/construction/rehabilitation/maintenance of housing (Persons counted elsewhere on this form) |Persons		Persons		
				335				300			
					#VALUE!				#VALUE!		
1A		Need to provide additional training opportunities for staff of housing counseling agencies including remote training options.	Training-Enrolled in the General Housing Counseling Course |Persons		Persons		Training-Completed General Housing Counseling Course |Persons		Persons		
1B				700				665			
1C			Training-Enrolled in the Credit Counseling and Financial Literacy for Prospective Homeowners Course |Persons		Persons		Training-Completed Credit Counseling and Financial Literacy for Prospective Homeowners Course |Persons		Persons		
				275				250			
			Training-Enrolled in the Matching Clients with		Persons		Training-Completed Matching Clients with		Persons		

eLogic Model® **Year 1** **OMB Approval 2535-0114 exp. 2/28/2011**

Applicant Legal Name Neighborhood Reinvestment Corporation
CCR Doing Business As Name NeighborWorks America
HUD Program Housing Counseling Training Program **Reporting Period**
Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0
Project Name /orks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

<table>
<tr><th>HUD Goals</th><th>Policy Priority</th><th>Needs</th><th>Services/Activities</th><th colspan="3">Measures</th><th>Outcomes</th><th colspan="3">Measures</th><th>Evaluation Tools</th></tr>
<tr><td colspan="2">1</td><td>2</td><td>3</td><td colspan="3">4</td><td>5</td><td colspan="3">6</td><td>7</td></tr>
<tr><td colspan="2">Policy</td><td>Planning</td><td>Programming</td><td>Pre</td><td>Post</td><td>YTD</td><td>Impact</td><td>Pre</td><td>Post</td><td>YTD</td><td>Accountability</td></tr>
<tr><td></td><td></td><td></td><td>Loan Products Course |Persons</td><td>150</td><td></td><td></td><td>Loan Products Course |Persons</td><td>135</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Training-Enrolled In the Home Buyer Education Program Course |Persons</td><td colspan="3">Persons</td><td>Training-Completed Home buyer Education Program Course |Persons</td><td colspan="3">Persons</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>250</td><td></td><td></td><td></td><td>200</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Training-Enrolled in the Helping Homeowners Avoid Delinquency and Predatory Lending Course |Persons</td><td colspan="3">Persons</td><td>Training-Completed Helping Homeowners Avoid Delinquency Course |Persons</td><td colspan="3">Persons</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>55</td><td></td><td></td><td></td><td>50</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Training-Enrolled in the Foreclosure Prevention Course |Persons</td><td colspan="3">Persons</td><td>Training-Completed Foreclosure Prevention Course |Persons</td><td colspan="3">Persons</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>550</td><td></td><td></td><td></td><td>520</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Training-Enrolled in the Home Equity Conversion Mortgage (HECM) Course |Persons</td><td colspan="3">Persons</td><td>Training-Completed Home Equity Conversion Mortgage (HECM) Course |Persons</td><td colspan="3">Persons</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>280</td><td></td><td></td><td></td><td>210</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Training-Enrolled in the Home Maintenance and Financial Management for New Homeowners Course |Persons</td><td colspan="3">Persons</td><td>Training-Completed Home Maintenance and Financial Management for New Homeowners Course |Persons</td><td colspan="3">Persons</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>150</td><td></td><td></td><td></td><td>135</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Training-Enrolled in the Counseling Individuals and Families who are Homeless or at Risk Course |Persons</td><td colspan="3">Persons</td><td>other
Neighborworks: other "New" - Training-Completed in the Counseling Individuals and Families who are Homeless or at Risk Course</td><td colspan="3">#VALUE!</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>30</td><td></td><td></td><td></td><td>25</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Training-Enrolled in the Counseling Disaster Victims Course |Persons</td><td colspan="3">Persons</td><td>Training-Completed Disaster Victims Course |Persons</td><td colspan="3">Persons</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td></td><td>0</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>other
Neighborworks: other "New" - Training-Enrolled in the HUD's Housing Counseling Program Requirements Course |Persons</td><td colspan="3">#VALUE!</td><td>Training-Completed HUD's Housing Counseling Program Requirements Course |Persons</td><td colspan="3">Persons</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>210</td><td></td><td></td><td></td><td>200</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>other
Neighborworks: other "New" - Training-Enrolled in the Rental Housing Course |Persons</td><td colspan="3">#VALUE!</td><td>other
Neighborworks: other "New" - Training-Completed in the Rental Housing Course |Persons</td><td colspan="3">#VALUE!</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td>100</td><td></td><td></td><td></td><td>90</td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td>Training-Enrolled in the FHA Course |Persons</td><td colspan="3">Persons</td><td>Training-Completed FHA Course |Persons</td><td colspan="3">Persons</td><td></td></tr>
</table>

eLogic Model® **Year 1** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation		
CCR Doing Business As Name	NeighborWorks America		
HUD Program	Housing Counseling Training Program	**Reporting Period**	
Program Component		**Reporting Start Date**	
Project Name	/orks America/HUD Housing Counseling Training Program	**Reporting End Date**	

DUNS No. 096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
			other **Neighborworks:** other "New" - Training-Enrolled in the Fair Lending Abuse and Mortgage Fraud Counseling Course |Persons	200			other **Neighborworks:** other "New" - Training-Completed in the Fair Lending Abuse and Mortgage Fraud Counseling Course |Persons	170			
				#VALUE!				#VALUE!			
				50				50			
			Training-Total number of course enrollments (Persons counted elsewhere on this form) |Persons	Persons			Training-Total number of completed courses |Courses	Courses			
				3000				2700			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
1A		Need to increase the number of locations in which quality housing counseling place-based training (PBT) is offered nationwide.		#VALUE!			Training-Total number of states in which courses occurred |States	States			
1B								20			
1C				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			

eLogic Model® **Year 1** *OMB Approval 2535-0114 exp. 2/28/2011*

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Project Name	/orks America/HUD Housing Counseling Training Program
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Reporting End Date	
DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		

eLogic Model®

Year 1

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
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HUD Program	Housing Counseling Training Program
Program Component	
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Reporting End Date	
DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		

eLogic Model®

Year 1

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DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		

eLogic Model®

Year 1

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
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HUD Program	Housing Counseling Training Program
Program Component	
Project Name	/orks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	

DUNS No. 096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		

eLogic Model® **Year 1** **OMB Approval 2535-0114 exp. 2/28/2011**

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	/orks America/HUD Housing Counseling Training Program
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Reporting Start Date	
Reporting End Date	
DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
				#VALUE!				#VALUE!			

eLogic Model® **Year 1** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0

Project Name /orks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			

eLogic Model® **Year 1** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation		
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HUD Program	Housing Counseling Training Program	**Reporting Period**	
Program Component		**Reporting Start Date**	
Project Name	/orks America/HUD Housing Counseling Training Program	**Reporting End Date**	

DUNS No. 096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		

eLogic Model® **Year 1** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	/orks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	
DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			

eLogic Model® **Year 2** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	Vorks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	
DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
				#VALUE!				#VALUE!			
											A. Tools for Measurement
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
											B. Where Data Maintained
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
											C. Source of Data
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
											D. Frequency of Collection

eLogic Model® **_Year 2_** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	Vorks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	
DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
											E. Processing of Data
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		
					#VALUE!				#VALUE!		

eLogic Model® — **Year 2** — *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation
CCR Doing Business As Name NeighborWorks America
HUD Program Housing Counseling Training Program — **Reporting Period**
Program Component — **Reporting Start Date** — **DUNS No.** 096363700 - 0
Project Name Vorks America/HUD Housing Counseling Training Program — **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 2** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0

Project Name Vorks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model®

Year 2

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	Vorks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	
DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 2** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0

Project Name Vorks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 2** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	Vorks America/HUD Housing Counseling Training Program
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DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
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Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model®

Year 2

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program

Reporting Period

Program Component

Reporting Start Date

DUNS No. 096363700 - 0

Project Name Vorks America/HUD Housing Counseling Training Program

Reporting End Date

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 2** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation
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HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 2** *OMB Approval 2535-0114 exp. 2/28/2011*

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HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0

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1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model®

Year 2

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
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1		2	3	4			5	6			7
Policy		Planning	Programming	**Pre**	**Post**	**YTD**	Impact	**Pre**	**Post**	**YTD**	Accountability
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eLogic Model® **Year 2** *OMB Approval 2535-0114 exp. 2/28/2011*

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DUNS No.	096363700 - 0

2010

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1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 3** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program

Program Component

Project Name Vorks America/HUD Housing Counseling Training Program

Reporting Period

Reporting Start Date

Reporting End Date

DUNS No. 096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 3** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation
CCR Doing Business As Name NeighborWorks America
HUD Program Housing Counseling Training Program **Reporting Period**
Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0
Project Name Vorks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 3** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation
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HUD Program	Housing Counseling Training Program
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2010

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eLogic Model® **Year 3** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0

Project Name Vorks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Year 3** **OMB Approval 2535-0114 exp. 2/28/2011**

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	Vorks America/HUD Housing Counseling Training Program
Reporting Period	
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DUNS No.	096363700 - 0

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HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
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Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model®

Year 3

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name Neighborhood Reinvestment Corporation
CCR Doing Business As Name NeighborWorks America
HUD Program Housing Counseling Training Program
Reporting Period
Program Component
Reporting Start Date
DUNS No. 096363700 - 0
Project Name Vorks America/HUD Housing Counseling Training Program
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2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model®

Year 3

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
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Program Component	
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eLogic Model®

Year 3

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eLogic Model® **Year 3** ***OMB Approval 2535-0114 exp. 2/28/2011***

Applicant Legal Name	Neighborhood Reinvestment Corporation
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Year 3

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eLogic Model®

Year 3

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Applicant Legal Name Neighborhood Reinvestment Corporation

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HUD Program Housing Counseling Training Program

Program Component

Project Name Vorks America/HUD Housing Counseling Training Program

Reporting Period

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DUNS No. 096363700 - 0

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eLogic Model® | **Year 3** | *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation

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HUD Program Housing Counseling Training Program | **Reporting Period**

Program Component | **Reporting Start Date** | **DUNS No.** 096363700 - 0

Project Name Vorks America/HUD Housing Counseling Training Program | **Reporting End Date** | **2010**

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
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eLogic Model®

Total

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
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eLogic Model® **_Total_** ***OMB Approval 2535-0114 exp. 2/28/2011***

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eLogic Model®

Total

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Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date**

Project Name Vorks America/HUD Housing Counseling Training Program **Reporting End Date**

DUNS No. 096363700 - 0

2010

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HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model®

Total

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
CCR Doing Business As Name	NeighborWorks America
HUD Program	Housing Counseling Training Program
Program Component	
Project Name	Vorks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	
DUNS No.	096363700 - 0

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Total** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0

Project Name Vorks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model® **Total** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0

Project Name Vorks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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OMB Approval 2535-0114 exp. 2/28/2011

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CCR Doing Business As Name	NeighborWorks America		
HUD Program	Housing Counseling Training Program	**Reporting Period**	
Program Component		**Reporting Start Date**	
Project Name	Vorks America/HUD Housing Counseling Training Program	**Reporting End Date**	

DUNS No. 096363700 - 0

2010

HUD Goals	**Policy Priority**	**Needs**	**Services/Activities**	**Measures**			**Outcomes**	**Measures**			**Evaluation Tools**
1		2	3	4			5	6			7
Policy		Planning	Programming	**Pre**	**Post**	**YTD**	Impact	**Pre**	**Post**	**YTD**	Accountability
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eLogic Model® **Total** *OMB Approval 2535-0114 exp. 2/28/2011*

Applicant Legal Name	Neighborhood Reinvestment Corporation
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1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model®

Total

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name Neighborhood Reinvestment Corporation

CCR Doing Business As Name NeighborWorks America

HUD Program Housing Counseling Training Program **Reporting Period**

Program Component **Reporting Start Date** **DUNS No.** 096363700 - 0

Project Name Vorks America/HUD Housing Counseling Training Program **Reporting End Date**

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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eLogic Model®

Total

OMB Approval 2535-0114 exp. 2/28/2011

Applicant Legal Name	Neighborhood Reinvestment Corporation
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HUD Program	Housing Counseling Training Program
Program Component	
Project Name	Vorks America/HUD Housing Counseling Training Program
Reporting Period	
Reporting Start Date	
Reporting End Date	
DUNS No.	096363700 - 0

CAMP

2010

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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	HUD Goals
1A	**Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers** (1A) Stem the foreclosure crisis.
1B	**Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumer** (1B) Protect and educate consumers when they buy, refinance or rent a home.
1C	**Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers** (1C) Create financially sustainable homeownership opportunities.
1D	**Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers** (1D) Establish an accountable and sustainable housing finance system.
2A	**Meet the Need for Quality Affordable Rental Homes** (2A) End homelessness and substantially reduce the number of families and individuals with severe housing needs.
2B	**Meet the Need for Quality Affordable Rental Homes** (2B) Expand the supply of affordable rental homes where most needed.
2C	**Meet the Need for Quality Affordable Rental Homes** (2C) Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes.
2D	**Meet the Need for Quality Affordable Rental Homes** (2D) Expand families' choices of affordable rental homes located in a broad range of communities.
3A	**Utilize Housing as a Platform for Improving Quality of Life** (3A) Utilize HUD assistance to improve educational outcomes and early learning and development.
3B	**Utilize Housing as a Platform for Improving Quality of Life** (3B) Utilize HUD assistance to improve health outcomes.
3C	**Utilize Housing as a Platform for Improving Quality of Life** (3C) Utilize HUD assistance to increase economic security and self-sufficiency.
3D	**Utilize Housing as a Platform for Improving Quality of Life** (3D) Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations including the elderly, people with disabilities, homeless people, and those individuals and families at risk of becoming homeless.
3E	**Utilize Housing as a Platform for Improving Quality of Life** (3E) Utilize HUD assistance to improve public safety.
4A	**Build Inclusive and Sustainable Communities Free from Discrimination** (4A) Catalyze economic development and job creation, while enhancing and preserving community assets.
4B	**Build Inclusive and Sustainable Communities Free from Discrimination** (4B) Promote energy efficient buildings and location efficient communities that are healthy, affordable and diverse.
4C	**Build Inclusive and Sustainable Communities Free from Discrimination** (4C) Ensure open, diverse, and equitable communities.
4D	**Build Inclusive and Sustainable Communities Free from Discrimination** (4D) Facilitate disaster preparedness, recovery and resiliency.
4E	**Build Inclusive and Sustainable Communities Free from Discrimination** (4E) Build the capacity of local, state and regional public and private organizations.
5A	**Transform the Way HUD Does Business** (5A) Build Capacity: Create a flexible and high performing learning organization with a motivated, skilled workforce.
5B	**Transform the Way HUD Does Business** (5B) Focus on Results: Create an empowered organization that is customer-centered, place based, collaborative, and responsive to employee feedback and focused on results.

	HUD Priorities
1a	**Job Creation/Employment** (1a) Improving access to job opportunities through information sharing, coordination with federal, state, and local entities, and other means.
1b	**Job Creation/Employment** (1b) Increasing access to job training, career services, and work, supports through coordination with federal, state, and local entities.
1c	**Job Creation/Employment** (1c) Expanding economic and job creation opportunities for low-income residents and creating better transportation access to those jobs and other economic opportunities by partnering with federal and nonprofit agencies, private industry, and planning and economic development organizations and by leveraging federal and private resources.
2a	**Sustainability** (2a) Promote and preserve community assets including small businesses, fresh food markets, parks, hospitals, and quality schools by incentivizing comprehensive and inclusive local economic development planning.
2b	**Sustainability** (2b) Give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability.
2c	**Sustainability** (2c) Improve residents' health and safety, particularly that of children and other vulnerable populations, by promoting green and healthy design, construction, rehabilitation, and maintenance of housing and communities.
2d	**Sustainability** (2d) Support and promote an energy-efficient, green, and healthy housing market by retrofitting existing housing, supporting energy-efficient new construction, improving home energy labeling, and promoting financing products that reduce the carbon footprint of non-HUD-supported residential buildings.
2e	**Sustainability** (2e) Reduce energy consumption and incorporate green building practices in the design and operation of HUD-supported affordable housing.
2f	**Sustainability** (2f) Promote coordinated planning, integrating federal resources, and targeting technical assistance at the local, state, and regional levels for sustainable housing and communities.
2g	**Sustainability** (2g) Promote the design and construction of buildings and communities that are accessible and visitable by people with disabilities.
2h	**Sustainability** (2h) Promote the use of climate-resilient and disaster-resistant building design, construction and siting.
2i	**Sustainability** (2i) Encourage metropolitan and regional focus in planning and community development.
3a	**Affirmatively Furthering Fair Housing** (3a) Regional coordination of affirmatively furthering fair housing plans, including such activities as developing regional analyses of impediments.
3b	**Affirmatively Furthering Fair Housing** (3b) Regional strategies to reduce racially segregated living patterns and other effects of formely de jure segregated public or assisted housing in metropolitan areas with a year 2000 dissimilarity index of 70 or higher and where the minority population is at least 20,000 or 3 percent of the total population in the Core Based Statistical Area (CBSA), whichever is greater.
3c	**Affirmatively Furthering Fair Housing** (3c) Decreasing the concentration of poverty and racial segregation in neighborhoods and communities through strategic targeting of resources.
3d	**Affirmatively Furthering Fair Housing** (3d) Promoting visitability for persons with disabilities in single-family housing.
4a	**Capacity Building and Knowledge Sharing** (4a) Develop, target and deliver technical assistance for increasing affordability in areas experiencing increased rental costs due to development.
4b	**Capacity Building and Knowledge Sharing** (4b) Strengthen the capacity of state and local partners, including governments and nonprofit organizations, to implement HUD programs, participate in decision making and planning processes, and coordinate on cross-programmatic, place-based approaches through grantmaking and technical assistance.
4c	**Capacity Building and Knowledge Sharing** (4c) Support knowledge sharing and innovation by disseminating best practices, encouraging peer learning, publishing data analysis and research, and helping to incubate and test new ideas.
5a	**Using Housing as a Platform for Improving Other Outcomes** (5a) Increasing access to high quality early learning programs and services through coordination with local programs.

5C	**Transform the Way HUD Does Business** (5C) Bureaucracy Busting: Create flexible, modern rules and systems that promote responsiveness, openness and transparency.
5D	**Transform the Way HUD Does Business** (5D) Culture Change: Create a healthy, open, flexible work environment that reflects the values of HUD's mission.

5b	**Using Housing as a Platform for Improving Other Outcomes** (5b) Providing physical space to co-locate healthcare and wellness services with housing (e.g., on-site health clinics).
5c	**Using Housing as a Platform for Improving Other Outcomes** (5c) Increasing access to public benefits (such as Temporary Assistance to Needy Families and Supplemental Security Income) through outreach and other means.
5d	**Using Housing as a Platform for Improving Other Outcomes** (5d) Maintaining or improving the physical environment and design of HUD-assisted residences, giving attention to physical safety and crime prevention.
5e	**Using Housing as a Platform for Improving Other Outcomes** (5e) Providing mobility counseling to increase access to neighborhoods of opportunity.
6a	**Expand Cross-Cutting Policy Knowledge (6a)** Support knowledge sharing and innovation by disseminating best practices, encouraging peer learning, publishing data analysis and research, and helping to incubate and test new ideas.

CAMP eLogic Model®

Column 2

NEEDS
Need to provide additional training opportunities for staff of housing counseling agencies including remote training options.
Need to increase the number of locations in which quality housing counseling place-based training (PBT) is offered nationwide.
Need to provide tuition, travel and lodging assistance to housing counseling agencies for the purpose of making quality housing counseling training affordable. Need to improve the quality of housing counseling nationwide.
Need to standardize housing counseling nationwide.
Need for information regarding the implementation of HUD Policy Priorities.

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CAMP eLogic Model®	*Click here to allow deletion of 'New' Activities*
Column 3	
SERVICES/ACTIVITIES	**UNITS**
Financial-On-line Training-Full scholarships available |Scholarships	Scholarships
Financial-On-line Training-Partial scholarships available |Scholarships	Scholarships
Financial-PBT-Full scholarships (lodging, travel & tuition) available |Scholarships	Scholarships
Financial-PBT-Lodging scholarships available |Scholarships	Scholarships
Financial-PBT-Travel scholarships available |Scholarships	Scholarships
Financial-PBT-Tuition scholarships available |Scholarships	Scholarships
Measuring Results-Counselors Completing Pre and Post Training Competency Test |Persons	Persons
Measuring Results-Counselors Taking Exam for Certification |Persons	Persons
Outreach-Emails sent regarding training/scholarship opportunities |Email Messages	Email Messages
Policy Priority-AFFH-Database set-up of affordable accessible housing for use by counselors (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Enrollment in training on screening for possible fair lending abuse or loan scams (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Enrollment in affirmative marketing courses on accessible housing for disabled persons living in segregated, institutional settings (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Enrollment in training courses on making clients aware of discriminatory practices (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Enrollment in training on conducting affirmative fair housing marketing, recognize if affirmative marketing is occurring; what to do if not being done. (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Enrollment in training on counseling households with limited English proficiency (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Enrollment in training on rights/remedies under Federal/state/local fair housing and civil rights laws; Section 504 requirements (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-Capacity Building-Partners provided knowledge and shared experiences on program design and implementation |Partners	Partners
Policy Priority-Expand Cross Cutting Policy Knowledge-Partners agreeing to capture and track outcome data for activities funded by HUD's 2010 award, and secondary impacts that result |Partners	Partners
Policy Priority-Housing as a Platform-Enrollment in courses on how to partner with local/regional agencies to increase educational opportunities, health care access, job training/career counseling (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-Housing as a Platform-Enrollment in courses on mobility counseling promoting strategies resulting in moves to communities close to jobs, quality education, and services (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-Sustainability-Enrollment in courses on how to incorporate regional/metropolitan strategies yielding diverse communities that include access to transportation, education, health care and employment |Counselors	Counselors

Policy Priority-Sustainability-Enrollment in courses on inclusion of transportation costs as a measure of affordability (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-Sustainability-Enrollment in courses on promoting green/healthy design/construction/rehabilitation/maintenance of housing (Persons counted elsewhere on this form) |Persons	Persons
Training-Enrolled in Rental Housing Course |Persons	Persons
Training-Enrolled in the Counseling Disaster Victims Course |Persons	Persons
Training-Enrolled in the Counseling Individuals and Families who are Homeless or at Risk Course |Persons	Persons
Training-Enrolled in the Credit Counseling and Financial Literacy for Prospective Homeowners Course |Persons	Persons
Training-Enrolled in the FHA Course |Persons	Persons
Training-Enrolled in the Foreclosure Prevention Course |Persons	Persons
Training-Enrolled in the General Housing Counseling Course |Persons	Persons
Training-Enrolled in the Helping Homeowners Avoid Delinquency and Predatory Lending Course |Persons	Persons
Training-Enrolled In the Home Buyer Education Program Course |Persons	Persons
Training-Enrolled in the Home Equity Conversion Mortgage (HECM) Course |Persons	Persons
Training-Enrolled in the Home Maintenance and Financial Management for New Homeowners Course |Persons	Persons
Training-Enrolled in the Housing Counseling Program Managers Course |Persons	Persons
Training-Enrolled in the Matching Clients with Loan Products Course |Persons	Persons
Training-Enrolled in the Mortgage Industry Basics Course |Persons	Persons
Training-Enrolled in the Section 8 Homeownership Course |Persons	Persons
Training-Total number of course enrollments (Persons counted elsewhere on this form) |Persons	Persons
other	Other

CAMP eLogic Model®

Click here to allow deletion of 'New' Outcomes

Column 5

OUTCOMES	UNITS
Financial-On-line Training-Full scholarships utilized |Scholarships	Scholarships
Financial-On-line Training-Partial scholarships utilized |Scholarships	Scholarships
Financial-PBT-Full scholarships (lodging, travel & tuition) utilized |Scholarships	Scholarships
Financial-PBT-Lodging scholarships utilized |Scholarships	Scholarships
Financial-PBT-Travel scholarships utilized |Scholarships	Scholarships
Financial-PBT-Tuition scholarships utilized |Scholarships	Scholarships
Measuring Results-Counselors passing exam and receiving certification |Persons	Persons
Measuring Results-Improvement in score from Pre-test to Post test |Persons	Persons
Measuring Results-Positive course evaluations |Evaluations	Evaluations
Measuring Results-Positive follow-up responses to course effectiveness |Reponses	Reponses
Outreach-Percentage of enrollees through email outreach |Percentage	Percentage
Policy Priority-AFFH-Counselors completed training on making persons aware of discriminatory practices (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Counselors completed training on affirmative marketing of accessible housing available in integrated settings to disabled persons living in segregated, institutional settings (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Counselors completed training on counseling households with limited English proficiency (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Counselors completed training on rights and remedies available under Federal/state/local fair housing and civil rights laws (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-AFFH-Counselors completed training on screening for fair lending abuse or loan scam (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-Capacity Building-Partners provided knowledge and shared experiences on program design and implementation |Partners	Partners
Policy Priority-Expand Cross Cutting Policy Knowledge-Partners agreeing to capture and track outcome data for program activities funded by HUD's 2010 award, and secondary impacts that result |Partners	Partners
Policy Priority-Housing As Platform-Counselors completed training on mobility counseling; e.g., promoting strategies yielding moves to low poverty and racially diverse communities, close to jobs, quality education, and services. (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-Sustainability-Counselors completed training on including transportation costs as a measure of affordability (Persons counted elsewhere on this form) |Counselors	Counselors
Policy Priority-Sustainability-Counselors completed training on promoting green/healthy design/construction/rehabilitation/maintenance of housing (Persons counted elsewhere on this form) |Persons	Persons
Policy Priority-Sustainability-Counselors trained agree to establish regional/metropolitan database covering transportation, education, accessible affordable housing, health care and employment shared by Counseling agencies and partners (Persons counted elsewhere on this form) |Counselors	Counselors

Policy Priority-Sustainability-Databases set up to capture available accessible affordable housing |Database	Database
Training-Completed Credit Counseling and Financial Literacy for Prospective Homeowners Course |Persons	Persons
Training-Completed Disaster Victims Course |Persons	Persons
Training-Completed FHA Course |Persons	Persons
Training-Completed Foreclosure Prevention Course |Persons	Persons
Training-Completed General Housing Counseling Course |Persons	Persons
Training-Completed Helping Homeowners Avoid Delinquency Course |Persons	Persons
Training-Completed Home buyer Education Program Course |Persons	Persons
Training-Completed Home Equity Conversion Mortgage (HECM) Course |Persons	Persons
Training-Completed Home Maintenance and Financial Management for New Homeowners Course |Persons	Persons
Training-Completed Home Maintenance and Financial Mgt. for New Homeowners Course |Persons	Persons
Training-Completed Housing Counseling Program Managers Course |Persons	Persons
Training-Completed HUD's Housing Counseling Program Requirements Course |Persons	Persons
Training-Completed Matching Clients with Loan Products Course |Persons	Persons
Training-Completed Mortgage Industry Basics Course |Persons	Persons
Training-Completed Predatory Lending Course |Persons	Persons
Training-Completed Section 8 Homeownership Course |Persons	Persons
Training-Total number of completed courses |Courses	Courses
Training-Total number of states in which courses occurred |States	States
other	other

CAMP eLogic Model®

A. Tools For Measurement
Bank accounts
Construction log
Database
Enforcement log
Financial aid log
Intake log
Interviews
Mgt. Info. System-automated
Mgt. Info. System-manual
Outcome scale(s)
Phone log
Plans
Pre-post tests
Post tests
Program specific form(s)
Questionnaire
Recruitment log
Survey
Technical assistance log
Time sheets
B. Where Data Maintained
Agency database
Centralized database
Individual case records
Local precinct
Public database
School
Specialized database
Tax Assessor database
Training center
C. Source of Data
Audit report
Business licenses
Certificate of Occupancy
Code violation reports
Counseling reports
Employment records
Engineering reports
Environmental reports
Escrow accounts
Financial reports
GED certification/diploma
Health records
HMIS
Inspection results
Lease agreements
Legal documents
Loan monitoring reports
Mortgage documents
Payment vouchers
Permits issued
Placements
Progress reports
Referrals
Sale documents
Site reports
Statistics
Tax assessments
Testing results
Waiting lists
Work plan reports
D. Frequency of Collection
Daily
Weekly
Monthly
Quarterly
Biannually
Annually
Upon incident
E. Processing of Data
Computer spreadsheets
Flat file database
Manual tallies
Relational database
Statistical database

Carter-Richmond Methodology

The Management Questions developed for your program are based on the Carter-Richmond Methodology.* A description of the Carter-Richmond Methodology appears in the General Section of the NOFA.

* © The Accountable Agency – How to Evaluate the Effectiveness of Public and Private Programs," Reginald Carter, ISBN Number 9780978724924

Evaluation Process
An evaluation process will be part of the on-going management of the program.

The following are standard requirements that HUD expects of every program manager as part of their project management.

• Comparisons will be made between projected and actual numbers for both outputs and outcomes.
• Deviations from projected outputs and outcomes will be documented and explained on space provided on the "Reporting" Tab.
• Analyze data to determine relationship of outputs to outcomes; what outputs produce which outcomes.

The reporting requirements are specified in the program specific NOFA and your funding award.

HUD Will Use The Following Management Questions To Evaluate Your Program:

	Response to Management Questions	Measure	Answer
1	How many housing counselors received training (unduplicated count)?	Persons	
2	What is the average number of courses taken by counselors?	Courses	
3	What is the average cost per course?	Dollars	
4	How many counselors received lodging scholarships (not counted elsewhere)?	Persons	
5	What is the average cost per lodging scholarship?	Dollars	
6	How many counselors received travel scholarships (not counted elsewhere)?	Persons	
7	What is the average cost per travel scholarship?	Dollars	
8	How many counselors received tuition scholarships (not counted elsewhere)?	Persons	
9	What is the average cost per tuition scholarship?	Dollars	
10	How many counselors received tuition scholarships (not counted elsewhere)?	Persons	
11	What is the average cost per tuition scholarship?	Dollars	
12	How many counselors received full scholarships-lodging, travel, and tuition (not counted elsewhere)?	Persons	
13	What is the average cost per full scholarship-lodging, travel, and tuition?	Dollars	
14	What is the average cost to HUD per counselor trained?	Dollars	
15	What is the estimated average cost that participating agencies incur for these trainings?	Dollars	
16	What is the estimated dollar total cost that participating agencies incur for these trainings?	Dollars	

Explanation of Any Deviations From the Approved eLogic

Department of Housing and Urban Development

FY 2010 Housing Counseling Training Program

Funding Opportunity Number: FR–5415–N–09

CFDA Number: Housing Counseling Program 14.316

Housing Counseling Training Program Award Application

Rating Factor 5

Achieving Results and Program Evaluation

October 29, 2010

Submitted via www.grants.gov.

Submitted by:

Unit:	NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)
Company:	NeighborWorks® America
Division:	Training Division

Table of Contents

Tables and Figure

Rating Factor 5: Achieving Results and Program Evaluation

A. Outputs

NeighborWorks America's goal, identified within our work plan in Factor 3, is to advance the HUD-approved non-profit housing counseling field by providing greater access to high-quality, homeownership and community lending training and certification. The intent is to expand and improve the effectiveness of existing homeownership service programs to serve clients within their community more efficiently, by building knowledge and core competencies.

Table 15 illustrates the breakdown of the projected services and activities that NeighborWorks will perform for the 12-month grant period. The director and staff of NCHEC will track these and report findings to the director of the NeighborWorks America Training Division and the HUD Government Technical Representative (GTR) via the report narrative and required Logic Model 96010. The Training Division will compile and summarize course evaluations; update, monitor and process online exams; and use its Training Events and Activities Management (TEAM) database system to track scholarships requested and awarded, delivery of trainings, course attendance, successful course completion by counselors, certificates of completion awarded, and issue and manage NCHEC certifications earned.

Table 15, Projected Services/Activities

Projected Services/Activities NCHEC will Perform in FY 2011
FINANCIAL Provide tuition, travel and lodging assistance to housing counseling agencies for the purpose of making quality housing counseling training affordable. Need to improve the quality of housing counseling nationwide. *HUD Goals: 1a, 1b, 1c*
Financial-On-line Training-Full scholarships available |Scholarships
Financial-PBT-Full scholarships (lodging, travel & tuition) available |Scholarships
Financial-PBT-Lodging scholarships available |Scholarships
Financial-PBT-Tuition scholarships available |Scholarships

Projected Services/Activities NCHEC will Perform in FY 2011
MEASURING RESULTS Standardize housing counseling nationwide. *HUD Goals: 1a, 1b, 1c*
Measuring Results-Counselors Taking Exam for Certification |Persons
HUD'S POLICY PRIORITIES *HUD Goals: 1a, 1b, 1c* *HUD Priorities: 2b, 2c*
Policy Priority-AFFH-Enrollment in training courses on making clients aware of discriminatory practices (Persons counted elsewhere on this form) |Counselors
Policy Priority-AFFH-Enrollment in training on counseling households with limited English proficiency (Persons counted elsewhere on this form) |Counselors
Policy Priority-AFFH-Enrollment in training on rights/remedies under Federal/state/local fair housing and civil rights laws; Section 504 requirements (Persons counted elsewhere on this form) |Counselors
Policy Priority-Sustainability-Enrollment in courses on inclusion of transportation costs as a measure of affordability (Persons counted elsewhere on this form) |Counselors
Policy Priority-Sustainability-Enrollment in courses on promoting green/healthy design/construction/rehabilitation/maintenance of housing (Persons counted elsewhere on this form) |Persons
TRAINING: ● Provide additional training opportunities for staff of housing counseling agencies including remote training options. ● Increase the number of locations in which quality housing counseling training, including PBTs, is offered nationwide. *HUD Goals: 1a, 1b, 1c*
Training-Enrolled in the General Housing Counseling Course |Persons
Training-Enrolled in the Credit Counseling and Financial Literacy for Prospective Homeowners Course |Persons
Training-Enrolled in the Matching Clients with Loan Products Course |Persons
Training-Enrolled In the Home Buyer Education Program Course |Persons
Training-Enrolled in the Helping Homeowners Avoid Delinquency and Predatory Lending Course |Persons
Training-Enrolled in the Foreclosure Prevention Course |Persons
Training-Enrolled in the Home Equity Conversion Mortgage (HECM) Course |Persons
Training-Enrolled in the Home Maintenance and Financial Management for New Homeowners Course |Persons
Training-Enrolled in the Counseling Individuals and Families who are Homeless or at Risk Course |Persons
Training-Enrolled in the Counseling Disaster Victims Course |Persons
other - Training-Enrolled in the HUD's Housing Counseling Program Requirements Course |Persons
Training-Enrolled in Rental Housing Course |Persons
Training-Enrolled in the FHA Course |Persons
other - Training-Enrolled in the Fair Lending Abuse and Mortgage Fraud Counseling Course |Persons

Projected Services/Activities NCHEC will Perform in FY 2011
Training-Total number of course enrollments (Persons counted elsewhere on this form) |Persons

B. Outcomes

As a result of this training, participants will deploy strategies learned by applying techniques, standards, and implementing quality control, compliance and efficiency measures to strengthen organizational capacity in order to meet the overarching objective of assisting low and moderate income individuals toward their goals of achieving and sustaining homeownership. Table 16 lists the projected outcomes of the proposed services and activities to be carried out by NCHEC under this HUD housing counseling training program.

Table 16, Projected Outcomes

Projected Outcomes NCHEC will Achieve in FY 2011	Units	Projected Total
FINANCIAL Provide tuition, travel and lodging assistance to housing counseling agencies for the purpose of making quality housing counseling training affordable. Need to improve the quality of housing counseling nationwide. *HUD Goals: 1a, 1b, 1c*		
Financial-On-line Training-Full scholarships utilized |Scholarships	Scholarships	1,000
Financial-PBT-Full scholarships (lodging, travel & tuition) utilized |Scholarships	Scholarships	180
Financial-PBT-Lodging scholarships utilized |Scholarships	Scholarships	1,150
Financial-PBT-Tuition scholarships utilized |Scholarships	Scholarships	1,820
MEASURING RESULTS Standardize housing counseling nationwide. *HUD Goals: 1a, 1b, 1c*		
Measuring Results-Counselors passing exam and receiving certification |Persons	Persons	650
Measuring Results-Positive course evaluations |Evaluations	Evaluations	2,400
HUD'S POLICY PRIORITIES HUD Goals: 1a, 1b, 1c *HUD Priorities: 2b, 2c*		
Policy Priority-AFFH-Counselors completed training on making persons aware of discriminatory practices (Persons counted elsewhere on this form) |Counselors	Counselors	400

Projected Outcomes NCHEC will Achieve in FY 2011	Units	Projected Total
Policy Priority-AFFH-Counselors completed training on counseling households with limited English proficiency (Persons counted elsewhere on this form) |Counselors	Counselors	50
Policy Priority-AFFH-Counselors completed training on rights and remedies available under Federal/state/local fair housing and civil rights laws (Persons counted elsewhere on this form) |Counselors	Counselors	400
Policy Priority-Sustainability-Counselors completed training on including transportation costs as a measure of affordability (Persons counted elsewhere on this form) |Counselors	Counselors	300
Policy Priority-Sustainability-Counselors completed training on promoting green/healthy design/construction/rehabilitation/maintenance of housing (Persons counted elsewhere on this form) |Persons	Persons	300
TRAINING: ● Provide additional training opportunities for staff of housing counseling agencies including remote training options. ● Increase the number of locations in which quality housing counseling training, including PBTs, is offered nationwide. *HUD Goals: 1a, 1b, 1c*		
Training-Completed General Housing Counseling Course |Persons	Persons	665
Training-Completed Credit Counseling and Financial Literacy for Prospective Homeowners Course |Persons	Persons	250
Training-Completed Matching Clients with Loan Products Course |Persons	Persons	135
Training-Completed Homebuyer Education Program Course |Persons	Persons	200
Training-Completed Helping Homeowners Avoid Delinquency Course |Persons	Persons	50
Training-Completed Foreclosure Prevention Course |Persons	Persons	520
Training-Completed Home Equity Conversion Mortgage (HECM) Course |Persons	Persons	210
Training-Completed Home Maintenance and Financial Management for New Homeowners Course |Persons	Persons	135
other - Training-Completed in the Counseling Individuals and Families who are Homeless or at Risk Course |Persons	Persons	25
Training-Completed Disaster Victims Course |Persons	Persons	-
Training-Completed HUD's Housing Counseling Program Requirements Course |Persons	Persons	200
other - Training-Completed in the Rental Housing Course |Persons	Persons	90
Training-Completed FHA Course |Persons	Persons	170
other - Training-Completed in the Fair Lending Abuse and Mortgage Fraud Counseling Course |Persons	Persons	50
Training-Total number of completed courses |Courses	Courses	2,700

Projected Outcomes NCHEC will Achieve in FY 2011	Units	Projected Total
Training-Total number of states in which courses occurred |States ● *NeighborWorks Training Institutes (NTIs)*: Washington, DC; Los Angeles, CA; Detroit, MI; and Atlanta, GA ● *Regional Place-based Training (PBTs)*: Locations to be determined based on request/specifications of HUD HOCs. 1 Regional PBT event per HUD HOC region ● Intermediary hosted local place-based training: Location determined by each Intermediary	States	20

Impact Indicators

Building skills and core competency shape the abilities of the individual counselor; promote the efficiency of the organization and yield positive change in the community. To gain an understanding of the impact training conducted, NeighborWorks utilizes a variety of methods to gauge a participant's experience. Key factors include:

- Demonstrating an increase in knowledge by passing on-line exams
- Improved level of knowledge - before and after taking the course
- Improved ability to serve customers based on knowledge acquired

For example, in our last independent impact survey, 99.3% of survey respondents reported they have used or are currently using new knowledge, skills, practices or strategies that they specifically attribute to the homeownership and community lending training at NeighborWorks Training.

The NeighborWorks training impact indicators representing each level, Participant, Organization and Community/Individuals Served are listed in Table 17. The strategies NeighborWorks America will use to obtain data on these indicators are described in **Section D. Evaluation Tools** below.

Table 17, NeighborWorks Training Impact Indicators

Impact Indicator	Impact on Participant	Impact on Organization	Impact on Community/ Individuals Served
1. Respondents report that they learned valuable skills, knowledge, or strategies/found training valuable.	■		
2. Respondents report implementing new or revised practices because of attending NCHEC classes.	■		
3. Respondents plan to implement new or revised practices/ideas in the future.	■		
4. Respondents demonstrate increase knowledge through passing exam, obtaining certification and increase pre- to post- test results	■		
5. Respondents want to attend additional NeighborWorks' NCHEC courses.	■		
6. Respondents report "teaching" colleagues ideas/skills learned at Institute through formal training sessions or other less formal methods.		■	
7. Specific procedures are changed or new/improved programs, services or interventions have been implemented on a trial or regular basis because of what was learned by Institute participant(s).		■	
8. The organization is reported to be able to do more of a given activity because of what was learned at Institute training.		■	
9. Respondents report that the new or improved services, programs or interventions that Institute training helped them implement have benefited the communities or individuals they serve in concrete ways.			■
10. The number of successful homeowners supported by the organization has increased, due in part to knowledge, skills or strategies gained at Institute training.			■
11. The organization adopts, adheres and implements the National Industry Standards for Homeownership Education and Counseling			■

C. Projections

The projected activities and resulting outcomes illustrated in Table 16, Projected Outcomes, above are closely tied to the purpose and eligible activities of the Housing Counseling Training NOFA. They will expand the capacity of HUD-approved housing counseling agencies to support the housing choices of tenants, homebuyers, and homeowners.

D. Evaluation Tools

(1) Information Collection

- **Tools for Measuring Data**

NCHEC will apply a multi-tiered evaluation protocol to this Housing Counseling Training program to ensure that desired results are achieved. Figure 2, Evaluation Flowchart, below, outlines the steps NCHEC uses to assess the effectiveness of its training. The model involves five stages, moving from left to right. Each one builds on the accomplishments of the previous steps. NCHEC will measure the success of the first three stages (training development, provide quality training experience and initial knowledge transmission) through the following measures:

1. **Evaluations will be administered** to all NTI, PBT and e-learning participants at the end of the final day of training. These evaluations ask participants to assess the effectiveness of the training in achieving the objectives of the course, in building their skills and knowledge, the usefulness of materials and the degree to which the knowledge they acquired from the course will have an impact on their work.

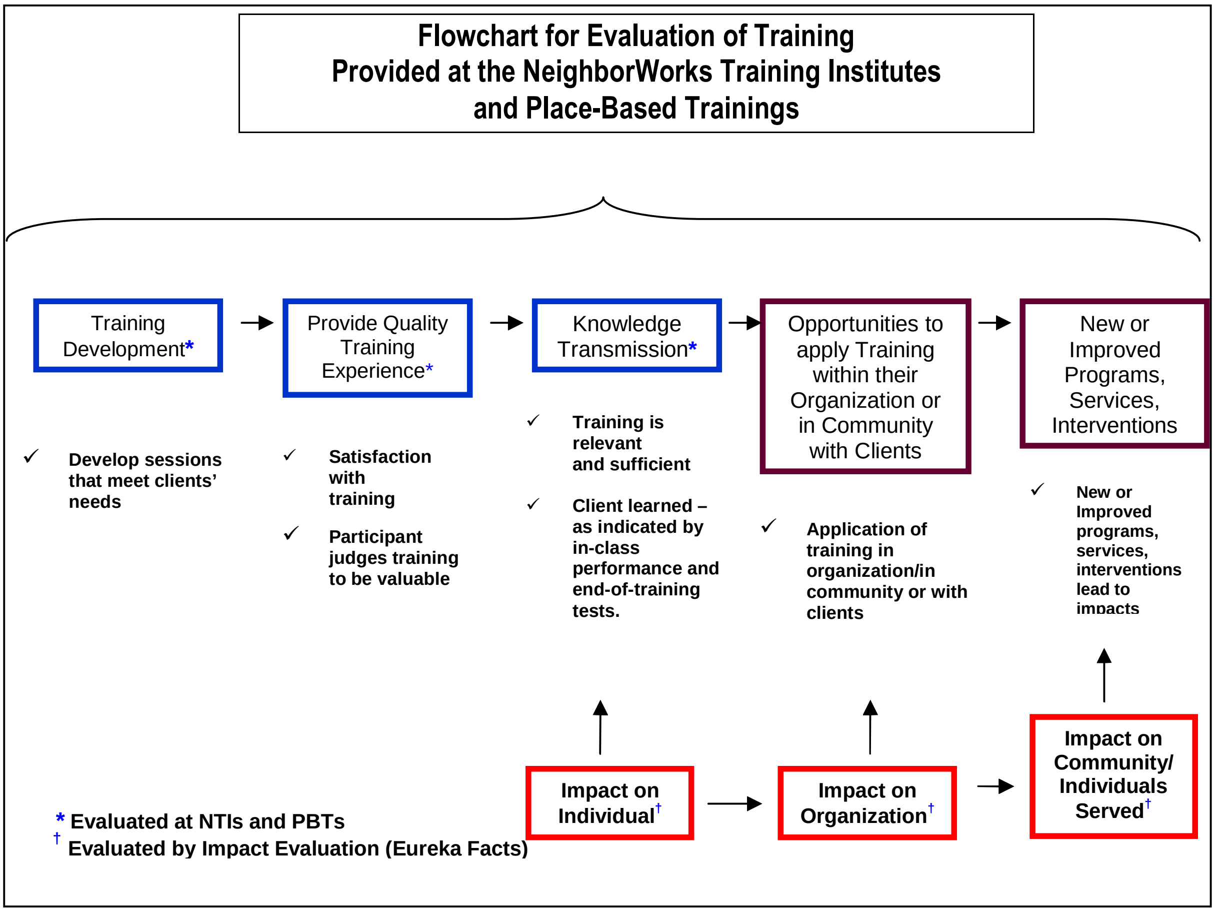
2. NCHEC will **conduct annual surveys to determine market demand for course preferences** and **PBT training locations** with HUD HOCs, national intermediaries and housing counselors.

3. NCHEC will **provide online testing** for NCHEC Certification courses and a selected number of other homeownership and lending courses in the HUD training topics. Participants must demonstrate proficiency with a pass test score of 80 percent or better within 30 days of completing the course. Taking the course exam online allows participants to see their test scores immediately and to review questions answered incorrectly; and to measure the degree to which they learned what the course was designed to teach. These tests are rigorous to ensure participants capture the key elements required within each curriculum – students have homework to complete and lessons to study before taking the exams at the end of the course. With effective interactive instruction, and often additional tutoring by instructors, **95 percent of**

attendees will pass the tests. This helps to strengthen lessons learned from the course. Online testing has proven to be an efficient, cost-effective approach to administering and scoring exams.

4. The "Flowchart for Evaluation of Training Provided at NTIs and PBTs" is provided below. The Training Impact Evaluation measures the impact the training sessions had on the trainee, his/her organization, and the community/individuals served 3 to 12 months following the completion of the training. The evaluation will assess a longer-term measure of knowledge transmission as perceived by the training participant after the training experience, and the application of that knowledge by participants within their own organizations and/or in the community. The final stage in the process evaluates the degree to which the participant reports that the training has led to new and improved services to homebuyers – indeed, to more successful homeowners.

Figure 2, Evaluation Flowchart



The NeighborWorks America Training Division conducts online “Impact Evaluations” every three years with the help of an outside, independent research – third-party evaluation. *Results from 2008 are described in more detail under **Factor 1**.*

More than 95 percent of NTI and PBT participants will rate the training they receive at NTIs and PBTs as “good to excellent” in building their knowledge and skills, and more than 85 percent state that what they learned will have a “significant impact” or “very significant impact” on their community development and stabilization work.

The next evaluation will be conducted in FY 2011 covering training activity conducted in FY2009-2010, with the results due by mid-2011. Therefore the activities conducted under the scope of work of **this** HUD Housing Counseling Training program proposal will not be included in the next impact evaluation, they will be incorporated in future impact evaluations.

NCHEC will track the outcomes described below.

1. **95 percent** of housing counselors trained will earn certificates in HUD priority subjects by successfully completing post-course tests and other course requirements. *The certificates of completion awarded will be tracked through the NTIs and PBTs. All tracking will be consolidated into the TEAM database.*
2. **90 percent** of course participants will rate the courses taken as “good” to “excellent” in improving their counseling skills in the subject area. *Training participants will complete course evaluations at the conclusion of each course.*

- **Where Data Will Be Maintained**

A record of data from program activity, services and training related to this project will be maintained at NeighborWorks and in the NTI customized TEAM online database.

- **Source of Data Used**

NeighborWorks America through NCHEC will obtain data regarding the HUD housing counseling training program activities and services provided during the 12-month performance period through post-course testing results, progress reports, financial reports, counseling reports conducted through the HECM QCCP evaluation program, and online scholarship application forms.

- **Frequency of Collection**

NCHEC will collect data at the point of completion (e.g., registration, scholarship award, course completion, exam, certification awarded), review accuracy of data regularly and report data to our HUD GTR monthly and quarterly. Course feedback will be conducted at the end of training delivered; surveys and impact evaluations will be conducted upon incident.

- **Processing of Data**

NCHEC will continue to employ computer spreadsheets, our TEAM database and on occasion manual tallies to process and evaluate data.

(2) <u>Data Analysis and Work Plan Adjustments</u>

The NCHEC director, project manager, homeownership programs manager, and financial and contracts analyst will meet periodically with HUD staff to review progress toward the goals and benchmarks of the new cooperative agreement.

The NCHEC and Training Division directors will adjust strategies if work plan activities and outputs are not being met or are being met at a slower than anticipated pace. If it appears annual outputs and outcomes will not be met, conversations will be held at the earliest opportunity with HUD's GTR or other assigned HUD staff to discuss any changes that might be required to ensure outputs projected in the work plan are met or adjusted.

As stated in Factor 1, NeighborWorks America will continue to make every effort to ensure that future funding will be expended in a timely manner.

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