



## Final Transcript

**HUD-US DEPT. OF HOUSING & URBAN DEVELOPMENT:  
Comprehensive Housing Counseling Grant NOFA**

February 25, 2016/2:00 p.m. EST

### **SPEAKERS**

Ginger Holman  
David Valdez  
Dave Gallian  
John Olmstead  
Lorraine Griscavage-Frisbee  
Brian Siebenlist

### **PRESENTATION**

Moderator           Ladies, and gentlemen, thank you for standing by and welcome to the Comprehensive Housing Counseling Grant NOFA. At this time, phone lines are in a listen only mode. Later on we will have an opportunity for question and answers. (Operator instructions.) As a reminder, today's conference call is being recorded.

At this time, will turn the conference over to our host, Virginia Holman.

Please go ahead

Ginger

Good afternoon and thank you very much for joining us for this very important webinar on how to apply for the Comprehensive Housing Counseling Grant. We also want to thank you for your patience and cooperation while we got the correct phone number up to you. I think we got that all solved.

Before we start, I want to go over some logistics. As the operator said, the audio is being recorded. We will provide the playback number along with a PowerPoint and a transcript of today's webinar. It will be posted on the HUD Exchange. We'll send out a listserv message that tells you when it has been posted and exactly what the link is. At this point we're not going to have polling questions, and depending on the time, we may or may not take live questions at the end. Next.

But, there are some ways that you can ask questions. On the panel on the right-hand side of your screen there's a box labeled questions. If you just type your question in there, it will pop up and we have people that are monitoring those questions. With time, we will answer them. You can

also send an email to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) either today or at any point and we will answer your questions if we're able to.

If for some reason we do open all the phones up, please keep your phones on mute. It gets very difficult to pay attention if there's also background noise going on. Within 24 to 48 hours, you're going to receive a thank you for attending email from go to webinar and it will say that this is your certificate of training. There is no attachment to that email. The email itself is your certificate. So print it out and keep it for your records.

There's also a brief survey at the end of the webinar. Please take it because we're always working to improve our webinars and your input is valuable.

Now, I'd like to turn it over to David Valdez who'll give you a welcome to the program. David?

David V.

Thanks, Ginger. Hi everyone. This is David Valdez, and I work in the office of policy and grant administration. On behalf of the Office of Housing Counseling I'd like to welcome you to the fiscal year '16-'17 comprehensive NOFA application training. At OHC, we know that

housing counseling works and as counselors you're first-hand witnesses of the power of housing counseling.

Every time a client sets and reaches the respective housing goals whether it's first-time homebuyer closing on their first mortgage or the client in foreclosure who's able to get a modification and stay in their home, we recognize that clients are empowered by the housing counseling process. Data is beginning to back up our collective anecdotal experiences regarding the value of housing counseling. Recent research from the Federal Reserve Bank of Philadelphia and the Urban Institute found substantial benefits to clients purchasing their first home and those struggling to prevent foreclosure. This year, Congress appropriated \$40 million to support the vital work that you do helping clients improve their housing conditions, [indiscernible] in place and addressing fair housing concerns.

Today's webinar will cover completing the application process, funding methodologies, rating factors, and submission requirements and other technical issues. As always, we encourage you to submit your questions regarding specific program requirements to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).

Today you'll also be hearing from my colleagues in the Office of Housing Counseling. You are going to hear from Dave Gallian in the Office of Policy and Grant Administration, John Olmstead in the Office of Policy and Grant Administration, Lorraine Griscavage-Frisbee in the Office of Outreach and Capacity Building, and Virginia Holman in the Office of Outreach and Capacity Building. Thanks for joining us today.

I'm going to go ahead and turn it over to my colleague, Dave Gallian from Office of Policy and Grant Administration. Thank you.

David G.

Thank you, David. My name is Dave Gallian. I'm with the Office of Housing Counseling and the Office of Policy and Grant Administration. I'm going to talk to you a little bit about preparing and submitting your application. The first slide you're looking at here is talking about preparing and submitting your application. This is a slide that you need to take notes on now and make sure that you have these things done.

You need to make sure that your agency is properly registered through grants.gov and you can go through the registration checklist there. Make sure that you have that completed as soon as possible. It's not something that you want to wait until the last minute to do. Also you want to make

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sure that your registration has not expired in the System for Award Management. Again, it's not something you want to wait until the last minute to do. Do it now. All new agencies must register. So, go to [www.sam.gov](http://www.sam.gov) for more information.

Eligible applicants under this grant: all housing counseling agencies, LHCA's, intermediaries, and MSOs that were directly approved by HUD to participate in the HUD Housing Counseling Program prior to the issue date of this NOFA and state housing finance agencies are eligible to apply for this NOFA. Housing counseling agencies that have not received HUD approval but meet the housing counseling program approval criteria at 24 CFR, Section 214.103 are encouraged to affiliate with a HUD approved intermediary or state housing finance agency.

Please keep in mind, to be eligible to receive a grant or a sub grant under this NOFA, all applicants, and sub grantees and branches must be tax-exempt organizations in good standing under the laws and regulations of their state, of their organization, and authorized to do business in the states in which they propose to provide housing counseling services. Please back it up please. One more slide. Thank you. We need to be on Slide 15, please. Thank you.

For FY 2016, there are some significant changes that you need to know about. One is the competition. This is one competition and it will distribute subsequent year's funding if available. Under the FY '16 NOFA, the FY '17 and corresponding General Section of FY '16, HUD may conduct a competition for housing counseling grant funds for both FY '16 and 2017, and under this we will accept the 2016 application and corresponding scores for that application and methodologies may be used for future 2017 appropriations.

We're going to have some offsetting expected counselor certification costs. This competition will at some point. You should be aware that your expected training, testing, and certification expenses will be eligible under the certification rule which is currently in the process of getting approval to be posted.

The recognition of quality housing services, we'll talk a little bit about that a little later and encouraging counseling networks. We have also made procedural some changes with respect to risks. In this NOFA, it recognizes that all eligible applicants already participate in HUD's Housing Counseling Program and that those that meet the threshold

requirements and have demonstrated an acceptable level of performance and compliance with the programming requirements, risk under HUD's Housing Counseling Program is further related to past performance and scores under this NOFA with three factors outlined in the NOFA Section 5. We will also be recognizing quality housing counseling services and encouraging counseling networks. Next slide please.

Under this NOFA, we will have increased support to state housing finance agencies and intermediaries which manage sub grantees and branches. We will encourage local housing counseling agencies to form partnerships with parent agencies and we will encourage state housing finance agencies and intermediaries to review members of their networks utilizing the HUD 9910 form and to share the results and follow up actions of that review with HUD.

Under the new NOFA format, basically we've simplified the responses. We've reduce the time that it's going to take you to prepare for the NOFA and for us to score the applications. We've reduce the emphasis on narrative responses and increase the emphasis on quantitative responses. There are a series of charts in Excel for several method-rating factors.



Please keep in mind that you do not request a specific award amount under this NOFA.

We had a performance work statement up there. Sorry about that. SF-424, this is an example of your application for federal assistance. As you see there, you will request in Block 18-A of this form \$1 as the requested grant amount. That's what you need to know about that.

Under award information: housing counseling program funding has been provided by Congress in the amount of about \$40 million. \$40 million is for comprehensive housing counseling grants including those funded for this NOFA. HUD reserves the right to establish a maximum grant amount awarded to each individual agency. The initial period of performance is up to 18 months and it's assumed to be October 1, 2015 through March 31, 2017.

Offsetting expected counseling certification costs, the Dodd-Frank Act requires HUD to test and certify housing counselors. There is a final rule and its implementation date is pending. Should that final rule become effective during the course of this grant and the timing overlaps the

availability of funds from this NOFA can be used for training, testing, and certification expenses for the purposes of this grant.

Underfunding methodologies: successful applicants awarded a base contract amount determined by the size and nature of the counseling network. There is a slight decrease in the weighting of the network size. It continues to factor in FTEs and network management activities with other relevant criteria. HUD may base a portion of the award on the applicant's intent to review members of its network utilizing the HUD 9910 form and share those results of that report and follow-up actions with HUD.

The base awards: there will be a base award for each local housing counseling agency that applies directly to HUD. Please understand that the award for LHCAs applying independently will not be calculated using the number of LHCAs branches. Successful LHCAs, applying independently, may sub allocate HUD grant funds to eligible branch offices, but the funding formula for this NOFA will not provide a base award amount for such branch offices.

The total base award for intermediaries, state housing finance agencies, and multistate organizations: for successful applicants that do provide sub grants or fund branches, the base award will be calculated using the number and nature of the applicants proposed sub grantees and branches. For successful applicants that provide direct counseling services at the applicant's main office, HUD will count the main office as another sub grantee or branch for the purposes of this calculation. To receive a base award under the funding methodology for this NOFA, a branch office must be open to providing counseling services to a minimum of 30 clients per year.

Competitive funding: if sufficient funding is available, a percentage of the high-scoring submissions may receive incentive funding on top of the base funding based upon the score of the applicants. HUD may augment the base amount or the base award with additional funds for successful applicants based upon the number of FTEs that provide direct housing counseling services as of September 30, 2016. From successful applicants that provide direct counseling services at the applicant's main office, applicants may count the number of housing counselor FTEs at the main office and at the offices of the sub grantees and/or branches.

Funding provided to support a network: HUD may augment the base award of this additional funds for successful applicants that are intermediaries, state housing finance agencies, or MSO's that sub allocate funding to sub grantees and/or branches including for oversight and quality control activities. In determining the level of funding to provide support for a network, HUD may base a portion of this calculation on the applicants plan to review members of its network utilizing the HUD 9910 form and share the results and follow-up actions with HUD.

Funding for the reverse mortgage counseling: successful applicants who are awarded a comprehensive counseling grant are eligible to receive funding for reverse mortgage counseling. The award amount will be calculated based upon the number of HUD HECM counselors you have on the roster. It will be funded on an average time for HECM clients served.

All right, let's talk a little bit about the review and selection process.

Threshold requirements are outlined in the FY '16 General Section. The eligibility requirements: all housing counseling agencies, including LHCA's, intermediaries, and MSOs that are directly approved by HUD to participate in the HUD Housing Counseling Program prior to the NOFA issue date are eligible.

State housing finance agencies are eligible for this NOFA. Housing counseling agencies that have not received HUD approval but meet housing counseling program approval criteria at 24-CFR, Section 214.103, are encouraged to affiliate with a HUD approved intermediary or state housing finance agency.

Eligible activities: agencies will only be reimbursed for the following activities described in the NOFA. They will be reimbursed for the individual housing counseling group education classes, peer housing education or counseling, lead-based paint education and/or counseling, marketing and outreach initiatives, training, quality assurance, computer equipment, administrative costs, capacity building, scam awareness, identification and reporting, and indirect costs. Activities eligible for reimbursement must also be consistent with agency's housing counseling work plan.

Other program and grant agreement requirements: you should see application checklist in Section 4 of B-2 of the NOFA for required forms, certifications, and assurances. External audits and investigations: no earlier than FY 2014 compliant with OMB circular requirements at 2 CFR,

part 200.501. Client management systems: each agency must utilize a client management system acceptable to HUD that interfaces with HUD's Housing Counseling System.

Must have a documentation of expenses: grantees and sub grantees must show a documentation of all costs charged under the grant. Limited English proficiency: agencies shall take reasonable steps to ensure meaningful access to their services for individuals with limited English proficiency.

Other program and grant agreement requirements - succession plan: grantees will have to execute a succession plan to ensure continuity of operations. Documentation of personal expenses: distribution of wages and salaries must be supported by records that reasonably reflect the total activity compensated. Home inspection materials: grantees must provide home inspection materials to pre-purchase homebuyer education clients.

Affirmatively further fair housing: HUD has a statutory duty to affirmatively further fair housing. HUD requires the same of its funding recipients. Please visit AFFH tool on [egis.hud.gov/affht](http://egis.hud.gov/affht) for more information. Subcontracting: grantees and sub grantees must deliver all

housing counseling set forth in the work plan. It is not permissible to contract out any portion of your housing counseling services except as specified in 24 CFR.103J.

All right, let's talk a little bit about the application process. If you do remember the first slide, I told you that you need to make sure today when you get off this phone you need to be registered with grants.gov. You need to make sure your user ID is current in SAM. Another thing you need to really make sure you don't do is you don't want to PDF any of the charts that we're going to be talking about.

The charts and narratives: this NOFA is going to use charts in Excel to summarize your responses. The grant application is available for download at grants.gov. There will be two folders there. One is called download instructions. The other is download package. You want to download both of those and open them both. They are zip folders and when you download them and unzip them, you will find these charts in an Excel document titled HUD 9906 Charts final.excelx. Please remember when you update these charts, do not PDF the charts. Keep them in the Excel format.

The summary table located on Page 25 and 26 in the NOFA gives the points for each rating factor. It also identifies charts and columns that need to be filled out and when the narrative is required. Remember, once you've done this, do not send these charts as a PDF. This is an important tool that you have to use. As you can see here, in the chart in this particular form, it's going to give you a summary here on Page 25 and 26 of the NOFA. Take a look at the form there in that chart, and you'll need to complete it as it is.

The following is a list of charts that you'll be needing to complete. Please keep in mind when should complete these charts, you do not want to PDF those charts when you send them to us. Let me share with you some general instructions for the charts. Please ensure that the applicant's name is on each chart, either in the columns or as a header as required. Please put an X for yes in the correct columns, and please keep in mind some columns will ask you for a brief narrative to be added to that specific column. Please add your narrative to the columns, and whatever you do, don't PDF the form before you send it back to us.

Now, talking to you about some of the rating factors, David Valdes will be talking to you about Rating Factor 1.



David V. Thanks, Dave. I'll be talking a little bit about Rating Factor 1. In Rating Factor 1, we're looking at how an agency handles their capacity to successfully implement their proposed work plan. It's got several sub factors under there which we use to measure that.

Here's just a quick look at the chart. This is Chart A-1 and Chart A-1 is for locals and Chart A-2 is going to be for parent orgs, for intermediaries, state housing finance agencies, and MSO's. This is just a quick view of the chart in the rating factors and on this Chart A-1 and 2, you'll find a spot to mark for Rating Factors 1, 2, 3, and 5.

Before we get into Rating Factor 1, which deals with capacity of the applicant, I'd like to just take a quick look at our bonus points for this year's NOFA. This year's NOFA is awarding bonus points based on Preferred Sustainable Communities and Promise Zone. So you'll use an extra mark affirmatively if you are indeed located in a Preferred Sustainable Community or Promise Zone.

HUD awards bonus points where a preponderance of the work will occur in either one of these areas, so either in a Preferred Sustainable

Community or Promise Zone. You can find out a little bit more about whether your located in one, if you don't know, at hud.gov. You can look up a list of the Preferred Sustainable Communities and also a list of all of the Promise Zones.

For these bonus points, there is a two-point maximum. It's important to note that points are only going to be awarded if the applicant reaches the minimum fundable score. So after they reach the minimum fundable score, and they are indeed located in a Preferred Sustainable Community or a Promise Zone, then in that case the bonus points would be awarded. This is going to be located in Section 5 of the General Sections.

It's important to take a look at if you are located or going to be performing a preponderance of your work in either one of these areas. This is going to be located in Column E, and there's no narrative required so that is important. As with a lot of the factors we are looking at, there is no narrative. We tried to quantify things and make the application process a lot easier. We do have some spots for narrative and where we do, the Excel chart will let you know that it's required.

Now with Promise Zones, if you perform a preponderance of your work in a Promise Zone, you need to obtain certification from an authorized official for that designated Promise Zone. You've got to use HUD 50153. You can find this in the application zip file we talked about earlier. It's located in there.

Similarly with the Preferred Sustainable Status Communities, you're going to obtain certification from your point of contact for that designated community or you can contact your HUD regional administrator and they're going to fill out HUD 2995. Again, you can find this in the download instructions zip file. For intermediaries, state housing finance agencies, and MSO's, if any of your agencies are located in these zones or these communities, you're going to have to obtain copies of the certification for all of your sub grantees or branches.

Now, Rating Factor 1, we'll go ahead and get into capacity. There's a total of 31 points here. It's actually a very large factor, only second in possible points to Rating Factor 3, so it's a very important section.

Essentially here we're looking at we want to evaluate your readiness and ability to immediately begin and successfully implement the proposed

work plan that you'll be describing in Rating Factor 3. We also went to see how you make adjustments to the work plan when necessary.

Quickly, this is the Rating Factor 1. Here are the sub factors here, J through Q. Rating Factor 1, Sub Factor 1, deals with capacity exclusively. In this sub factor, you've got a total of 18 points maximum. Here, we're really looking at the number of counselors, the amount of training your counselors have taken, whether or not your agency's adopted national industry standards, and alternative formats for counseling for people with disabilities and those type of things. Applicants with greater capacity are going to earn a higher score.

If you do have sub grantees, if you are a parent, you've got to complete each column for each of your sub grantees. It's important. Again, if you're marking in the affirmative, you're going to be using an X in the column. Here's just a quick list of Column J through R that encompass this sub factor and its all the things that I just mentioned in terms of number of counselors, the amount of training. Those are the sub factors were looking at.

One thing that's important to note is that Column K and L are reserved for agencies that offer HECM counseling. So if your agency does not offer HECM counseling, it does not apply to you. There, we're looking at the number of HUD HECM roster counselors and the average counseling hours per client in FY '15. Further on, Column N looks at certification of counselors; O is offering alternative modes of counseling, some of the things that I mentioned before.

We'll go ahead and move on to Sub Factor 2. This has to do with performance reviews and compliance. The good news here is that there's nothing as an applicant that you need to do. There is no chart to complete, no narrative required. HUD will be using its own records from fiscal year '15 to score this factor. So again, there's no need to complete a chart here, no need to write a narrative.

Now let's take a look at Sub Factor 3. That's S and T. If you look on this chart here, it's the ones on the very far right that are highlighted in yellow. What we're looking at here is how you're measuring client satisfaction. We're looking at client exit surveys or whether you issue follow-up client surveys and again you'll mark ask if that is the case.

Let's go ahead and move on to Rating Factor 2. Rating Factor 2 is Needs and NOFA Priorities. Now this factor is going to address the extent to which there is a need for funding and the degree to which your work plan substantively addresses the NOFA priorities. So there's a maximum of 14 points that to be awarded in this rating factor.

It's broken up into two sub factors. So we've got Needs with 10 points out of the 14 and Sub Section 2, NOFA Priorities with just 4 points out of the 14. You're going to be required to address these specific topics.

These specific topics are going to be outlined. Generally what we're looking for that's important, the key is that we're looking for specific examples, not a general description. A general narrative talking about the general need for counseling services isn't going to be awarded points.

So let's talk about some of the needs. There's a 10-point maximum here.

This is going to be located in Charts again A-1 or A-2. We're looking here at serving rural communities, serving an area with no Internet access, and geographically isolated housing counseling agencies. So, in Columns U and V, this is where we are looking at whether or not you serve a rural community. The question is, does your agency serve a rural community as defined by that USDA regs? I was going to talk a little bit about this but

it's rather lengthy, so I encourage you to take a look at it. There's a citation and it's in the Definition Section. It's very clear.

Also, we want you to identify and Column V whether or not your agency serves a rural area that lacks Internet access at the time of submission. Then, similarly in Column W, we're looking at geographically isolated counseling agencies. You may ask, well, what does that mean? Well, it's defined as an agency that is or will be the only HUD participating housing counseling program that is physically located in the service area of the applicant.

You'll be seeing Chart F later on in the presentation as well. I believe colleague Lorraine will cover this as well, but you're going to be using Chart F for any questions related to identifying impediments to fair housing more affirmatively furthering fair housing. This again has to do with the NOFA Needs. So, in Chart F, there are several columns. You're going to be outlining the jurisdiction in your service area.

You're going to be giving up brief descriptions of some of the impediments to fair housing. You're going to be identifying your consolidated plan or analysis of impediments to fair housing. Then, this is

the most important part in my view, in Column D and E, you're going to be asked to give a brief description of an activity that addresses an impediment to fair housing. So it's not enough that you describe what the impediments are, but we also want to see how you're going to address them.

Related to that, it's really important that when you're addressing impediments to fair housing that you actually have some sort of way to measure the outcomes related to addressing some of those impediments. So, we want to know whether or not you're measuring those outcomes. You'll complete that part in Column E. We're still in Sub Factor 1, under Needs.

The last one is for persons with disabilities and limited English proficiency. Here's a place where we do ask for a brief narrative. We want you to describe how meaningful program access will be provided to people with disabilities and people with limited English proficiency. So this is your chance to describe how you will accomplish those things. They can be as simple as providing interpreters or talk about aspects of physical accessibility for people with disabilities, providing referrals, that sort of thing.



All right, we'll move on to NOFA Priorities. This is Sub Factor 2 of Rating Factor 2. You can find a more detailed account here of the Priorities in General Section 7. So if you go to the NOFA General Section, turn to Section 7, and you'll get a really good overview of what HUD's looking for in terms of priorities. You've got a total of four points here. It's split half-and-half between affirmatively furthering fair housing and increasing energy efficiency in health and safety of homes. Each is worth two points

Again here, where asking for a narrative. It's important to note that we really want you to limit this to 500 words or less. We don't need anything quite of that length. We need something just succinct that gets to the point that is accurately answering what we're asking of you.

We want you to describe how your work plan substantively addresses these two issues. For applicants that are intermediaries, this is very important if you manage a network of sub grantees and branches so if you're going to claim these points on NOFA Priorities, one third or more of your affiliates, sub grantees or branches have to meet the relevant criteria and you must provide at least three examples in your narrative.

We'll go a little bit further into what we're looking for in affirming fair housing. Again it's worth two points broken up into two parts, one point each. One thing we're looking at is staff training. So we want to know how you're going to train your staff on fair housing and civil rights laws, how you give your clients fair housing information, and the procedures you have for referring potential violations to HUD, to state or local agencies, local fair housing groups, etc.

Then a separate element here is mobility counseling and really what we're looking for here is for you to describe how you're going to help your clients in [indiscernible] fair housing choices outside of areas of minority or poverty concentration. There's a useful tool that was referenced earlier and it's part of the affirmatively furthering fair housing GIS tools. It's really useful and interesting to take a look at that and you'll get a great sense of where the areas of minority or poverty concentration are located in your areas.

The second part of Sub Factor 2 has to do with increasing energy efficiency and health and safety of homes. This again is worth two points. Just like before we're breaking it up into two, one-point sub factors. We

want you to describe how you are going to improve the residents' health and safety in their home and essentially agencies that do this demonstrate a high degree of technical expertise in improving health and safety. They promote green and healthy design, construction and rehab and maintenance of housing and communities.

Similarly with the green building of renewable energy aspect, we are asking you to describe how your curriculum and work plan informs clients about industry recognized green building standards, certifications, how you promote energy efficient green healthy housing perhaps by retrofitting existing house saying, and whether or not you're promoting any financial products that reduce the carbon footprint of non-HUD supported residential housing. So that wraps up Rating Factors 1 and 2.

I'd like to go ahead and pass it off to my colleague Lorraine.

Lorraine

Hi, thank you very much, David. Good afternoon and good morning everyone. I'm going to recover a Rating Factor 3. This is a very important rating factor. They all are, but this one is worth a maximum of 41 points. So, out of 100 you're looking at 41% of the points are available in this rating factor.

In Rating Factor 3, we focus on two primary areas. The first one was your past performance. What did you do in fiscal year 2015 with your housing counseling program and then what are you planning to do in FY '16 with the grant funds that we award you? It does have three sub factors, past performance where we'll look at your budget, your 9902 data and your monitoring. Then your projected performance where we'll look at what kind of housing counseling services are you going to offer and how are you going to deliver those services?

We'll also talk about affirmatively furthering fair housing. We'll revisit what David has talked about a little bit in his affirmative furthering fair housing. We'll also talk about coordination, how are you supporting other HUD programs and working with partners in your communities?

It does require both narrative and chart components. We do use A, B, C, E, F, and G. It sounds like the whole alphabet there. There'll also be some narrative component to that but not as much as compared to Rating Factor 2 when it comes to writing.

We did have some major changes compared to FY '14 and FY '15. So if you think you just want to dust off your FY '14 or '15 grant application, I don't recommend that. I recommend that you actually take the time because not only have there been changes in this rating factor, there have been changes in the other ones that those of you who have applied before will see as were going through each of these factors.

Anyway, for the oversight activities, the narrative portion has been entirely eliminated. I can hear cheering in the background. I'm sure you appreciate that because in many applicants those narratives were very extensive. Instead you will be entirely summarizing your oversight activities on Chart G. We have revised the chart items in G, and we'll go through those in more detail.

Then, Chart E, as Dave Gallian talked about in the beginning, we've added something new. We've given you the option to talk about a maximum grant request that you want. This is very important for us because we are really trying to avoid recapturing of grant funds. If you have a good idea of how much money you need. I'll talk about that in a little bit more detail because it only works in one direction. You can't ask for much more than we're expecting to be able to award, but we'll talk

about that in a little bit more detail. That's something new that we've provided for you.

Okay, let's break down each of these sub factors. The first one is your past performance and your impact. This is very important to remember. It's for the period October 1, 2014 through September 30, 2015, otherwise known as fiscal year 2015. Our last grant cycle did extend through March 31<sup>st</sup> of this year. We're not looking at the whole 18-month period. We are only looking at the fiscal year '15 data.

The first thing that we will look at in evaluating this sub factor is going to be your 9902 data. This is really important. This is a timesaving tip for you. If you were required to submit 9902 data in FY '15, we're going to use the information that you are ready put in the HUD Housing Counseling System. You do not need to include a 9902 form with your application. The only folks that need to submit a 9902 form with their application are going to be those that were newly approved after fiscal year '15.

So if you applied to HUD for approval and received it October 1, 2015 to when the NOFA was published on February 18<sup>th</sup>, only you folks will be

providing us with a 9902. Nobody else has to and if anybody else includes a 9902, we won't look at that. In the past we've actually had discrepancies between what somebody submits with their NOFA application and what's in our HCS system, so we're going to use that HCS data.

The next thing that will look at is your budget. Again I'm emphasizing it's going to be for fiscal year '15, that period October 1<sup>st</sup> through September 30<sup>th</sup>. It does have a very small narrative component and Chart E. Chart E is broken down into two parts. If you're an intermediary, a state housing finance agency, or an MSO, you're going to use E-1. If you are a locally approved housing counseling agency, you'll use E-2. Again, we have that new box where you can indicate a cap on your grant amount. We'll talk about that when we look at the actual chart.

It's important when you are completing this chart, you are going to tell us about your total budget. You're going to give us the numbers for all sources of funding when you're completing that chart. The Narrative section that we'll need is going to be for if you decide to put something in your other box. We'll see that when we take a look at the chart.

If you look at the very, very top, it says, "Maximum Grant Request." This is optional. You can tell us a cap on the grant amount that you want. This is going to be useful if you already know your other funding sources for this fiscal year and you probably anticipate you are going to need less money than you've received from HUD in prior years.

The best way to explain how this works is to give you an example. Let's say you're an intermediary and you've decided you only need \$400,000 from HUD. When we go through and we score the application, and you have a passing score, so you'll be eligible for funding. Then we have a formula that we go through and our determination of funding, let's say we decide you could have been awarded \$500,000 based on our formula, but you've only requested \$400,000; therefore, we will award you your cap maximum amount of \$400,000 instead of the \$500,000.

Unfortunately, it doesn't work the other way. Let's say you decide, my other funding sources are dried up. I really could use \$3 million from HUD and you put \$3 million in the box, but when HUD does the formula calculation, the max we can award you is \$0.5 million. We are only going to award you that maximum amount based on our formula.



There's one other point that I want to make. If you choose to fill in this box with a dollar amount, do not put that number in SF-424. Remember Dave Gallian said at the beginning on that form, put \$1 in there?

Regardless whether you fill in this box or not, put in \$1 on the SF-424.

Then the LHCAs, again you have the same opportunity to fill in that box for the maximum grant request.

Okay, the next thing I want to talk about, this is something that we made some changes in, and that has to do with Chart G which deals with your oversight activities. Again, there's no narrative required for this. So let's take a look at how we changed this chart.

If you are an intermediary, a state housing finance agency, or a multistate organization, you are going to complete Chart G-1. You're going to tell us the number of affiliates, sub grantees, or branches that were in your network at the very beginning of the grant period, which is October 1, 2014. We know that that number fluctuates throughout your grant in your fiscal year. You'll add later on agencies to your network. Sometimes agencies will leave. Then we're also going to ask you to tell us what is the number of performance reviews that you completed in 2015 for your network?

So let's take a look at the chart. We have highlighted here, remember this is dealing with the past performance and we will be revisiting this chart when we go back to the proposed work plan as well, but for now you're going to enter the total number you had in 10/01/2014 and then the number of performance reviews you did. Then you'll complete for past performance Columns B and C.

I just want to go over the chart very quickly and point out some changes. Last time we had a narrative component and we also had the chart primarily focus on grant related activities, but this is in our efforts to have the intermediaries and the oversight agencies take a more active role in reviewing your agency.

So, we under Number 2, we want you to let us know how many of your grantees you completed where you verified that your sub grantees were conducting supervisory monitoring work of housing counseling staff, that you verified when you added someone to your network or throughout the life of their membership in your network, you're ensuring that they are meeting HUD's approval standards, and also that they're complying with the projections that you had and the HUD grants agreement, and also

delivery of housing counseling services. Are they complying with our HUD requirements, and have you taken corrective actions?

Number 3 is similar to what we had in past years that dealt with grants.

Okay thank you. And moving on, the LHCA's are going to have similar questions resulting (sic) our staff monitoring housing counselors. Are you meeting HUD recordkeeping requirements and compliance with delivery of housing counseling services? Okay, thank you.

The next thing that we're looking at in Sub Factor 2, the second sub rating factor, is going to be your projected performance. We actually have two sub factors that deal with this one. The first one is worth 12 points and this one's a little bit different time frame. We're going to be looking at your proposed housing counseling services and other activities from October 1, 2015 through March 31, 2017. There's no budget involved in this rating factor, so we can look at the whole entire 18-month period.

The things that we want to emphasize in this particular sub factor are going to be given higher scores for those that are offering comprehensive and variety of counseling housing services and also how you deliver those services. What are your delivery methods? Are you using the telephone?

Are you using in person? Are you using the Internet? You have the opportunity to indicate how you are going to deliver those.

Again we're going to revisit Chart G for the oversight activities just as we talked about in proposed and we are also going to go back to affirmatively furthering fair housing. David Valdez did a good description of that.

There's a couple of other blocks that you'll complete as part of this rating factor as well. So you're going to complete Charts A-2 and Chart B to get started for the first of these.

In the chart, there is going to be two parts. If you are an intermediary, a state housing finance agency, or an MSO, the first thing that we want to know is how are you going to distribute your grant funds? Then, everybody's going to go ahead and complete Chart B, which is the Services and Modes. So let's take a look at these two charts.

The first one, this is again the intermediary, state housing finance agency, and MSO. We want to know how much of your grant award you're going to sub allocate to all of your sub grantees. So under the Applicant Column, you can put a percentage that you're going to reserve for yourself

and then the rest of them, let's say you have ten sub grantees, you can tell us how much of that 90% that's left over you're going to distribute between your sub grantees. The total of those columns have to equal 100%.

Next chart please. Chart D, everybody completes. If you're an LHCA, you'll be focusing on the columns with Xs or if you're an either intermediary that provides direct services, you'll also be putting an X there. Then the ones with numbers, you indicate the number of sub grantees or branches in your network that are going to be providing those services. On Column A, we have the six recognized topic areas for housing counseling and then we have, do you offer them as education, and one-on-one counseling, and then we list the different types of delivery modes and also are you going to be providing these services in multiple languages?

The next thing, we're going to fill out Chart G-1 again. We want you to indicate what's your network size as of October 1, 2015, again, using that October 1<sup>st</sup> date for your network size. This time, we're a little bit more specific in the performance review. You need to tell us the number you

are planning, remember this is your proposed work plan, the number of your sub grantees you are going to review following our HUD Form 9910.

The 9910 is the HUD Performance Review Form that HUD staff use when they conduct performance reviews of agencies. We want you when you are indicating the number on this chart, you're basically telling us you're also going to follow that form in conducting a performance review of your subs. Now the maximum number you can put in there is five. You can certainly put more if you want but we'll only give you credit up to a maximum of five on there. Then, LHCA's again will complete Chart G-2 as well.

So let's just look at these quickly. Highlighted in yellow is the difference. You're going to complete the total number of affiliates for 2015, and the number of performance reviews, using the 9910 you're planning up to five. Then complete Columns D and E. Let's look at G-2. You're going to complete Column C.

All right. Also you're going to be affirmatively furthering fair housing. David Valdez talked about Chart F under Rating Factor 2. You're going to also complete D and E under this rating factor of that chart. You're

going to tell us at least one activity that you're going to provide that will address an impediment to fair housing that you had completed in the prior columns in your specific service area.

If you're an oversight entity, you're going to identify at least three sub grantees' distinct service areas, if applicable. Then you also need to tell us how the outcomes to these proposed activities are going to be measured? What tools are you going to use or what data are you going to collect? That'll be in Column E. Okay, thank you.

All right, the next one has to do with coordination. This is the third sub factor of the three. This is worth five points. In this, you're going to tell us, first of all, what collaboratives are you a membership of, or what partnerships do you have in helping your delivery of housing counseling service, helping your clients out?

We ask you to complete Chart A-1 and Chart A-2, Column Y, provide us the name of the partnerships and collaboratives. You will do that for yourself, if you're an LHCA, you can list all of them, and then your sub grantees. If you're an intermediary, state housing finance agency, you can tell us what partnerships you have and also what your subs have.

The second part of this sub factor has to do with complementing other HUD programs. You're going to tell us which other HUD programs you provide services for as part of your housing counseling program. We made an important distinction. I think this is new from prior NOFAs. In the past folks would add under the Other Row, they would say FHA mortgages or HECM reverse mortgages. Those are both direct requirements or processes in our housing counseling program. So it's not really supporting other HUD programs. It's supporting housing counseling. So these are not eligible to be put in that Other Column, an important distinction we wanted to make.

Here we have that other HUD programs that we are supporting, and we actually tell you the administering office that it covers. You can indicate if you're an LHCA, put an X in Column C. If you're an intermediary, state housing finance agency again indicate the number of sub grantees that are supporting that service. So would fill in a number in column D and not an X. Again, it's worth repeating, the Other do not include HECM or FHA mortgages.

Okay. All right, I'm going to turn it over to John Olmstead.



John

Thank you, Lorraine, always a tough act to follow. Folks, we're going to talk about Rating Factor 4 which is the leveraging factor. This is where you tell us about the nonfederal dollars that you're bringing into the grant mix. David if you'll just go back to the chart for a second. This chart is the same chart for both LHCA's, and then the MSO's, and the state housing finance agencies and the national intermediaries.

There are a couple of subtle differences. If you're an LHCA, on Column A, you would be just putting applicant down through there, where if you were a state housing finance agency who had sub grantees or other networks, you might put sub grantees, same for national intermediaries and MSO's. If you can go to the next slide please, David.

This is a six-point factor and it will be awarded based on the amount of funds you leverage during the grant period. I want to emphasize that's the amount that of funds that are available for use during the grant period.

I'm going to get into a couple of examples of where the how that works.

Now there's a variety of nonfederal funds to be used to match here such as fees you might generate, in-kind contributions and I would encourage national intermediaries and state housing finance agencies who have sub

grantees or branches to consider the in-kind contributions of not only yourself but those sub grantees in those branches.

We do want to make sure that everybody's aware that the Attorney General's mortgagee settlement fund is not considered federal funds. If you're a recipient of those funds, you can utilize that as part of your matching. As everybody has talked about the time frames here, the key is that any matching funds need to be available between the period of October 1, 2015 up to March 31, 2017 or the 18-month period. Next slide please.

Some of the acceptable funds are listed here. Will come back to fees, but if you generate fees from some of your services that are not expected to be covered by counseling grant funds, they can be shown as a matching fund. Direct financial assistance, if you're getting nonfederal grants from foundations and other nonfederal sources, those are things that you want to consider in there. As I said, the national mortgage settlement fund. Next slide please, David.

Now we all know about some of the typical federal funds that are out there and sometimes a question comes up as to what the federal fund and what

isn't and if it's passed through from a couple of different sources before it gets to me as it still federal funds and things of that nature. I think the key thing to remember is one, what was the originating source to the funds?

The classic example that I tell folks about is if HUD gives Community Development Block Grants to a state, and then the state through a competitive process provides them to several communities, and a couple of the communities that you're providing services in provide you with some of their Community Development Block Grant obligation or funds, then it still would be considered federal funds. There's a number of agencies out there particularly community action programs that receive Community Services Block Grants through Health and Human Services. Those are federal funds. So anything that the original source of the funds comes from the federal government through a form of congressional allocation, budgeting, and that process.

The next two slides actually go into what some of the columns do and David I'm going to ask if you would go back to the chart itself. You can see Column A is whether you're the applicant or the sub grantee or a branch. That's pretty straightforward. This example that's on the chart

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this is a sample chart. I would encourage you to go to the next page of this to a clean copy or take this out.

You want to put your name or the branch or sub grantee in Column B.

You want to make sure that you give us where the funds are coming from and who the contact person and telephone number is, both very important numbers. The type of funds, whether it's a program income, or whether it's some kind of cash contribution, or whether it's an in-kind contribution.

Column E is it important. You'll see this was based on the FY '15 NOFA, so it's got the dates 10/1/14 in there. You are going to want to have the dates 10/1/15 to 3/31/17 in there. Put those date ranges in there regardless of whether you may finish within the normal 12-month period and not the full month period, but it's okay to put the dates in there. You need to tell us the intended use of it. Some of your funds that you receive from these foundations may have restrictions and it may be for what turns out to be may not be able to be applied directly to counseling activities. So we do need to know what the intended use of the funds from the source that you receive them from.

Column G is where you put the amount in. We're going to talk a little bit about proration. David, if you would go up to that slide where we talk about proration. Here's a couple of examples of how we prorate the grant. As I said, it's an 18 month period, so in the first example you can see that these funds were made available on January 1<sup>st</sup> through December 15<sup>th</sup> of 2015, so that means that in this case here this is from the 2015 grant, but they example would apply to two 2016.

It's only available for three months of the grant. So if you received \$120,000 say for instance and I'm going a little bit away from the charts because I like round numbers, if you receive \$120,000 for that period. We would only be able to give you credit for three months at \$10,000 a month as an in-kind match. We're going to ask you on the chart to put in that prorated number that should be there.

If you go to the next example David. Here's an example working the other way. This one the grant period started say in the FY '15 period in July and went all the way through to June 30 of 2016. Only \$37,000 in this example was available during the grant period because there was at least two months on one end and three months on another end of this timeframe that were outside the grant period.

Now one item that you're going to enter program income or fee income in two places. One you'll also put it on the chart and then as David just has shown us here, we have the SF-242 Program Income. You're going to go right down to where it says Item F Program Income. You would enter in your program income on this chart.

That's an important consideration. Make sure that you review these numbers and make sure that you have them accurately reflected. It's to your benefit. Give us a chance to give you credit for every nonfederal dollar that you're bringing to the table that can support the counseling grant.

My section was short, and at this point I'm going to pass the remainder of the presentation onto my colleague David Valdez.

David V.

Thanks, John, and thankfully this rating factor is fairly short. This is actually eight points available. I know this says ten, but it's eight. If you look at the NOFA itself, it'll outline on those charts on page 25 and 26 and many points are available for each factor.

In this, we're looking at how you're achieving results and your methods of program evaluation. So here we just want to make sure that you're meeting your commitments that you made in the application and in the grant agreement itself. We also want you to indicate how you evaluate the success of your program. For those who use a variety of methods, they're going to get more points. You'll be using Chart A and Z through A-I. These are the columns you'll be looking at for this particular rating factor.

Sub Factor 1 has to do with components of evaluation. This is going to be Column Z through A-1. What we're looking at here are several things, the first of which is whether you conduct reviews and report those results to your board. We also want to know whether you publish your performance data and this can be through annual reports, press releases, on the web, etc. We also want to know how you're using or if you are using your client management system to evaluate performance and measure your goals. We're also looking at whether you're pulling credit reports as part of post counseling follow up.

Then, Column A-I, is Other Methods of Evaluation. If you do mark an affirmative with an X on this column, you've got to briefly describe the other methods to be used. Again, intermediaries, state housing finance

agencies, and multistate organizations, we're going to also ask you to list three examples.

Now the second component here is your grant expenditure history. The good news is this is another place in the application where we're not asking the applicant to provide any response. So again, we're going to be using our own records to score this area and we'll be looking at our fiscal year '15 records. One thing that's important that we're going to be looking at especially are significant delays in grant expenditure beyond your period of performance including but not limited to the need for us to recapture funding. These things will be taken into consideration.

With that, to conclude, I want to go ahead and pass it back to you, Ginger Holman. Thank you.

Ginger

Okay, thank you. Equally important to having a good description and answering all the questions that the rating factors just discussed, you need to follow all the rules in terms of how you submit your application. Dave Gallian went over some of these issues at the very beginning but they're important enough to continue to remind you.



So the first thing you do, well you go to grants.gov to find the application.

There are two parts that you will find, the General Section, and the Program Section. You need to read both of the documents because they've got critically important information.

As Dave Gallian mentioned, you have to make sure your agency is registered. You'll register at grants.gov. That link will give you a great deal of information. You need to make sure you are registered at sam.gov. If you are a new agency, you need to go through the process. If you are an existing agency, you just need to make sure that your registration is current.

Make sure you create a grants.gov username and password. Then there's also an eGIS TOC link that authorizes the various roles under grants.gov. If you go to grants.gov, and registration, it will give you all of that information. Here's just a graphic from grants.gov about what the process is.

Obviously the first thing is that you go to grants.gov and download the application. The funding opportunity number is FR-6000-N-30, which is

the number you will search by. There's also a valuable online user guide at grants.gov that at the very least you want to bookmark.

Once you found the application and the application forms and the information will be under the Instructions section that you will find, and you need to submit again to grants.gov. It does everything these days. The application is due April 4, 2016, no later than 11:59:59 PM Eastern standard Time. It's really important that you submit your application two or three days in advance of that deadline just to make sure that grants.gov has accepted it.

There will be occasions where it may reject it, and you will have the opportunity to resubmit. So after you submit it, you need to watch your emails all the time making sure that your application was validated and/or rejected. If it's rejected, you will have again the opportunity to fix that and save all of those emails. Any emails that you get from grants.gov on any subject, be sure and save them.

You also then need to make sure that grants.gov has a valid email address for you because there's nothing more frustrating than where you misspelled a word. Somebody just corrected me. The number is FR-

6000-N-33. I gave you the number for the training NOFA. This is just another place where you can view the application.

Technology always gets in our way, but you need to again read the General Section and the Program Section on any specific details of the formatting of your application. Grants.gov is telling us that under no circumstances should you use Adobe Reader DC. It turns it into an error and will not accept it. If you're going to use Adobe Reader, use 11.0.10 or you can use Adobe Acrobat Standard or Professional 9 through 11.

As has been mentioned several times, do not convert any of the charts into a PDF format. Leave them as Excel charts as we may need to manipulate the end data in it. If you do a narrative, your narrative is limited to 15 double-spaced, 12-point font, single-sided pages. Actually I'm sorry about that I believe for this application it's limited to 25 pages. We will verify that and get that information out to you.

Make sure that you number each of your pages and have a header on each page which includes your name, as well as the rating factor. You need to use valid file names including the UTF-8 characters A through Z, capitals

and lower case with zero through nine, underscore, hyphen, space and periods. If you use other symbols, it will be rejected.

You also will have the ability to track and check the status of your application. Again, you'll go to [grants.gov](http://grants.gov) under their tracking link, but you're going to have to have the valid number that they sent to you for your application to be able to do that, but again something else you should do on a regular basis. Next slide.

Okay, just basic tips and I think we've been over these a number of times, but repetition is important. You need to read the General Section and the Program Notebook very carefully, following all those instructions using the correct software and file names. Take some time to look at the charts and understand them and how to submit them. Again, do not make a PDF format.

Answer all of the questions, but please don't provide more information than was requested because we will not read it. Again, make sure all the pages are numbered and named with your agency name and the rating factor. Don't exceed the page limit.

Other than as described by Lorraine, do not ask for a specific grant amount. On the SF-424 in Line 18-A, enter \$1. I believe Dave Gallian went over that.

This was really important. Make sure that more than one person in your agency knows your username and password for grants.gov because you certainly don't want to be at that critical stage of having to submit the application and the only person that has that information is out sick. Next page.

David V. I believe that's it.

Ginger Okay, we'll get to some questions in a moment, but just as a reminder, as I sit at the beginning, the PowerPoint, and audio replay number, and a transcript of this webinar will be available on the HUD Exchange in their Archive section. We will send out a listserv message when that is posted.

Just another brief reminder, next week we're having the same sort of webinar for the training NOFA. It is not a repetition of this webinar. It's a separate grant program.

So, Dave, do you want to go through some of these questions now, or were you and Brian intending to have a frequently asked questions page?

Dave I'd like to take a look at a couple of these really quickly and see if I can answer them now. If not, we definitely intend to do a frequently asked questions either way. If you'll allow me a second.

Ginger Okay, I'll just start at the beginning. "As an intermediary, are our sub grantees supposed to register in SAM too, or is it just for us to do as the grantee?"

John That would be just the grantee.

Ginger Okay. "Is other training eligible or only for the HUD examiner?" I believe that's in relation to what you were saying it was an eligible cost.

Brian Yes, this is Brian, if I understand correctly training is an eligible cost. Training related to the housing counseling program and building the capacity of housing counselors, that is an eligible cost under this NOFA.

Ginger “Regarding the 9910, are intermediaries asked to use the exact form or can we use the content of the form to create our own form?”

Dave I think as long as all of the elements in the 9910 are being used, if an agency wants to tack on some additional oversight requirements, I think that’s certainly fine, but if they’re going to be using our 9910, I expect that they won’t be removing any of the elements on there.

Ginger Okay. Here’s somebody that was asking, “What’s the best way to find out about intermediaries and how to approach them to become part of their network?”

Dave I’d encourage interested agencies to take a look at our website where we have a list of intermediaries and then maybe see if there’s a fit may be based on geographic location or type of demographics or any of the like. Contact the agency to let them know you’re interested and that would be the way to start I believe.

Ginger Okay. “For intermediaries applying for bonus points, how many sub grantees need to meet the criteria for each because last application cycle two grantees were required.”

Dave I believe it's at least one third and then you would provide examples. Again that's located in the NOFA itself. You can find it under the Bonus Points section.

Ginger "For Promise Zones, the organization has to be located in a Promise Zone or does the organization need to be participating in a specific project?"

Dave My understanding according to the NOFA language is that they just be located in a Promise Zone Area or a Preferred Sustainable Community. It doesn't say anything about actually participating or showing any evidence of past participation in specific initiatives. I think it's sufficient as long as they are in a Promise Zone or in a Sustainable Status Community, and they have those two respective forms filled out, they should be fine.

Ginger Okay. There was a discussion about mobility counseling and someone's asking if there is a tool that will help them with determining what is mobility counseling?

Dave In terms of the definition, it's also outlined in the NOFA, but in addition you will be distributing this PowerPoint. It'll be up on the site. On the



slide that pertains to mobility counseling, that definition is listed there. In terms of outside material, I'm not really familiar with that and so maybe that's something we can take a look at with our frequently asked questions.

Ginger Okay. "What are the dates to be used for calculation of the total budget?"

Lorraine I think I can answer that one. It is specified in the NOFA that you have to use the period of October 1, 2014 through September 30, 2015.

Ginger Thank you.

Dave Ginger, I'd like to go back and amend what I said about the bonus points with regard to the Sustainable Communities and Promise Zones. Before I stated that one need not be actually in the initiatives themselves but I just went back over the language in the NOFA, and it reads "HUD will award two points for qualified activities within a designated zone or area and supporting either or both initiatives." So there's that and conjunction so you've got to both be located in the zone or the area and you have to support either/or both initiatives meaning Promise Zones or Sustainable Status Communities.

Ginger                    Okay. Here's one talking about indirect cost methods. It says, "Related to indirect cost methods in an intermediary setting, how do we report the methodology. Some in our network have a NICRA, and others will use the 10% to minima?" Is that guidance that you've got available which we do that is a frequently asked question?

John                    Question.

Lorraine                I think that when we should do as a frequently asked question. I want to verify because I think it's a dollar amount not a percentage, so it doesn't matter which rate is involved but we need to verify that one for sure.

Ginger                    Okay. It says, "On Chart D, Column E, does HUD want the date of the grant. Itself or the dates the funding applies within the grant period?"

Dave                    Say that again, please.

Ginger                    "Chart D, Column E—"

Dave                    Column E—

Ginger “—Does HUD want the date of the grant period itself or the dates the funding applies within the grant period?”

John We would want the dates that the funding applies within the grant period. It essentially will be the same. It’ll be the grant period dates anyway.

Ginger Okay, and then here’s somebody who’s optimistic and wanted to ask if we have any idea when the funds will be awarded.

Dave Just as quickly as possible. We don’t have that information right now but we’re working quickly internally. We’ll be working to process the applications and to get the funds out shortly thereafter.

Ginger Okay. “Should narrative responses be submitted as separate documents or as one document?”

Dave That’s a great question. I’m going to have to defer to somebody else or that’ll be something that will answer in the frequently asked questions.

Ginger                    The webpage for applying for the application is [www.grants.gov](http://www.grants.gov). I'm reading. It looks like the rest of them will probably be something that would be useful to put in FAQs because they are fairly broad questions.

David V.                All right, thank you Ginger.

Ginger                    And you will all get a copy of that probably on Monday. But just a reminder to everybody because we keep getting this question, yes, a PowerPoint along with a replay number and a transcript of this webinar will be available on the HUD Exchange in the Archives section and we will send a listserv message out when that posting has occurred with the link to get there. So you will be able to get all the information that you want but your first step as we mentioned several times is to print out the General Section and the Program Section and begin to read it very carefully. I'm finished, David.

David V.                Well, with that, thank you very much and we'll go ahead and conclude this meeting. Thanks everyone for joining us and we look forward to reviewing your applications.

**HUD-US DEPT. OF HOUSING & URBAN DEVELOPMENT**

**Host: Kristen Villalvazo**

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Moderator

Thank you. That does conclude our conference for today. We thank you for your participation and for using AT&T Executive TeleConferencing. You may now disconnect. One moment please.