



Final Transcript

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

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SPEAKERS

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PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the FY 2018 Comprehensive Housing Counseling Grant Application Training call. At this time, all participants are in a listen-only mode. [Operator instructions]. As a reminder, this conference is being recorded.

I would now like to turn the conference over to Virginia Holman. Please go ahead.

Virginia

Okay, thank you very much. Next slide, first I'd like to welcome you to today's very important webinar to help you apply for the FY '18 Comprehensive Housing Counseling Grant. Before we get started with the meat of the webinar, I'd like to go over some logistics.

As the operator said, the audio is being recorded, and we will be providing a playback number along with the PowerPoint and a transcript. These will be posted in the archives on the OHC page on HUD Exchange. We'll send out a listserv and it will also be on the training digest when those archives are posted. It usually is within seven to ten days.

Your lines are muted during this presentation. Also, this morning I did send out the PowerPoint to everyone, but it's also available on the panel on the right hand side of your screen under handouts where you can just download it. Again, through the archives, you will have it available.

For the large number of people that we have, we will not be taking live questions. There are a couple other ways to ask the questions. One, again

the panel on the right hand side of your screen has a question box. If you just type your question in there, we do have staff that are monitoring those questions, and if we have time at the end, we will be answering some of the more common questions. We will also use those questions as the basis for some of our frequently asked questions. If, after the webinar is over, anytime in the future you have a question about this webinar, please send it to housing.counseling@hud.gov and put the 2018 NOFA in the subject line so that we get it to the right person.

Next slide, you will be getting an email from GoToWebinar. It will be no sooner than 24 hours from the end of today's webinar. It's more likely 48 hours. It will thank you for attending and it will also say that this is your certificate of training. Please be aware that there is no attachment to that email. It is just the email, so you need to keep that for your records.

Also, as I mentioned, we will be posting this webinar along with all our others in the archive section of the OHC page on HUDEXchange. You can go to the archive section and click on it. When you select the webinar and watch it, you'll be able to get credit for it if you have set up your account on the HUDEXchange. That would give you your records of your attendance.

At this point, I would like to turn the webinar over to Sarah Gerecke,
Deputy Assistant Secretary Office of Housing Counseling. Sarah?

Sarah

Thank you Ginger, and good afternoon, and good morning to everybody on the call today. I know that you've been waiting for this call for quite some time and I'm going to talk about that a little before I turn the rest of the call over to the NOFA team. Today, we will go through all of the ins and outs of the grant application, but first I wanted to give you some overview remarks.

We are making funding of up to \$47 million available through this NOFA. That's based on the appropriation that Congress made earlier this year. The due date for this application is August 7th, 2018. This is a one-year NOFA.

In the past we have done applications for two years where we used the same application to provide funding for two different fiscal years. We are not doing that this year because we have a new administration and we want to make sure the NOFA aligns with new priorities. I'm going to go into that a little more in a second, but I want to flag right off the bat that

this is a one-year NOFA, and that means that you can expect that if Congress appropriates funds in fiscal '19, there will be another application process for you to compete for those funds.

Finally on the screen, the period of performance for this application is a two-year period from October 1, 2017 going back to September 30, 2019 going forward. You have two years to utilize this fiscal '18 funding. Again, we know there's some questions about that and we will go into that more, later in the presentation.

Before we go forward, let me take a little bit to drill down a spoiler alert, if you will, on what are some of the changes that were driven by the new administration focus and in part was the reason that this NOFA took a little longer than we have in the past. I'm going to highlight a few of those, and you're going to get more detail about those as we go through the NOFA, but just to have that up front for you.

There are really two areas that I would highlight. The first is the administration's focus on oversight and stewardship. We have retooled the grant a little bit so that it is used primarily for direct service and compliance.

Costs associated with training, outreach, counseling of course, supervision, your financial audit will continue to be permitted, but costs that are more administrative like rent and phones that have been allowable as direct costs in the previous years, this year will now have to be part of your indirect rate. The NOFA explains eligible costs, and I would urge you to take a look at that because it is a change.

Another change on the oversight end that I'd flag here is that the applicants must disclose and agree to disclose if their program is subject to an OIG or other type of investigation. A second area of administrative priorities that have been baked into this NOFA are more programmatic. Anyone who loves reading our listserv will not be surprised by these.

First we are encouraging and funding disaster preparation, disaster response, disaster recovery, activities, and training including preparation of continuity of operations plans for Housing Counseling Agencies themselves. I think we all learned from the storms, fires, and floods, and other activities across the country the importance that housing counselors play in disaster preparedness and disaster recovery, and we want to support that.

Second, the administration has been very concerned about the risk that seniors in reverse mortgages face if they can't pay their taxes and insurance. While we've make many changes to the program to prevent that going forward, there are still seniors with existing reverse mortgages who are at risk of default and we would like to see agencies who are willing to step up and assist with seniors with reverse mortgages who might be facing default. So, you'll see that area in the NOFA and some questions about that as well. The administration continues to support counselor certification and activities around certification are going to be part of this NOFA.

The last one I'll highlight right now is that the NOFA and the Secretary are very interested in different ways of reaching people and in particular using technology to reach clients. So, we will be asking you some questions about the different modes you have for reaching clients and that will be part of the NOFA as well. All of those changes are again a reason why we went to the one-year NOFA this year and there may be more changes next year, so we wanted to allow for that as an option and this is early in the administration.

The next slide here shows that we do value what you do with this money.

We think you do a fantastic job of making an impact with really not a large amount of federal funds and the funds you leverage. Already this year, your counselors have reached 602,000 families.

We've continued to see a decline in delinquency and foreclosure prevention counseling, but we're also seeing an uptick in pre-purchase counseling. I think that reflects the national market as a whole; although, we know very well that there are big differences in different markets across the country and our funding continues to be flexible so that you can respond to your local needs. Maybe 500 households received homeless assistance counseling. It's very hard work, very important, and we're very proud of you doing that.

All right, next slide, please. The outcomes that you report are used by me almost daily to tell the story of the housing counseling program: 6,000 people, homeless or at risk, obtained temporary or permanent housing through June; 83,000 households improved their financial capability; almost 150,000 households developed sustainable budgets; and 82,000 households gained access to housing resources like down payment assistance, emergency fund, or utility assistance.

Those outcomes are really impressive. We just are so grateful for your work and what you are able to do with the scarce federal funds we make available. With that and a final thank you to you, the counseling agencies, I also want to thank the NOFA team which began working more than a year ago on this NOFA. This was a particularly challenging one for us.

It was well led by Connie Barton [ph], Office of Policy and Grant Administration. I'm going to turn this over to her.

Connie

Thank you very much, Sarah. Hello, everyone. Thank you for attending today's webinar on the FY '18 Comprehensive Housing Counseling NOFA. Our presenters for today are from the Office of Policy and Grant Administration. We have with us Tracy Bedua [ph], Melissa Noey [ph], Shae Williams, Joel Schumacher [ph], David Valdez, and Shawn Rich.

Next slide, please. This afternoon we will be giving you an overview of NOFA eligibility, requirements, funding methodology, also the application process including where to find a NOFA application, how to complete and submit the application, as well as the five rating factors.

Next slide, please, next slide. The FY '18 NOFA is a one-year award, and as Sarah mentioned earlier, the period of performance for this NOFA is October 1st, 2017 to September 30th, 2019. This NOFA provides a 24 month period of performance so that grantees will have sufficient time to utilize grant funds. Some of you who have been applying for grants in the past couple years may recall that this year would have been a two-year NOFA, and as Sarah also mentioned earlier, to align with new administration priorities, the NOFA will be a one-year award this year.

Next slide, please. We have simplified the application process over the past few years to reduce burden on both the applicants and HUD.

Applicants do not request a specific award amount on the SF424. We'll cover this topic a little later during this webinar.

We have changed the application's forms this year so that applicants will complete the appropriate 9906 charts based on their agency types. We made this change so that there won't be any confusion over which 9906 charts or questions to complete.

If you're an LHCA, you will complete the Local Housing Counseling Agency application or the 9906L. If you're an Intermediary State Housing

Finance Agency or multi-state organization, you'll complete the Intermediary state Housing Finance Agency or Multi-State Agency Application, or the 9906P. Parent agencies must also submit the mandatory Excel spreadsheet that accompany charts A and C.

You will find the eligibility requirements in section 3A of the NOFA. The threshold requirements are in section 3C. If you do not meet the threshold requirements, your application will not be reviewed. Please also make sure to review the statutory and regulatory requirements in section 3C.

Next slide, please. Eligible applicants are all housing counseling agencies including LHCAs, intermediaries, and MSOs that are directly approved by HUD to participate in the HUD Housing Counseling Program prior to the NOFA issue date, and SHFAs are eligible for this NOFA. This comes straight from the NOFA, so please remember to read the NOFA in its entirety.

Housing counseling agencies must have received HUD approval before July 3, 2018, the day the NOFA was published. If your agency has not received HUD approval, but you otherwise meet the approval criteria and

the regulations at 24 CFR 214. You can affiliate with a State Housing Finance Agency or an intermediary.

Next slide, please. Now, on to funding methodology. Successful applicants will be awarded a base amount that is determined by the size and nature of their counseling networks. HUD also takes into account the number of counselor full-time equivalents or FTEs as well as other relevant criteria. For parent agencies, when determining the level of funding to provide support for a network, HUD may base a portion of this calculation on an applicant's plan to review members of its network using the 9910 form and then sharing the review results and follow-up actions with HUD.

New for this year as an incentive for grantees that commit to provide HECM default counseling, this award amount will be based on the number of counselors providing HECM default counseling by the end of the period of performance.

Next slide, please. Successful applicants are awarded a base award, but you can increase your award by satisfying additional funding criteria which we'll cover in a bit. Please note that successful LHCA's that apply

for funding independently may still [ph] allocate your grant funds to eligible branch offices; however, please keep in mind that this NOFA is not going to include your branch offices when we calculate your base award. So, please keep this in mind during the application process.

Next slide, please. Parent agencies, those are intermediaries, FHSAs and MSOs, HUD determines the amount of the award you'll receive. You as the grantee will determine how much to distribute to your sub-grantees. Just keep in mind that each of those sub-grantees must provide housing counseling services to a minimum of 30 clients each year.

Next slide, please. Now, on to double dipping. Applicants are prohibited from accessing grant funds from multiple sources. Basically this means that you cannot apply and be a direct grantee or affiliate with a parent agency to get a sub-award. The only exception to this is if the grantee or sub-grantee has one or more HUD HECM roster counselors that are awarded comprehensive grant funds directly from HUD or indirectly through an intermediary or FSHA and the grantee or sub-grantee receives a single additional sub-grant for reverse mortgage counseling activities from an intermediary that provides reverse mortgage counseling exclusively.

Next slide, please. Eligible activities, HUD requires grantees to utilize housing counseling grant awards for delivery of housing counseling and education services which benefit clients. Activities that are eligible for reimbursement under the NOFA are: individual housing counseling, cost of client education and materials, oversight, cost of compliance and quality control, supervision of housing counseling staff and counselor training, counselor certification costs including training and testing.

Please remember that activities that you are seeking reimbursement for must also be consistent with your housing counseling work plan that is on file with HUD.

Next slide, please. Now, let's move along to what's in the application checklist. You'll find this in section 4 of the NOFA. All applicants will need to submit the 9906 chart, either 9906L or 9906P, the SF424 and the HUD 2880 where you'll insert \$1 into the HUD assistance requested line.

Everyone must also submit an organization description of 250 words or less describing your agency history, purpose, and mission, and years of service. If you receive a grant, this description will appear in the press

release. Applicants must also provide narrative statements responding to specific NOFA questions.

Also audits and investigations beginning with FY '15 and you'll also need to submit a 9902 report if you became HUD approved from October 1st, 2017 to the present. The SF LLL and HUD 50153 are to be submitted if they're applicable to your agency.

With that, I'd like to turn the call over to Tracy Bedua who will provide an overview of finding and submitting the grant application. Thank you.

Tracy

Thanks, Connie, this Tracy Bedua, and like Connie said, I'll be providing a broad overview of the steps leading up to your submission of your grant application.

Next slide, please. This slide outlines the major steps in the application process. I'll be going over each of these in detail in the coming slides. One, obtain a DUNS number. Two, register and review your system for award management registration. Three, register for grants.gov. Four, find a grant opportunity on www.grants.gov. Five, download and review instructions and package. Six, complete and submit your application.

Next slide, please. The first step is to get a DUNS number. DUNS is data universal numbering system. This is a unique nine-character number used to identify your organization. The federal government uses DUNS numbers to track federal grant money allocation.

If you've applied for a federal grant before, you probably already have a DUNS number. Getting a DUNS number is free and it takes one or two business days. You can register or search for your DUNS number by calling the number here, or by accessing the Dunn and Bradstreet website.

Next slide, please. Next, you'll register with the system for award management or SAM. SAM is a web-based government application used for contract awards, grants, and electronic payment processes. SAM registration is required to use grants.gov. There are plenty of guides and technical support contacts available on their website. Please note that registration can take up to two weeks. This is something you should factor into your timelines.

A new feature this year is that you'll log in using your login.gov user account information. You should have received information on how to do

this via HUD's listserv as well as through SAM. Again, they have plenty of guides and tech supports. So, if you have any questions on that, I'm sure they'd be happy to help you set up your login.gov account. As you get ready to apply for the grant, just verify that you have access to your record and that your registration will not expire before the application deadline. This is just a screenshot of sam.gov so that you know that you're in the right place.

Next slide. Next, you'll be registering for grants.gov. Grants.gov does have instructions on the main steps for registering your organization and system so it does remind you to obtain a DUNS number and to register with SAM first. This is a screenshot of grants.gov, and you'll be clicking the register link at the top of the banner to fill out your contact info and account detail fields.

Note that it will ask you if you'd like to add an organization applicant profile or an individual applicant profile. You will probably want to create an organization applicant profile because that's for those who want to contribute to grant applications on behalf of an organization. Individual application profiles are those who are applying for grants for themselves and not on behalf of an organization.

Next slide, please. It's also important to understand the different roles that are in grants.gov. There is the E-Biz POC, the one who registered your organization in SAM. They'll receive an email each time someone tries to register with the grants.gov on behalf of your organization. This E-Biz POC will log into grants.gov and manually assign the different roles that your grants team will need.

Your agency can have multiple staff members work on the application, but only an authorized organization representative, or AOR, can submit it. Grants.gov does have a comprehensive chart of roles on their website and a number of helpful videos and info-graphics, but I just wanted to highlight a couple.

There are three basic core roles here. There's the expanded AOR which comes with the most privileges. They can make changes to the organization settings, assign and revoke user roles, and so forth. There's also the standard AOR role which is a bit more limited, but it does allow the AOR to view their agency's information, assign some roles, and submit and check applications. Then, the last core role is a workspace manager. At a minimum, this person can create a workspace and begin

working on a grant application. I'll go into what a workspace is in a few slides.

Next slide, please. When you're ready to apply, search www.grants.gov for the funding opportunity number. This is just a screenshot of the search grants screen that you can use to find our FY '18 NOFA.

Next slide, please. In the package tab, you'll click apply. You can also use the red apply button that will be on the screen. You'll be prompted to create a workspace. Now, a workspace is a way for multiple people on a grant team to access and edit different forms in the same application.

Creating a workspace is only the beginning of the process. You'll have a chance to edit forms, and add materials, and attachments before you actually submit, and send everything to HUD. So, you do want to make sure that you create a workspace and get familiar with the different roles and the different forms and everything you'll need.

You must have one of the three core roles I mentioned earlier. That's the expanded AOR, standard AOR, or workplace manager to create this workspace. If you don't have this role, you might not be able to see the

create-a-workspace option, so check with your E-Biz POC for the role assignment for this. The user who creates the workspace will automatically become the workspace owner. That person can go ahead and assign other roles, or assign other forms to different grant team participants as well. Once you've created your workspace, you'll go into the forms tab, click download instructions. This will download the compressed files of the NOFA instructions and attachments.

Next slide, please. When you click download instructions, it will download in the form of a win.zip that will contain the NOFA itself for the intermediary FHSA, MSO, or parent application, the required chart A2 and C2 attachments, and lastly the optional HUD50153 [indiscernible] certification of consistency with promise zone goals and implementation. This is just a shot of what will be in your win.zip.

Next slide, please. As you sit down to complete the application, please review all the instructions and forms. The structure of the application is a little different this year, so I'll be walking you through it in the following slides.

Next slide, please. Certain forms and the HUD 9906 charts are available as a web forms or PDFs. This will be new to you if you didn't apply during our 2017 supplemental grant year. These forms still capture essentially the same information but through a different format. Whereas you were used to working with primarily an Excel workbook, you'll still be using web forms and PDFs as part of your application.

To fill out a form, you'll click download for PDF or web form. If the web form is available, you will agree to lock the form so that no other users on your grant team can fill it out while you're working on it. When you've completed the form, you can click upload for PDFs or save for web forms, and it'll upload into your workspace.

Nest slide, please. Forms are listed as mandatory or optional on grants.gov, and you may get an error message if you try to submit your application without a mandatory form. Applicants must click on one of the following to be included in their application. That's the 9906, the parent application, and then the 9906L LHC application.

Next slide, please. Here's a screenshot of the fillable PDFs because I know this may be new to some folks. These PDFs will include fields for

standardized answers and for attachments. Those filling out the parent application, you will be prompted to not only include the totals of chart A2 and C2 into the PDFs, but to include the Excel spreadsheets as attachments as well. Grants.gov will not let you submit an application unless you have added either the parent form or the LHCA form, so keep this in mind.

Next slide, please. This is just a chart of the types of information required in the grant application. As you can see, some forms are as PDFs. Some are web forms. Then, for the parent application, there are the Excel attachments. Make sure you see the application checklist and the NOFA language itself for a list of required content.

Next slide, please. When you're ready to submit your application, use the check application feature to help find any errors that may impact your submission. When you're ready to submit, you can click sign and submit. Remember that only AORs, those authorized organization representatives, they're the only ones that can submit the application on behalf of your organization.

The application must be received by grants.gov at 11:59:59 Eastern Standard Time on the due date of the application. We suggest that you submit the application two to three days in advance to make sure that grants.gov has accepted it.

Make sure you're watching your email often to ensure that you receive the emails that the application was validated or if it was rejected. Saving those emails is important because if you run into further problems and need grants.gov or HUD assistance, those emails will help us figure out where the error happened. Please also make sure that you have a valid email address in grants.gov so that you're getting these emails.

Next slide, please. Grants.gov will produce a confirmation PDF once you have submitted. Please download this for your records. This PDF will contain patient tracking information and a helpful track-my-application link.

After your authorized organization representative submits application, your organization should expect to receive two emails, the submission receipt and the submission validation receipt for application. I've included some of the language here so you'll know what to look out for.

These two emails will let you know that your submission went through, and that it's going to be prepared for HUD to retrieve.

Next slide. Lastly, keep an eye on your application status. If your application was rejected with errors and you don't correct these errors before the 24-hour grace period ends, HUD won't review your application. If it's rejected with errors, you may correct the errors and resubmit your application before the grace period ends. If your status is validated, then you're all done. Your application will be forwarded to HUD for review.

I'd like to now turn this presentation over to Melissa Noey who'll be discussing preference points and rating factor one.

Melissa

Thanks, Tracy. I will be going through the preference points and rating factor one for this year's NOFA.

Next slide. The preference points for this year's NOFA covers two topics, promise zones and disaster recovery and emergency preparedness. This section is worth two points, and you only need to fulfill one of these topics to receive the two points. No narrative for either of the topics is required.

Your agency needs to ensure that these activities are described in your work plan that HUD has on file. If you are indicating your agency is within a promise zone, please make sure that the promise zone certification form is filled out. That's the HUD form 50153.

If you're a parent agency, you will need to obtain copies of the certifications for all of your sub-grantees indicating promise zone activities and make sure that the certifications match the number of agencies indicated in field D in chart A2. We'll get to the A charts momentarily. If you are indicating that your agency has participated in disaster recovery or emergency preparedness activities, you will have to make sure that these activities have been described in your HUD work plan that's on file.

Next slide, please. Now looking at chart A, in order to receive points, place an X in field D. If you're an LHCA, you'll use chart A1 and if you're a parent agency, you'll use chart A2. Like I mentioned, make sure that these activities are also described in your HUD Approved Housing Counseling work plan.

Next slide, please. Okay, now we are going to move on to the first rating factor which is capacity of applicant. This rating factor is worth up to 27 points. In the rating factor, HUD will be looking for the readiness and ability of applicants, and if you're a parent, its sub-grantees, to begin and successfully implement the proposed work plan in a timely and effective manner. The rating factor will also look at how applicants manage adjustments to their work plans that could have been required if client outcome projections were not met within the established time frames. HUD will also look at how often work plan adjustments were required.

Next slide, please. Rating factor 1, section 1 will be worth 14 points. Applicants will utilize either chart A1, if you're an LHCA, or chart A2 if you're a parent. Parents will have to complete each of the following fields for all of its sub-grantees. You will find that to make this happen, there is a separate Excel spreadsheet submitted with chart A2.

Next slide. This slide shows the fields that need to be completed for this rating factor section. In the next slides, we'll go through each of the fields. There's some that require a numerical answer, and there are some that only require a yes.

Next slide, please. Fields I, J, K, and R all require a numerical response when you're filling out the chart. First is I, which is the number of housing counselors' full-time equivalents as of September 1st, 2017 in your organization that provide direct housing counseling services. You can find the definition of FTE and how to calculate it in appendix B, which is the definitions appendix.

J is the number of HUD HECM roster reverse mortgage counselors. The number of HECM counselors at your agency that are on the HECM roster will go in this blank. And K, if your agency provides HECM counseling, you will insert the average counseling hours per fiscal year '17 HECM client there. Then, skipping ahead a little, field R asks for your agency's proposed number of default counselors that will be providing HECM default counseling between October 1, 2018 and September 30, 2019.

Next slide. Field L through O only need an X if your agency complies with this field. In L, you will indicate with an X if 50% or more of your agency's counselors have received formal housing counseling training. M asks if there are housing counselors on staff that have passed the HUD Housing Counseling Certification exam and are now HUD Certified. In N, you will indicate with an X if your agency has adopted the national

industry standards prior to the NOFA submission date, and in O, if your agency offers alternate counseling formats that are accessible to persons with disabilities, you'll mark an X there.

Next slide. Okay, so moving on to the second part of rating factor 1, which is worth seven points, Performance Reviews and Compliance. In this section, HUD will evaluate an agency's compliance with programmatic requirements and oversight results from fiscal year '17.

You do not need to provide a narrative response in this section. HUD will utilize its own records to score it.

Next slide. In sub-factor 3 of this rating factor, HUD will be evaluating if the applicant measures customer satisfaction in fiscal year '18. The agencies that demonstrate a variety of methods and techniques to measure customer satisfaction will be awarded a higher score. The subsection is worth six points. There are two fields on chart A1 or A2, whichever you have to fill out, which are fields P and Q, that ask for this information. If you provide client exit surveys, which is field T, and/or client follow-up surveys, which is field Q, please indicate with an X in the appropriate field.

Next slide, please. Okay, so now my colleague, Shae Williams, will be describing rating factor 2, which is needs and NOFA priorities.

Shae

Good afternoon. I'm Shae Williams and I will be speaking with you about rating factor 2. Rating factor 2 is a total of 12 points. First, it addresses the extent to where there is a need for funding and also, it addresses the specific NOFA priorities that are listed in rating factor 2 in order to earn these points. Now, if you fail to adequately address the specific needs or provide source citations, examples and/or descriptions, you will not receive the full points for this rating factor.

Next slide, please. So, rating factor 2 is further divided into sub-factor 1 and sub-factor 2. Sub-factor 2 is a total of two points. Sub-factor 1 is a total of ten points, and it addresses whether or not you serve a rural community, whether or not you serve an area with no internet access, or whether or not you are the sole agency that provides housing counseling services [indiscernible] the target area.

Now, the LHCAs will complete chart A1 and parent organizations will complete chart A2. The fields are fields S, T, and U, so you would basically just put an X in the box if this particular field pertains to you.

So, if you serve a rural area, you would actually put a checkmark in that box, if you serve an area with no internet access, you would put a checkmark in that box, and/or, if you have an agency that's providing the sole services for housing counseling in that area, you would put an X in that box.

Next slide, please. Sub-factor 1C, Identifying Impediments to Fair Housing, you will complete chart E, fields A, B, and C. Field A would identify the jurisdiction or your service area. Field B, you would give us a brief description of the impediments for each of the jurisdictions or service areas. This field is limited to 2,000 characters. Field C, you would identify the applicable state or local consolidated plan and analysis of impediment to fair house choice or other information sources on impediment. There is no limit to characters for this field.

Next slide, please. Sub-factor 1D addresses persons with disabilities and limited English proficiency. There is no chart required for this sub factor, but in a brief narrative, you must describe how meaningful your program access will be to those persons you're serving with disabilities and persons with limited English proficiency.

Next slide, please. Sub-factor 2 of rating factor 2 is worth two points. For this program section, you are affirmatively [ph] furthering fair housing and addressing healthy homes with reference to lead-based paint. So, you would limit your response to 500 words per NOFA priority. In this section, you would describe how the agency's housing counseling work plan substantially addresses the NOFA priority. State housing finance agencies or multi-state organizations must state that one-third or more of their sub-grantees and/or branches meet the relevant criteria and provide at least three specific examples.

Next slide, please. So, in this section, you would get one point for affirmatively furthering fair housing and you receive those points either through staff training, so you said that your staff receives training in this area, or mobility counseling. You can receive another point for lead-based paint. So, applicants may receive this point based on describing how they inform clients about lead-based paint, so either that's through your class or through a brochure, but you have to be specific on how you describe, how you inform your clients about lead-based paint.

Next slide, please. Next, my colleague Joel Schumacher will talk to you about rating factor 3.

Joel

Great. Thank you very much, Shae. Next slide. So, rating factor 3 contains a total of 47 points, and we're going to look at the scope of your services of both past, present and future. So, a number of things that we'll be looking at including the impact that your services have had, expenses, any oversight that you conduct, the complexity of your proposed plan and how well you coordinate with others in helping to meet the housing needs.

Next slide. So, the first of the sub factors under rating factor 3 has to do with the past, that which you're already conducted. So there's 26 points that will be allocated amongst the impact defined as total clients served, your expenses, and expenses looks at several categories, such as direct counseling service, ratio of grant funds to total expenses, as well as the cost per client ratio, and finally, oversight, which are oversight activities that you've conducted in the past year.

Next slide. So, impact, defined as total clients served, we're going to be looking at the 9902 report that we already have on record, so there's no need for your to submit anything, the exception being those agencies which were recently approved. Since you wouldn't have a complete 9902 record in our HCS already, new applicants defined in the time period,

which is laid out in the NOFA, will be required to prepare and submit a hard copy 9902 as part of their application. As for those agencies and applicants that were not newly approved, if you submitted a hard copy 9902 we're going to go with what is in HCS, regardless. So if you think there's an error with HCS, talk to your HUD POC about that. They can't override it by sending us a paper version.

Next slide. For expenses, this is what the chart is going to look like. This is chart D1, so I'm going to go into a little more detail about that.

Next slide. Chart D gives you the option where they can request a maximum grant amount. That's not required, but if you have had issues in the past perhaps where you were awarded just too much money for you to spend and you were worried about a recapture or have had funds get recaptured, then you're allowed to specify a maximum amount.

Additionally, if you have costs that are direct costs that were not covered under Chart D, then in your narrative section, please explain what expenses you've included under the category defined as other.

Next slide. Finally, for oversight activities, and again, sub-factor 1 is the past, [indiscernible] past oversight activities which will be laid out in chart

F, so [indiscernible] sticking with the nomenclature you've used so far, F1 for locals and F2 for parents and there's no narrative for that, so let's look at these charts quickly.

So, chart F1 for oversight activities, the activities that you've done in the past, FY '17, that will be in the column on the left, so looking at the five options, the five types of oversight that you could have done, you would put a check box as appropriate if you've conducted those kinds of oversight in the past.

Next slide. And then for parents, you'll be using F2. You're going to both use the check box to list past oversight activities. Additionally, though, there's going to be a section in the top where you'll have to put the total number of affiliates, sub-grantees or branches that you've had in your network last year, and also the number of performance reviews you conducted last year.

Let's take a peek at chart F2. As I said, on the bottom section, you have columns very similar to the application that the locals had to use where you'd specify the activities you conducted in FY '17 and number of subs that you conduct those activities for, but there's also that section in the top

that you need to fill out where you'll indicate the number of subs that were in your network and the number of performance reviews you conducted last year.

Next slide. So, moving on to sub-factor 2, now we're starting to look at what you plan to do henceforth. This is worth 20 points and these are going to be activities taking place during the period of performance, so starting October 1st of the fiscal year, 2017. Higher scores will be given based upon the variety of services and modalities in which you conduct housing counseling, plans for future oversight, along with your affirmatively furthering fair housing activities. So, let's review those in a little more detail.

Counseling and education services, these are going to be in chart B, where we'll look at the reach and the types of services that you provide.

Additionally, and this is only for parents, chart A2, field V is going to ask you for the percent of awards that you tend to sub-allocate to those sub-grantees affiliates, branches, etc., that are in your network. So, there isn't a field V on chart A1 because it's not applicable for locals. However, both locals and parents do have to do chart B, B1 and B2, listing the types of

counseling and education services offered and the modes in which those services are delivered.

So, let's look at those. So, here's chart B, similar to previous years, we have the types of services listed along the top, so you can see the standard six types of housing counseling services, pre-purchase, default, rental, etc. Then going down each of the rows, we ask whether you provide that types of counseling one-on-one, whether you offer that in a group setting and then also whether those services are available in person, by telephone, over the internet, or in multiple languages.

Next slide. Then, projected oversight activities, this is going to look very similar to past oversight. It's the same chart, it's just located to the side, so we're going to ask locals to complete chart F1, I think column C, which is to the right of column B, and parents are going to indicate in the top section, the number of performance reviews that they plan on conducting. By performance reviews, we're talking about conducting a performance review to HUD standards, so you'd be using the HUD form 9910 and you'd be sharing the results with your POC so that we can ensure that you are engaging in quality, rigorous oversight and you can list a maximum of up to five performance reviews that would be awarded, and then similar to

listing your past oversight, you're going to use the columns just to the right, columns D and E. So, we'll look at those once again, quickly.

So, for the locals, same as before, except instead of being past, it will be future, and for parents, same thing at the bottom, you'll list the future proposed activities to the right, and then the third row at the top, you're going to list the number of performance reviews you plan on conducting.

Next slide. Finally, in sub-factor 2, Affirmatively Furthering Fair Housing, we're going to return to chart E, which was described earlier, and in the bottom fields, D and E, you're going to identify an activity that will address the impediment that you had previously identified and you're going to describe how you're going to measure the outcome of that activity in addressing the fair housing needs.

Next slide. Another quick peek at chart E, we previously discussed fields A, B, and C, and then for rating factor 3, you're going to elaborate in D and E. As I said before, an activity that will address the impediment as well as how you'll measure the outcome.

Next slide. Finally, sub-factor 3 in this rating factor looks at coordination, where you'll be asked to identify on chart A, the name of a partnership or a collaboration that your agency engages with in order to meet the housing needs and to accomplish your mission.

Next slide. That concludes my discussion of rating factor 3. I'm now going to hand off the microphone to my colleague, David Valdez, who will describe rating factor 4 on leveraging. Thank you.

David

Thank you, Joel. Today, I'll talk about leveraging resources and broadly, we're going to discuss what constitutes leverage resources for the purposes of our NOFA and also what are acceptable sources of income for this purpose, as well as some unacceptable things, so we'll just point out blankly what we're not looking for. Then we'll take a look at the charts as we've done with other rating factors here.

So, this is worth a total of up to six points, and really, what we're measuring here is your reliance on Federal funds. HUD, essentially, incentivizes leveraging of non-Federal funds and we do this with our NOFA by awarding points that are scaled and based on the amount of leverage funds you have relative to overall funds for your housing

counseling program. We believe HUD funds should only represent a portion of your total resources that are dedicated to your housing counseling program and you're going to need to maintain evidence of the leveraged funds amount that you're going to enter in this NOFA application and these funds are only going to reflect those that are exclusively allocated for housing counseling purposes.

So, let's go to the next slide and talk about acceptable sources here for our purposes. Most important thing is we're looking for non-Federal resources. These can come in the form of grants from other—from maybe a state, municipality, from private foundations and so on, fees from the program itself or other in-kind contributions. By in-kind contributions, these are contributions of goods or services other than cash essentially, so this could be services, equipment and office space, labor that supports your housing counseling program.

Next slide. We'll talk about unacceptable sources of income for this purpose. Again, we're looking at everything that's not Federal funds, so what you put in this chart cannot originate as a Federal funding source. This means whether it's a direct grant such as we do, the Federal government, HUD, granting you housing counseling money, or indirectly,

for example, like home funds that are passed through a state housing finance authority or the like, and then funneled back down to the level of the housing counseling agency. So, the test is really, did it originate as Federal funds, you would not include that information and probably the most relevant to housing counseling agencies would be community development block grants, also the hardest hit funds and HOME, which I've mentioned before. You would not include those types of funding sources and this list is non-exhaustive as well. It's just some common examples found within the housing counseling industry.

Next slide, please. Alright, and as Melissa explained earlier, and Joel and several others have alluded to this, there are different charts based on whether you're applying as a parent or as an LHCA, and this is no exception here, so what we're looking at is the LHCA chart labeled C1. This is specific to leveraging and is tied to this rating factor 4. In A through D, it's sort of the common information that we gather, just the name of the applicant or sub or branch or the sub grantee, that type of information, but E, F, and G are also important and we'll talk about those next. They really just define the timeframe by which we're looking for, so again, we're looking at a two-year period here, and it goes back to the

beginning of FY '18, which is October 1st of 2017, and it runs all the way through to September 30th of 2019.

Next slide. This just goes over what I just went through, so A through D is just the type of contribution, the organization that's providing the leverage funds, those are the two very important elements that we're looking at, whether it's—and then by organization, we mean was it another non-profit, was it the state, was it a municipality, those sort of categories and then the type of contribution would be whether it was just categorizing as whether it was a cash contribution, in kind, was it fees, was it based on program income, that sort of information.

Now let's look at E, F and G on the next slide. So, E just outlines again, the period of performance and this is that two-year period of performance that's unique this year, dates back to October 1st and runs through the end of September of 2019. And you'll find when you see this chart for LHCA's, that section E, you're not going to be able to make any edits to that field. That was designed that way, so it's just supposed to be that way and to remind you that this is the period of performance then and activity that we're looking at.

Then F is the use of funds. Again, it's very important that you only include funds that are exclusively allocated for housing counseling purposes. Then in G, what you'll do is include the amount of funds that are going to be available within that respective period of performance.

Let's go to the next slide. Of course, all fields must be completed to complete this part of the application. Importantly, you're not going to want to add all of your leverage resources into one row. You're going to add another leverage resource button to add another row for each unique source of funding, so just don't combine all of the sources into one entry.

Then this is just the analog for the parent application, so this is the same information we're seeking. There is one big difference and that is the parent application will have an Excel spreadsheet that one will complete. It will have the same data fields as we'll see on the next slide but importantly, you'll need to attach, and this is just a quick example, but here, you'll see that you need to add that attachment. So, once you complete the Excel file, you need to save it and then you need to add it into this application here and then, as I'll explain in a bit, just make sure that the amounts in the Excel spreadsheet and in this box labelled total leverage funds match.

So, let's go to the next slide. And this is just showing you that we're collecting the same information but it's just in a different format. So, this is what the Excel spreadsheet will look like for parent organizations. Same thing, it's just in a different format.

This is a very important caveat here. If funding is available outside of the grant period of performance, you have to prorate that amount. An example would be, a foundation makes funds available from the beginning of the calendar year of 2017 through the end of the calendar year, but our grant really is only going back to October 1st of 2017 of that calendar year, so you would only include those three months and essentially, you would be prorating them through the end of December 31st, the original availability, the end of availability of those funds. So, you would only count \$25,000 out of \$100,000 and that's what you would enter on the chart.

With that, I'll pass it to my colleague, Shawn Rich. Thank you.

Shawn

Thanks, David. So, I'm going to be discussing rating factor 5. This is the Achieving Results and Program Evaluation. This factor is your

opportunity to show the reviewers how you will meet the commitment described in your application. We'll look at your planned grant performance and grant expenditures evaluation methods and techniques and I'm going to identify a few of these methods and techniques during the presentation, just a few notes.

For this factor, there is no required narrative or a spreadsheet for you to submit like you may have seen in other factors. All of your responses will be collected on chart A1 for your local housing agencies and A2 for the parent agencies. If you are a parent agency, you should also indicate the specific components of valuation used by each of your sub grantees on chart A2.

Next slide, please. On this snapshot, you see fields X through AE on chart A. This is also chart A1 and A2 have the same snapshot view. This sub factor is worth four points of the eight, and to receive the maximum points for this sub factor, you should identify a variety of methods and techniques to evaluate your performance. This sub factor also assesses if or how many of the following evaluation methodologies that you plan to use to evaluate performance.

On this slide, you'll see field X, which covers oversight methods. An example of this is when the agency plans to have their senior management staff review the program performance and also report this to their oversight board. Another method would be for you to publish your performance data. Examples would include agency annual reports, press releases, trade publications, or you can publish your data to the web. If you choose to publish your data online, you would indicate that in field Y and provide a web link in field Z.

You can also utilize your client management system to evaluate. There's a variety of ways you can do this and you'll see that in fields AB through AE. You can generate reports, track your grants and your CMS [ph], you can do quality control reviews and you can do post counseling follow-up and you can select the appropriate fields if you choose to use those methods.

Next slide, please. This is sub factor for grant expenditure history. It's also worth four points. In scoring this section, HUD will evaluate your compliance with programmatic requirements and expenditure results. It's based on your expenditure of fiscal year 2016 funds. You will not provide a response to this sub factor as we will use our own records to determine

the rating. Please note, if you experience significant delays in expending your FY 2016 grant funds, beyond your period of performance, it will affect the rating of this factor.

Next, we're going to hear from Connie Barton, who will provide you with some final instructions.

Connie

Thank you, Shawn. I want to thank everyone for joining our NOFA webinar today. We know that the NOFA can seem daunting, so I hope that we've been able to help clarify some of your questions and help you understand the application process today. If you've submitted a question through the written queue and we don't get to your question today, we will definitely respond to you directly or formulate the questions in FAQ.

On the following slides are helpful information for you to know. If you have questions about the NOFA, please send an email to housing.counseling@hud.gov. You can also speak with your agency point of contact, but please remember that they can only answer general questions about the NOFA. They cannot respond to specific questions that might give you a competitive advantage over other applicants. If you have any technology issues, please contact grant.gov.

Next slide, please? Here are the telephone numbers and email address for grants.gov. They are available 24/7. This information can also be found in the NOFA. If you email them, please make sure you keep your emails as this paper trail will be important in the unlikely event you need to appeal a late submission.

Next slide, please. Just some basic tips and we may have said this a few times already, please read the NOFA and follow the instructions. The NOFA outlines everything we have covered today and please use the correct software. For example, if you are submitting the Excel spreadsheet for the 9906P, please use Excel. Do not convert the spreadsheet to another format such as PDF, so just be sure to keep the spreadsheet or the documents in whatever format you get them in.

Make sure to answer all the questions, but please do not provide information that is not requested because we will not read it. Please number and label your narrative so we know which rating factor you are responding to. Make sure you submit your application early. We strongly recommend that applications be submitted at least 48 hours before the deadline and during business hours to allow enough time to correct errors

or overcome other issues. Be sure to keep an eye out for emails that state whether your application has been accepted or rejected.

Next slide, please? Here is some information about the Office of Housing Counseling. Here are links to our website and housing counseling program FAQs. We update these frequently, so be sure to check them out if you have not recently. Finally, you may send us your housing counseling questions, including questions about the NOFA, to housing.counseling@hud.gov and be sure to include your question topic in the subject line so we can easily track questions that come in.

With that, let's go ahead and take a couple of questions from the queue. We're going to try to answer questions that may be common to all applicants or would be of interest to everyone on the call today. Again, if we don't get to your question today, don't worry, we'll respond to you after the call is over. Again, we may also cover some of your questions in our NOFA FAQs.

Let me take a look to see what questions we have. We've had a couple of question about HUD-certified counselors. Do we have to be a HUD-certified counselor to be eligible? At the time of application, housing

counselors do not have to be certified. Housing counselors must be certified by August 1st 2020, so if you're an applicant that already has at least one certified counselor, you'll be able to indicate that on the application.

Another question that we've gotten a couple of times today is, where is the form to submit the narrative? There is no form to write your narrative on. You can submit your narratives using the attachment forms and you can write your narratives using something such as Microsoft Word, or other comparable applications and just make sure your narrative does not exceed 25 [ph] double spaced 12-point sized font and keep it single sided. If you go to the application checklist in section 4 of the NOFA, you'll find more information about the narrative.

Ginger or Joel, were there other questions that you think we can get to today?

Joel

Yes, Connie. One of the ones that I saw were people saying that they were not able to actually fill in the 9906 forms. So, I want to reemphasize something that was stated earlier and then we have an FAQ posted on, which is when you first go to grants.gov, you're allowed to preview the

forms that are part of the application. It's under the, I believe, the package tab, you can click the preview button and that will show you everything that will be part of the workspace once you hit apply and logon with your registered user information and actually start the application, but the 9906 charts, which are also called the application, so the LHCA application, or the intermediary multi-state organization state housing finance agency application, the ones that you see up front before you hit apply, before you log on, those are not fillable.

Those are preview PDFs, so if you're having difficulty completing the 9906 charts because the PDFs won't let you fill it in, you need to actually start the application and create your workspace. To do that, you'll have to have a registered account. That will probably explain the difficulty for about 99% of folks who are stating that they're not able to fill in the 9906 charts.

Virginia

I was just going to say, one question that I've had several times was just to clarify the due date.

Joel

Yes, we would like to clarify the due date is August 7th. We apologize, there was some difficulty with what was posted online and some of you

might have seen August 6th, but that was an error. The due date is August 7th. But again, we encourage you to apply early so you can ensure that the application was received and that there aren't any technical SNAFUs.

Connie

Thanks. Another question that I saw a couple of times was about intermediaries submitting their performance reviews. If, as an intermediary, we conduct five performance reviews, we will have until September 9th, 2019 to complete and share these with HUD? The answer is yes. These reviews would be conducted during a period of performance from October 1st, 2017 to September 30th, 2019, so as long as they're conducted during the period of performance, that is fine.

Then there was another question about format. This one was about organization description and so this has to be no more than 225 words, so you would submit it on the same type format as you would the narrative statement so you can use Microsoft Word or other type of similar software and then use the attachment forms to submit your organization description.

Let's see if there are other questions.

Kristen We've also had a couple questions come in about promise zones and what needs to be submitted in order to get credit for working in a promise zone and so I just want to direct everybody to the NOFA FAQ 29. I believe that should answer most everybody's question about the criteria for being considered for that preference point and also what needs to be submitted to do so.

Connie Thank you, Kristen. I know Tracy had covered where to find the application and the instructions so if you could refer to the NOFA FAQ number 17, that will give you some instructions on where to find the NOFA and how to download the charts and the other forms that go along with the application.

Tracy Right, and re-emphasizing Joel's point from earlier, make sure that you are creating a workspace so you can start the application process that will give you the fillable forms.

Joel Connie, if I can add a point for some of the new agencies out there, I saw a question, and not a ton of people posed it, but some new agencies may be thinking about it, where we describe the ratings factors and we said we look at historic information, such as maybe a past performance review or

recapture of grant funds. If you're new, and you didn't have a grant to get recaptured, you're going to automatically qualify for the points for that section. We're not going to penalize you for grant recapture if you never had a grant, well, you never had a recapture either. So we give the benefit of the doubt in those. So there's no bias towards returning grantees. Certainly they'll know how to fill out the forms a bit better, but in terms of the points, we give the benefit of the doubt to those who haven't had the opportunity to apply previously on those questions that look at historic data, so I hope that alleviates some of the qualms that the new applicants may have.

Connie

Thank you, Joel. Finally, we have a question on timeline for fundable [ph] activities and the questions is, why is the period of performance going all the way to September 30th, 2019? Again, the period of performance begins on October 1st, 2017 and it goes until September 30th, 2019. That is 24 months and the NOFA provides a 24-month performance period so that grantees will have enough time to utilize the grant funds. We've extended the performance period just so you'll have the opportunity to use the funds and the date was extended to September 30th because we needed to align with the administration priorities, so hopefully that is helpful and hopefully that answers your question.

With that, I'd like to thank you for your participation today. We will post the slides and the webinar transcript in the training archive on HUDEXchange, so if you missed anything today, please be sure to look for it on HUDEXchange where it will be posted soon. Thank you very much for joining and have a great afternoon.

Moderator

Ladies and gentlemen, that does conclude your conference for today. Thank you for your participation and for using AT&T TeleConference services. You may now disconnect.