



OFFICE OF
HOUSING COUNSELING

Grant Agreement Training for FY2018 Comprehensive Housing Counseling Grants

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October 23, 2018

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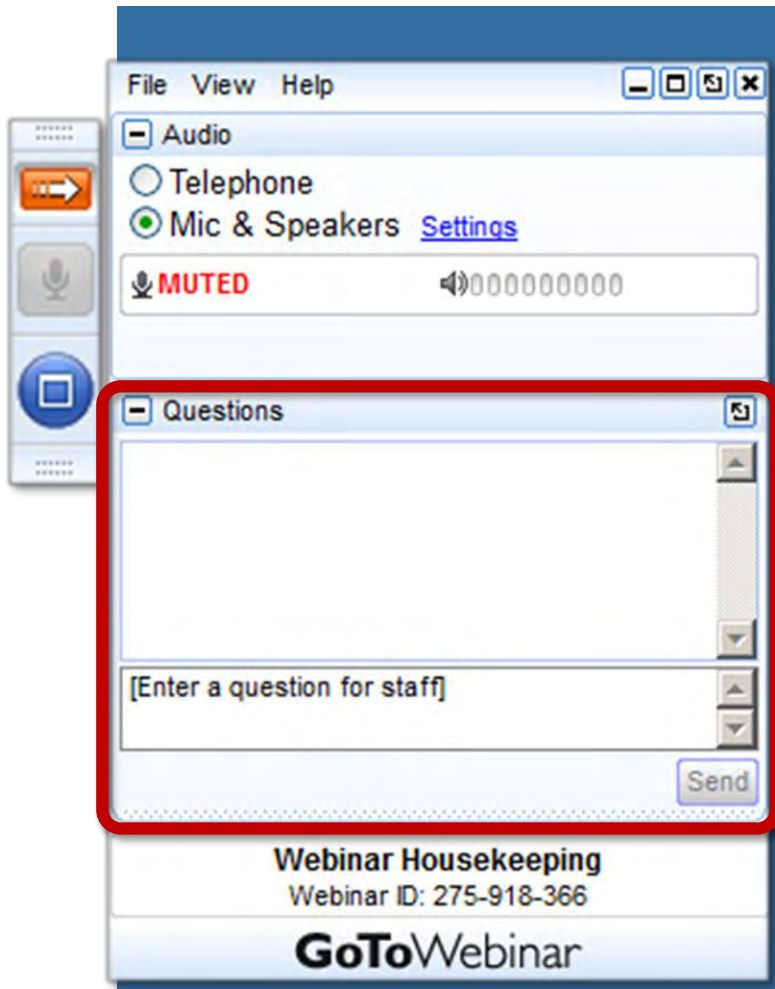
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- There may be Q&A periods,
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Introduction

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing Counseling

FY18 Housing Counseling Awards

- \$47 Million
- Awards
 - Intermediaries: 34
 - SHFAs: 17
 - MSOs: 6
 - LHCA's: 151
- Assisting 1 Million households
- Improve housing outcomes for homebuyers, homeowners and renters

Overview

Connie Barton

Office of Policy & Grant Administration

Presenters

Overview	Connie Barton
Articles 1-5	David Valdez
Articles 6-9	Joel Schumacher
Article 10	Tracie Oaks-Ross
Article 11	Shae Williams

Changes from Previous NOFA

- 1-Year Award
- 24-Month Period of Performance
 - 10/1/2017 to 9/30/2019
- HECM Default Counseling Activities
 - Assist housing counseling agencies in expanding HECM default counseling services

Changes from Previous NOFA, continued

Eligible Activities

- Salaries
- Training
- Oversight
- Marketing
- Outreach
- Housing Counselor Certification

Grant Execution Process

Purpose of Grant Agreement

The purpose of this Agreement is to set forth the terms and conditions under which HUD will provide federal financial assistance to Grantees to carry out a HUD-approved Housing Counseling Program.

Key Concepts

- Cost Reimbursement Grant
- Reimbursed for actual time spent and actual costs incurred (not averages or estimates)
- Files and records must demonstrate these costs / hours with submission to HUD by due date as indicated in Grant Agreement

Grant Execution Checklist

- Along with your grant agreement, you received this checklist
- Ask your POC for an extension if needed.

Office of Housing Counseling

FY 2018 Housing Counseling Award-Grant Execution Checklist

- ✓ This is a checklist of required documents grantees must submit to execute their FY 2018 grant awards. See enclosed award letter for detailed requirements of each item.
- ✓ Grantees may use this checklist to make sure all appropriate documentation is included in your response to the enclosed award letter.
- ✓ An incomplete package will result in a delay in your organization's ability to execute the grant and access grant funding.
- ✓ All relevant documents are due to your assigned Point of Contact (POC) within 15 business days of the date of the enclosed award letter.

Form HUD-1044 and Grant Agreement Signature Page

- One signed form HUD-1044
- Signed signature page only of the Grant Agreement

Indirect Cost Rate Documentation

- Copy of Grantee's Negotiated Indirect Cost Rate Agreement (NICRA), *OR*
- Statement that Grantee has never received a NICRA and elects to charge a de minimis rate of 10% of modified total indirect costs in accordance with 2 C.F.R. Part 200.414, *OR*
- Statement that Grantee does not incur indirect costs or will not apply them to this grant.

Financial Management Systems

- Documentation (e.g. a certification from the executive director or other qualified professional) demonstrating that the organization's financial management systems satisfy the requirements in applicable regulations at 2 C.F.R. Part 200.302

Form HUD-1044

Grant Agreement Signature Page

- **HUD-1044** is the official government form that shows your grant amount, grant number, and your point of contact at HUD.
- Sign, date, scan and return
 - the final page of the Grant Agreement to HUD.
 - 1 copy of the HUD-1044 to HUD.
- Do not send back the entire grant agreement.
- Keep a copy of the HUD-1044 for your records.

Indirect Cost Rate Documentation

Three options on Indirect Cost Rates

- Agencies must provide their Negotiated Indirect Cost Rate Agreement (NICRA) if they have one in place and intend to bill the HUD grant for indirect costs, **OR**
- Provide a statement that the agency has never received a NICRA and will use de minimis rate of 10% Modified Total Direct Costs,
 - *Exception: A governmental department or agency that receives more than \$35 million in direct Federal funding is not eligible for the de minimis rate.* **OR**
- Provide a statement that the agency will not bill HUD for indirect costs

Financial Management Systems (FMS)

- Provide Documentation (a certification from the executive director or other qualified professional) demonstrating that the organization's financial management systems satisfy the requirements in regulations at 2 CFR 200.302.
- **FMS must identify:**
 - All federal awards received & expended
 - Source & application of funds, including comparison of expenditures with budget amounts for each award
 - Accurate & complete disclosure of financial results of award
 - Effective control and accountability over funds, property, and other assets.
- **View the full text of 2 CFR 200.302:**
<http://www.ecfr.gov/cgi-bin/text-idx?SID=1275e744061594de71b28df93a4911b5&mc=true&node=se2.1.2001302&rgn=div8>

Audit

Agencies that expended more than \$750,000 in Federal funds

- Provide the agency's single or program-specific A-133 audit

Agencies that expended less than \$750,000 in Federal funds

- Provide the most recent independent financial audit

Code of Conduct

- Submit a written code of conduct that meets the requirements outlined in the award letter **IF:**
 - Your agency is not listed on the following website:
https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/conductgrants, **OR**
 - Your Code of Conduct has changed since the last time you submitted it to HUD
- If your agency is listed on the website above, and your Code of Conduct has not changed, you do not need to submit a Code of Conduct.

Projected Budget

The budget must account for how every dollar being billed to the Grant will be spent.

- All expenses must be itemized (MSOs, SHFAs and Intermediaries are not exempt from this requirement). See page 3 of the award letter for cost categories that must be itemized.
- Unless the GTR states otherwise, this will be considered your approved budget, and payment requests must align with the approved line items.
- Any deviation between a payment request and the approved budget must be explained in detail and approved by the GTR.
- May use form HUD-424 CB or a format of the grantee's choosing.
 - link to form:
<http://portal.hud.gov/hudportal/documents/huddoc?id=424-cb.pdf>

Agency Created Budget Sample

Projected Budget	
Item	Projected Expenses
Salaries	\$ XXXXX
Fringe and Other Benefits	\$ XXXXX
Other	
Training	\$ XXXX
Marketing	\$ XXXX
Outreach	\$ XXXX
TOTAL	\$ XXXXXX

Projected Budget

Parents-MSOs, SHFAs and Intermediaries

- Reimbursing sub-grantees and/or branches at a fixed rate per counseling/education activity and type does not exempt from the requirement to provide an itemized budget for expenses.
- The amount that will be billed to the grant cannot exceed the actual cost of providing the service
- Clearly explain the billing methodology that will be employed to reimburse sub-grantees or branches
- Indicate the process that will be used to ensure that the fixed cost reimbursement rate does not exceed actual cost of providing counseling
- Submit a budget for how all administrative funds, if applicable, will be spent, including training, travel, salaries, and indirect costs

Projections for Housing Counseling Grant Activities

- Process is completed through the Housing Counseling System (HCS). See page 4 of award letter.
- Enter projections under the “HUD-9902” menu item and select projections for NOFA 2018-1
- Save as draft, then send the total number of households to be served with the grant to your GTR via email.
- For step-by-step instructions, refer to:
 - Archived Webinar: [View the Presentation](#).
 - User Guide: http://portal.hud.gov/hudportal/documents/huddoc?id=OHC_HCSUGAV1300071513.pdf

Projections for Housing Counseling Grant Activities, continued

- Where to Enter Projections in HCS

Save As Draft	Submit To HUD	Fiscal Year 2018: 10/01/2017 - 09/30/2018	Fiscal Year 2019: 10/01/2018 - 09/30/2019	Total
* Comment required				
8. Households Receiving Group Education by Purpose				
a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
b. Completed predatory lending, loan scam or other fraud prevention workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
c. Completed fair housing workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
d. Completed homelessness prevention workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
e. Completed rental workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
f. Completed pre-purchase homebuyer education workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
h. Completed resolving or preventing mortgage delinquency workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
i. Completed other workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Section 8 Total:	0	0	0	0
9. Households Receiving One-on-One Counseling by Purpose				
a. Homeless Assistance	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
b. Rental Topics	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
c. Prepurchase/Homebuying	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
d. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
e. Reverse Mortgage	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
f. Resolving or Preventing Mortgage Delinquency or Default	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Section 9 Total:	0	0	0	0
Sections 8 & 9 Total:	0	0	0	0

Save As Draft Submit To HUD

Page Errors: 0

Save As Draft

Submit To HUD

Fiscal Year 2018:
10/01/2017 - 09/30/2018

Fiscal Year 2019:
10/01/2018 - 09/30/2019

Total

* Comment required

8. Households Receiving Group Education by Purpose

a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	<input type="text" value="0"/>	<input type="text" value="0"/>	0
b. Completed predatory lending, loan scam or other fraud prevention workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
c. Completed fair housing workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
d. Completed homelessness prevention workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
e. Completed rental workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
f. Completed pre-purchase homebuyer education workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	<input type="text" value="0"/>	<input type="text" value="0"/>	0
h. Completed resolving or preventing mortgage delinquency workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
i. Completed other workshop	<input type="text" value="0"/>	<input type="text" value="0"/>	0
Section 8 Total:	0	0	0

9. Households Receiving One-on-One Counseling by Purpose

a. Homeless Assistance	<input type="text" value="0"/>	<input type="text" value="0"/>	0
b. Rental Topics	<input type="text" value="0"/>	<input type="text" value="0"/>	0
c. Prepurchase/Homebuying	<input type="text" value="0"/>	<input type="text" value="0"/>	0
d. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	<input type="text" value="0"/>	<input type="text" value="0"/>	0
e. Reverse Mortgage	<input type="text" value="0"/>	<input type="text" value="0"/>	0
f. Resolving or Preventing Mortgage Delinquency or Default	<input type="text" value="0"/>	<input type="text" value="0"/>	0
Section 9 Total:	0	0	0
Sections 8 & 9 Total:	0	0	0

Save As Draft

Submit To HUD

Page Errors: 0

Sub-allocation list

Parents--MSOs, SHFAs and Intermediaries

- Completed in the Housing Counseling System under the budget allocation screen
- Must also provide a brief explanation of how sub-award amounts for sub-grantees and branches were determined

Sub-allocation list

Parents--MSOs, SHFAs and Intermediaries

BUDGET		FUNDED		ALLOCATION	
Total Budget:	\$ 0.00	Administrative Funds:	\$ 0.00	To Be Sub-Allocated:	\$ 233,306.00
This Year's Funding:	\$ 233,306.00	Indirect Cost:	\$ 0.00	Sub-Allocated:	\$ 0.00
Grant Ratio:		To Be Sub-Allocated:	\$ 233,306.00	Balance:	\$ 233,306.00
<i>Agency Total Budget < HUD Grant</i>					

<input type="button" value="Qtr 1"/> <input type="button" value="Qtr 2"/> <input type="button" value="Qtr 3"/> <input type="button" value="Qtr 4"/>							
Status	Sub-Agency	Agency ID	Agency Type	# of Counselors	# of Projected Clients	Sub-Allocation	Agency Total Budget
Active	OCCS OF GREATER ATLANTA - DELTONA BRANCH	82885	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	OCCS OF GREATER ATLANTA -SOUTH ORLANDO BRANCH	82888	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - GWINNETT BRANCH	81836	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - KNOXVILLE BRANCH	60167	Branch Inter Agency	0	0	\$ 0.00	\$ 23,371.00
Active	CREDABILITY - LEESBURG BRANCH	82894	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - STUART (SATELLITE)	82859	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY - WEST PALM BEACH BRANCH	80719	Branch Inter Agency	0	0	\$ 0.00	\$ 346,427.00
Active	CREDABILITY -ATLANTA BRANCH	84828	Branch Inter Agency	0	0	\$ 0.00	\$ 854,194.00
Active	CREDABILITY -CUMBERLAND BRANCH	84831	Branch Inter Agency	0	0	\$ 0.00	\$ 3,113,698.00
Active	CREDABILITY -DADE CITY BRANCH	82883	Branch Inter Agency	0	0	\$ 0.00	\$ 0.00
Active	CREDABILITY -ORLANDO BRANCH	82872	Branch Inter	0	0	\$ 0.00	\$ 252,561.00

Figure 5 - Budget Allocation Page showing Budget, Administrative Funds, Indirect Cost, and Sub-Allocation fields.

Client Management System

- Grantee must certify that they utilize a client management system (CMS) approved to interface with HUD systems
 - Approved CMS:
<http://portal.hud.gov/hudportal/documents/huddoc?id=CMSLV.PDF>
- Intermediaries, MSOs and SHFAs must list all relevant sub-grantees and the CMS they utilize.

Articles 1-5

David Valdez
Office of Policy & Grant Administration

Article I: General

- Outlines the terms and conditions for the 2018 Housing Counseling Program Grant awards
- Incorporates applicable requirements, including
 - Housing Counseling Program Regulations
 - Dodd-Frank Act and other federal Laws
 - Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2018
 - HUD Handbook 7610.1, Rev-5, Housing Counseling Program
 - Grantee applications and Work Plans

Article II: Definitions

- Outlines key program and grant agreement definitions
- Compiles definitions available in disparate places, including
 - FY 2018 NOFA
 - Housing Counseling Program Regulations at 24 CFR Part 214
 - Handbook 7610.1-Rev 5

Article III: Period of Performance

- Begins October 1, 2017
- Ends September 30, 2019
- Only HUD is authorized to grant an extension.
- Extensions must be requested no later than August 31, 2019.

Article IV: Statement of Work - Scope

- Activities shall be consistent with the Projected Performance Work Plan submitted with NOFA application.
- Grantee must receive prior written approval before amending projected performance work plan.

Article IV: Statement of Work – Scope, continued

- Grantee submits projections for number of clients to be served for approval.
- HUD GTR approves
- Approved projection entered in HCS.

Article IV: Statement of Work – Provision of Services

To be eligible for reimbursement, the following activities must be performed and documented through the Client Management System (CMS):

- **Third Party Authorization/Privacy Policy Statement**
 - To be included in every client's file
- **Budget / Financial Analysis**
 - For each individually counseled client
- **Housing Analysis**
 - Counselor must review client's housing needs, current housing quality, and housing affordability relative to their financial capability

Article IV: Statement of Work – Provision of Services, continued

- **Action Plan**

- Except for reverse mortgage counseling clients – The action plan takes the client from where they are now to where they want to be

- **Discuss Alternatives**

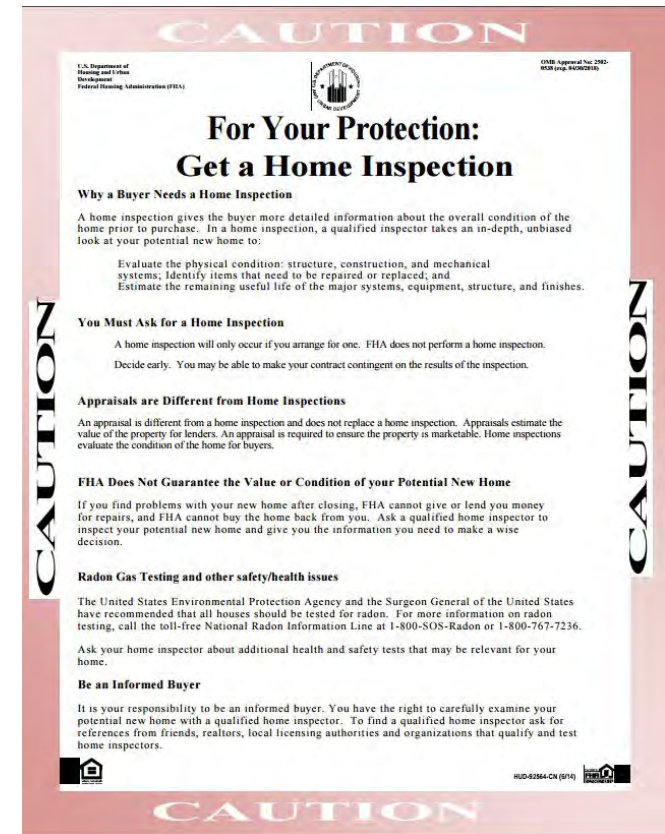
- Counselor must identify and discuss with the client, at least three (3) alternatives or options available to them, including FHA programs

- **Follow-up**

- Counselor must document efforts made to follow-up with clients, and provide close-out/termination of counseling statements for those clients that are no longer actively participating in counseling

Article IV: Statement of Work – Provision of Services, continued

- **Home Inspection Materials**
 - During the course of pre-purchase counseling and/or homebuyer education; the client(s) must be provided a copy of the following materials:
 - “For Your Protection Get a Home Inspection” (HUD Form 92564)
 - “Ten Important Questions to Ask Your Home Inspector”



Article IV: Statement of Work – Provision of Services, continued

- **Group Education**

- To be considered eligible for reimbursement for group education; Grantee, and Sub-grantee or Branch, must provide formal classes with established curriculum and instructional goals

- **Mandatory Referrals**

- Grantee agrees to serve all individuals referred to them unless:
 - Grantee does not provide services of this type
 - Grantee lacks sufficient resources
 - Grantee does not have a counseling session available during the time period sought by the individual

Article IV: Statement of Work - Requirements

- Comply with Programmatic requirements found in Handbook 7610.1 – Rev. 5 and 24 C.F.R. Part 214.
- Use a HUD compliant Client Management System (CMS).
- Keep Housing Counseling System (HCS) profile(s) up to date.
- Disclose investigations to HUD.
- Cooperate with HUD oversight, information and review requests.
- Payment from Lender allowable if commensurate with Client services received (except HECM) and meets RESPA.
- Renew assurances and certifications made with initial application for approval.

Article IV: Statement of Work – Requirements, Continued

- **Assurances and Certifications**

- Election Law Violations – Grantee has not been convicted of a violation under federal law relating to an election for federal office, and does not employ individuals convicted of such a violation
 - See Federal Election Commission Enforcement Query tool at <http://eqs.fec.gov/eqs/searcheqs>
- Cost Principles – 2 CFR PART 200

Article IV: Statement of Work Parent Functions

- Grantees are responsible for sub-grantees' compliance with HUD Grant Agreement.
- Appropriate action must be taken to resolve problems to ensure compliance.
- Copies of all sub-grant agreements must be maintained and made available to HUD.

Article V: Subcontracts and Sub-Grants

Grantees shall not sub-grant, transfer, or contract any of the work under the agreement. Exceptions apply if:

- Sub-grant, etc. was described in approved NOFA application and funded in Grant or otherwise approved by HUD
- Sub-grant, etc. is for web-based education
- Sub-grant, etc. is for the purchase of supplies, materials, etc.

Parent Agencies must:

- Ensure that quality of services meets or exceeds the standards for HUD approved LHCA's
- Submit written request to HUD to amend sub-grantee or branch list or corresponding sub-grant amounts
- Clearly delineate mutual responsibilities in sub-grant agreements

Articles 6-9

Joel Schumacher
Office of Policy & Grant Administration

Article VI: Administrative Requirements

Organizational Changes

- Any changes to the organization must be reported to the HUD Office of Housing Counseling Point of Contact

Succession Plans

- Agency shall make reasonable efforts to facilitate continuation of services

Leveraged Resources

- Evidence of non-federal leveraged funding shall be made available to HUD upon request

Articles VII and VIII: Inspection, Acceptance, and Conduct of Work

HUD GTR / Point of Contact (POC)

- Main Contact, Decision-Maker for your grant

Housing Counseling System (HCS)

- HUD Affiliation Tab contains name and contact information for the POC for your grant

housing.counseling@hud.gov

- Another way to communicate with HUD

Article IX: Price

Assistance Arrangement

- Reimbursement of Actual Costs

Prior HUD Approval

- For Work Plan and Budget Revisions

Allowable Costs

- Maximum Grant Amount as stated in NOFA

Indirect Cost Rates

- Copy of Negotiated Indirect Cost Rate Agreement (NICRA),
or
- Statement that Grantee has never received a NICRA and elects the de minimis rate of 10% of Modified Total Direct Costs (MTDC), *or*
- Statement that Grantee will not recover Indirect Costs

Article IX: Price - Grantees with Multiple Funding Sources

- Grantees can bill HUD only for the portion of counseling services that are not reimbursed from any other funding source.
- HUD reserves the right to request data related to non-HUD sources of funding.

Article IX: Price – Restrictions on Use

INELIGIBLE:

Do not include non-counseling related items (e.g. food, childcare, etc.)

- For further details; please refer to:
 - Housing Counseling Handbook 7610.1-Rev-5
 - Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, 2 CFR Part 200
 - NOFA Section III.E.1 (Eligible Activities)

Article 10

Tracie Oaks
Office of Policy & Grant Administration

Article X – Payment Requests

Article X is where to find information on:

- General Payment Procedures; eLOCCS
- Timing and Amount of Payment Requests
- Documentation of Expenses and client file lists
- Standards for Financial Management Systems
- Withholding of Funds
- Overdue Reports
- Funds Recapture

General Payment Procedures and ELOCCS

- Payment requests can only be submitted through eLOCCS.
- All voucher requests must be submitted to HUD GTR by email at the time of eLOCCS request.
- LOCCS user guides found at http://portal.hud.gov/hudportal/HUD?src=/program_offices/cfo/loccs_guidelines

Timing and Amount of Payment Requests

- Grantees are only allowed to draw down the amount necessary for actual, immediate cash needs.
- LHCAs are required to disburse funds within 3 days of draw-down.
- Parent agencies are required to disburse funds within 30 days of draw-down.

Documentation of Expenses

Maintain documentation of direct costs:

- invoices
- receipts
- cancelled checks
- indirect cost rate agreements
- client file number lists
- documentation of personnel expenses

Submit to GTR *upon request*. Do not submit with quarterly or final report. Expense documentation is requested during a performance review.

Article X - Documentation Maintained by Agency

Individual Counseling and Group Education (Salary and Materials)

- Actual time spent with each client
- Beginning and end of session
(CMS should have fields for this)
- Actual time spent on follow up and other case management activity such as documenting file, preparation for counseling session, etc.

Article X - Documentation Maintained by Agency

Marketing and Outreach Initiatives

- Items such as brochures, printing, time spent marketing

Oversight

- Compliance and Quality Control
- Supervision of Housing Counseling Staff (housing counseling program managers)
- Managing a Network (sub-grantees, branches, etc.)
- Travel costs, salaries

Article X - Documentation Maintained by Agency

Counselor Certification

- Training, testing (computer or proctored exams), and certification expenses

Training

- Tuition, travel costs, salaries

Capacity Building

- Costs associated with hiring additional staff
- Maintain proof (e.g. vouchers, invoices)

Article X - Documentation Maintained by Agency

Client list must include:

- Individual client and group education file numbers
- Activity attributed to the relevant quarter
- Cumulative total for grant year
- Type of counseling or education
- Name of counselor and/or other employee providing service
- Duration of service in hours and minutes
- Total amount of funds charged to grant
- Branch or main office location where client was served, if applicable

Client ID	Type of Counseling	Counselor	Hours Charged	Hourly Rate	Amount Charged
584308	Pre-Purchase	Green	3.5	\$27.75	\$97.13
586811	Pre-Purchase	Green	2	\$27.75	\$55.50
592377	Pre-Purchase	Green	2.5	\$27.75	\$69.38
593186	Pre-Purchase	Green	3	\$27.75	\$83.25
602026	Pre-Purchase	Green	1	\$27.75	\$27.75
605119	Default	Green	4.83	\$27.75	\$134.03
617247	Default	Green	1	\$27.75	\$27.75
623215	Default	Green	2	\$27.75	\$55.50
628148	Default	Green	2	\$27.75	\$55.50
628164	Default	Green	2	\$27.75	\$55.50
630986	Default	Green	2.5	\$27.75	\$69.38
635382	Default	Green	1	\$27.75	\$27.75
635409	Default	Green	1	\$27.75	\$27.75
635476	Default	Green	1	\$27.75	\$27.75

29.33

\$813.92

Documentation of Personnel Expenses

- 2 CFR Part 200.430(i) sets standards for how grantees must document personnel expenses.
- Charges to Federal awards for salaries and wages must be based on records that accurately reflect the work performed.

Documentation of Personnel Expenses

Charges must meet the standards required in 2 CFR Part 200.430(i), including but not limited to:

- Reasonably reflect the total activity for which the employee is compensated
- Encompass both federally assisted and all other activities compensated
- Support the distribution of the employee's salary or wages among specific activities or cost objectives if the employee works on
 - More than one Federal award,
 - A Federal award and non-Federal award,
 - An indirect cost activity and a direct cost activity,
 - Two or more indirect activities which are allocated using different allocation bases, OR
 - An unallowable activity and a direct or indirect cost activity
- Budget estimates (i.e. estimates determined before the services are performed) alone do not qualify as support for charges to Federal awards.

Fund Code	Activity/Work Performed	Activity Code	Total Hours	Day of the Month															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
HUD-OHC-FY13	Pre-purchase counseling	HC0001	40	4							4	8	8	8	8				
HUD-OHC-FY14	Administrative	HC0005	28	4														8	8
HUD-OHC-FY14	Training	HC0003	40		8	8	8	8											
HUD-OHC-FY14	Marketing	HC0004	16																
Special Needs	Administrative	SN0001	4								4								
	Leave Without Pay		8																
	Holiday		8																
	Sick Leave		16																
	Annual (Vacation) Leave																		
	Compensatory Leave																		
	Budgeted Hours		160																
	Compensatory Leave Earned		8																
	Total Hours Worked and Leave Taken		160	8	8	8	8	8			8	8	8	8	8			8	8

Legend:

HUD HC Activity	Description	What is included?
HC0001	One-on-One Counseling	Pre-purchase homebuyer counseling; resolving or preventing mortgage delinquency; helping with home maintenance or financial management; helping with locating, securing or maintaining residence; and seeking shelter or services for homeless people.
HC0002	Group Counseling	Pre-purchase homebuyer education workshop; resolving/preventing mortgage delinquency workshop; post-purchase workshop for home maintenance and financial management; rental workshops; financial literacy workshops; fair housing workshops; and predatory lending workshops.
HC0003	Training	Training directly pertaining to the federal award.
HC0004	Marketing & Outreach	Organize, attend, and/or participate in special events and promotions advocating housing counseling.
HC0005	Travel	Travel directly pertaining to the federal award.
HC0006	Administrative	Daily administrative duties including but not limited to reviewing files of clients and completing client reports.
HUD Special N	Description	What is included?
SN0001	Administrative	Daily administrative duties including but not limited to reviewing files of clients and completing client reports.

Article 11

Shae Williams
Office of Policy & Grant Administration

Reporting Deadlines

Period of Performance: October 1, 2017 through September 30, 2019

Quarterly Reports must include all information indicated in the Grant Agreement.

Performance Period	Quarterly Report Due Date
10/1/2017 — 12/31/2017	No later than December 31 st , 2018
1/1/2018 — 3/31/2018	No later than December 31 st , 2018
4/1/2018 — 6/30/2018	No later than December 31 st , 2018
7/1/2018 — 9/30/2018	No Later than December 31 st ,2018
10/1/2018 — 12/31/2018	No later than January 31 st , 2019
1/1/2019 — 3/31/2019	No later than April 30 th , 2019
4/1/2019 — 6/30/2019	No later than July 31 st , 2019
7/1/2019 — 9/30/2019	No Later than December 31 st ,2019

If at any point prior to the end of the grant cycle funds are exhausted, a final report is due.

2 CFR 200 requires new certification to be submitted with each quarterly report.

Reporting Deadlines, continued

- Grant quarterly report deadlines do not affect 9902 deadlines – “**all activity**” column data is always due according to the typical schedule, and “**HUD grant**” activity is due with the quarterly report.

Reporting Deadlines, continued

Overdue or Incomplete Reports

- Will result in delay of funding payment
- Late or incomplete reports may result in a performance review finding

Intermediaries, MSOs or SHFAs

- The parent agency shall accept responsibility for its sub-grantees' compliance with the applicable provisions of the Grant Agreement

Required Information to submit with each quarterly report

1. Grantee's name, address, and grant number
2. Start and end dates of the reporting period
3. Hourly rate
4. Fixed price reimbursement
5. Staff hours
6. Itemized accounting of actual costs
(Form 424 CB and/or detailed summary)
7. Required Certification
8. Form HUD-9902
9. HECM Default Counseling Activities

Required Information, Continued

In addition to 1-9 on previous slide, Intermediaries, SHFAs and MSOs submit the following:

- Sub-allocations
- Administrative Cost
- Billing Methodology
- Form HUD-9902 (Includes all Sub-agencies and Branches)
- Federal Financial Report (SF-425)
- Monitoring and Performance Review Reports
- Changes in Composition and/or Network Size (Sub-grantees and Funded Branches)

Required Information, Continued

1. Grantee's name, address, and grant number

Sample HCA
123 Friday Dr.
Santa Ana, CA 12345
Grant Number: HC18-0998-555

2. Start and End dates

Reporting Period:
October 1, 2018 – December 31, 2018

3. Hourly Rate

- Identify each counselor or other employee whose time/activity is being billed to the grant.
- Include title of counselor or other employee and hourly billing rate
- Explain methods used to calculate hourly rates

4. Fixed-Price Reimbursement

- In the event of fixed-price reimbursement, document actual expenses
- Actual expenses must be reasonable
- Does not exceed actual costs

5. Staff Hours

- Indicate the total number of hours billed to grant cumulatively and for the quarter
- Multiply relevant hours by relevant hourly rate for cumulative and quarter totals

Staff	1st Quarter	2nd Quarter	YTD
<u>John Blue</u>, <i>Project Director</i>			
1. Reporting	27 hrs.	35 hrs.	62 hrs.
2. Mortgage Default	11 hrs	21 hrs.	32 hrs.
	Total: 38 hrs	Total: 56 hrs.	Total: 94 hrs.
	@\$37.25=\$1,415.50	@\$37.25= \$2,086.00	@\$37.25=\$3,501.50
<u>Sue Red</u>, <i>Counselor</i>			
1. Post-Purchase	50 hrs.	65 hrs.	115 hrs.
2. Mortgage Default	67 hrs.	105 hrs.	172 hrs.
	Total: 117 hrs.	Total: 170 hrs.	Total: 287 hrs.
	@\$27.75=\$3,246.75	@\$27.75= \$4,717.50	@\$27.75=\$7,964.25
<u>Jack Green</u>, <i>Counselor</i>			
1. Homebuyer Education	20 hrs.	10 hrs.	30 hrs.
2. Pre-Purchase	18 hrs.	12 hrs.	30 hrs.
3. Mortgage Default	45 hrs.	57 hrs.	102 hrs.
	Total: 83 hrs.	Total: 79 hrs.	Total: 162 hrs.
	@\$27.75=\$2,303.25	@\$27.75= \$2,192.25	@\$27.75=\$4,495.50
<u>Jill Yellow</u>, <i>Counselor</i>			
1. Homebuyer Education	20 hrs.	10 hrs.	30 hrs.
2. Pre-Purchase	5 hrs.	12.5 hrs.	17.5 hrs.
3. Mortgage Default	27 hrs.	43 hrs.	70 hrs.
	Total: 52 hrs.	Total: 65.50 hrs.	Total: 117.50
	@\$20.25=\$1,053.00	@\$20.25= \$1,326.38	@\$20.25=\$2,379.38
Total Amount Charged	\$8018.50	\$10,322.13	\$18,340.63

6. Itemized Accounting of Actual Costs

Detailed expenses for each distinct quarter, and cumulative, under the grant.

- Must include as applicable: salaries, fringe and other benefits, training, marketing, outreach and indirect costs.
 - Deviations from the projected budget must be explained in detail and approved by the GTR
- The accounting must itemize the expenditure of each dollar being billed to the Grant.

Functional Categories

[Year 1:] [Year 2:] [Year 3:] [All Years:]

Name of Project/Activity:	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share	Applicant Match	Other HUD Funds	Other Fed Share	State Share	Local/Tribal Share	Other	Program Income	Total
a. Personnel (Direct Labor)	\$	\$	\$	\$	\$	\$	\$	\$	\$ 0.00
b. Fringe Benefits									0.00
c. Travel									0.00
d. Equipment (only items > \$5,000 depreciated value)									0.00
e. Supplies (only items w/depreciated Value < \$5,000)									0.00
f. Contractual									0.00
g. Construction									0.00
1. Administration and legal expenses									0.00
2. Land, structures, rights-of way, appraisals, etc.									0.00
3. Relocation expenses and payments									0.00
4. Architectural and engineering fees									0.00
5. Other architectural and engineering fees									0.00
6. Project inspection fees									0.00
7. Site work									0.00
8. Demolition and removal									0.00
9. Construction									0.00
10. Equipment									0.00
11. Contingencies									0.00
12. Miscellaneous									0.00
h. Other (Direct Costs)									0.00
i. Subtotal of Direct Costs									0.00
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)									
Grand Total (Year: <input type="text"/>):									0.00
Grand Total (All Years):									

Or Create Your Own Itemization

Itemized Accounting of Actual Costs				
Item	Q1	Q2	Q3	Cumulative
Salaries	\$xxxx	\$xxxx	\$xxxx	\$xxxxxx
Fringe and Other Benefits	\$xxxx	\$xxxx	\$xxxx	\$xxxxxx
Travel	\$xxxx	\$xxxx	\$xxxx	\$xxxxxx
Other Direct Costs				
<i>Postage</i>	\$xxxx	\$xxxx	\$xxxx	\$ xxxxx
<i>Telephone</i>	\$xxxx	\$xxxx	\$xxxx	\$ xxxxx
<i>Office Supplies</i>	\$xxxx	\$xxxx	\$xxxx	\$ xxxxx
<i>Utilities</i>	\$xxxx	\$xxxx	\$xxxx	\$ xxxxx
<i>Rent</i>	\$xxxx	\$xxxx	\$xxxx	\$ xxxxx
<i>Credit Reports</i>	\$xxxx	\$xxxx	\$xxxx	\$ xxxxx
<i>Training</i>	\$xxxx	\$xxxx	\$xxxx	\$ xxxxx
Total Amount Charged	\$xxxxxxx	\$xxxxxxx	\$xxxxxxx	\$ xxxxxxxx

6. Required Certification

Signed by an individual authorized to execute the certification on behalf of the Grantee, which reads:

“By signing this report, I certify to the best of my knowledge and belief that the report is true, complete, and accurate, and the expenditures, disbursements and cash receipts are for the purposes and objectives set forth in the terms and conditions of the Federal award. I am aware that any false, fictitious, or fraudulent information, or the omission of any material fact, may subject me to criminal, civil or administrative penalties for fraud, false statements, false claims or otherwise.

(U.S. Code Title 18, Section 1001 and Title 31, Sections 3729 – 3730 and 3801 – 3812).”

Housing Counseling Program Fiscal Year 2016 Grant
Quarterly Performance Report

1. Name and address of agency and grant number:

ABC Counseling Agency
1234 NE First Street
Anytown, USA 93117

Grant Number: HC16xxxxxxxx

2. Start and end dates of report period: October 1, 2015 to March 31, 2016

3. Hourly rate: No funds used

4. Staff hours: No funds used

5. Itemized accounting of Actual Costs: No funds used

6. Required Certification: Signed by an official who is authorized to legally bind the Grantee, which reads as follows: "By signing this report, I certify to the best of my knowledge and belief that the report is true, complete, and accurate, and the expenditures, disbursements and cash receipts are for the purposes and objectives set forth in the terms and conditions of the Federal award. I am aware that any false, fictitious, or fraudulent information, or the omission of any material fact, may subject me to criminal, civil or administrative penalties for fraud, false statements, false claims or otherwise. (U.S. Code Title 18, Section 1001 and Title 31, Sections 3729-3730 and 3801-3812."

_____ (Signature)

Name and Position/Title

7. Form HUD-9902: Submitted through HCS

8. HUD-9902

- Update HUD-9902 electronically through the Housing Counseling System (HCS)
- All grantees will use the NOFA 2018-1 column in HCS
- Grant activity must be reported in the appropriate column for the specific grant under which the activity occurred
 - May be submitted manually in HCS or transmitted via CMS if the CMS has the capability
 - HUD-9902 Desk Guide
<https://www.hudexchange.info/resources/documents/HUD-Form-9902-Desk-Guide.pdf>

3. Ethnicity of Households (select only one)					
a.	Hispanic	0	0	0	0
b.	Not Hispanic	0	0	0	0
c.	Chose not to respond	0	0	0	0
Section 3 Total		0	0	0	0
4. Race of Households					
Single Race					
a.	American Indian/Alaskan Native	0	0	0	0
b.	Asian	0	0	0	0
c.	Black or African American	0	0	0	0
d.	Native Hawaiian or Other Pacific Islander	0	0	0	0
e.	White	0	0	0	0
Multi-Race					
f.	American Indian or Alaska Native and White	0	0	0	0
g.	Asian and White	0	0	0	0
h.	Black or African American and White	0	0	0	0
i.	American Indian or Alaska Native and Black or African American	0	0	0	0
j.	Other multiple race	0	0	0	0
k.	Chose not to respond	0	0	0	0
Section 4 Total		0	0	0	0
5. Income Levels					
a.	< 30% of Area Median Income (AMI)	0	0	0	0
b.	30 - 49% of AMI	0	0	0	0
c.	50 - 79% of AMI	0	0	0	0
d.	80 - 100% of AMI	0	0	0	0
e.	> 100% AMI	0	0	0	0
f.	Chose not to respond	0	0	0	0
Section 5 Total		0	0	0	0
6. Rural Area Status					
a.	Household lives in a rural area	0	0	0	0
b.	Household does not live in a rural area	0	0	0	0
c.	Chose not to respond	0	0	0	0
Section 6 Total		0	0	0	0
7. Limited English Proficiency Status					
a.	Household is Limited English Proficient	0	0	0	0
b.	Household is not Limited English Proficient	0	0	0	0
c.	Chose not to respond	0	0	0	0
Section 7 Total		0	0	0	0
8. Households Receiving Group Education by Purpose					
a.	Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	0	0	0	0
b.	Completed predatory lending, loan scam or other fraud prevention workshop	0	0	0	0
c.	Completed fair housing workshop	0	0	0	0
d.	Completed homelessness prevention workshop	0	0	0	0
e.	Completed rental workshop	0	0	0	0

8. HUD-9902, Continued

- Although the first report under this Grant does not occur until the 4th quarter, Grantees must, at that time, enter activity attributable to the Grant in the quarter which it occurred. Grantee shall submit the 3rd quarter data and also update quarters 1 and 2 to reflect HUD grant activity that occurred during those periods.
 - For example, if reimbursement is for activity occurring in the first, second and third quarters of FY18, HUD-9902 report should accurately reflect the timing of the activity under the Grant (1st, 2nd and 3rd Quarter).
 - *remember grant activity in 9902 is cumulative!**
- HUD will not consider retroactive updates of first, second, third and fourth quarter Grant activity data as late.

9. HECM Default Counseling Activities

- Submit a detailed report indicating the total number of default counselors providing reverse mortgage counseling for HECM borrowers each quarterly reporting period as well as in the final report.
- **The final report must include:**
 - Details regarding the number of hours of training in reverse mortgages for each counselor
 - The number of clients for which HECM default counseling was provided by EACH counselor.

10. Sub-allocations

(Only for Intermediaries, MSOs and SHFAs)

A listing of:

- All sub-grantees and funded branches, and their corresponding sub-grant amounts and allocations, for each quarter and cumulative
- Dun & Bradstreet Universal (DUNS) Number for each sub-grantee and funded branch

11. Administrative Cost

(Only for Intermediaries, MSOs and SHFAs)

- Detailed accounting for all administrative funds were spent for each quarter and cumulatively
- Administrative Funds = funds used to run the program and not passed through to sub-grantees or branches
 - Includes funds for training, travel, salaries and equipment for each

12. Billing Methodology

(Only for Intermediaries, MSOs and SHFAs)

- Explain clearly the methodology used to reimburse sub-grantees or branches
 - Example: Include the formula for calculating a counselor's hourly rate attributed to the Grant or how each cost is calculated for fixed-cost reimbursement
- Explain process to ensure the fixed cost reimbursement rate does not exceed actual costs

13. Form HUD-9902

(Only for Intermediaries, MSOs and SHFAs)

- Ensure that sub-grantees and branches update HUD-9902 electronically through the HCS
- Housing Counseling Grant Activity column(s) must reflect activities funded with grant
- Sub-grant activity are input by individual sub-grantees and are rolled into the parent's 9902 data.
- Parents are expected to monitor sub-grantees' 9902 submissions.

14. Federal Financial Report

(Only for Intermediaries, MSOs and SHFAs)

- Must complete Form SF-425
- Summarizes financial data, including program income for each quarter
- Access the form at:
<http://www.grants.gov/web/grants/forms/post-award-reporting-forms.html#sortby=1>

15. Monitoring and Performance Review Reports (Only for Intermediaries, MSOs and SHFAs)

- Grantees shall submit the results of proposed network management activities using HUD-9910 form.
 - If your application (Chart F2) indicated an intent to review members of our network using the HUD-9910 form
 - HUD reserves the right to adjust the award amount should the number of reviews performed change significantly

16. Changes in Network Size

(Only for Intermediaries, MSOs and SHFAs)

- Grantees must report to HUD all changes in composition and number of their network of sub-grantees and funded branches.
 - Grant award amount may be adjusted if network size changes significantly from that proposed in grant application
 - A significant change might include, but is not limited to a 25% or greater decrease in the number of sub-grantees and funded branches than that stated in the grant application.

Final Report

A final report is due 90 days after grantee has completed all Grant activities that will be funded under the Grant, but not later than December 31st, 2019. In addition to all items required in quarterly reports, the final report requires additional items:

- Explain why established goals including approved HUD-9902 projections were not met, or why they were exceeded.
- Explain new strategies and adjustments that will be made to improve performance in the future
- Submit a brief narrative summarizing the outcomes of the activities that Grantee proposed in Housing Counseling Grant Application Chart E2 “Affirmatively Furthering Fair Housing”

Final Report, continued

- Describe the oversight and quality control activities conducted during the period of performance, as proposed in Chart F2.
- Include items such as problems encountered, items for which you need additional guidance, unusual Client needs or problems, recommendations to HUD, and developments having a significant impact on the award supported activities.
- Submit a certification, signed by an authorized individual, which states that all applicable closeout activities required in 2 CFR § 200.343 have been completed.
 - This certification is in addition to the certification statement required in quarterly reports

Federal Sub-award Reporting System

(Only for Intermediaries, MSOs and SHFAs)

- Report required for sub-awards of \$25,000 or more
- Entities with gross incomes less than \$300,000 in the previous tax year are exempt from sub-award reporting requirements
- Details found at: www.fsrs.gov
- Report is due one month after the month in which the sub-award is obligated

Delinquent Reports

- Submission of any required reports beyond the stated due dates will be considered delinquent unless HUD grants a written extension.

GONE Act

- Grants Oversight and New Efficiency Act
 - Grantees with expired grants and undisbursed balances at the end of the period of performance
 - Must provide a narrative description explaining challenges leading to delays in grant closeout

Common Concerns

- Incomplete Reports –missing items causes a delay in processing
- Check your math!
 - Staff Hours information should line up with staff expenses included in the Itemized Accounting of Actual Costs
- Properly completing the Form HUD-9902 – don't forget to submit HUD Grant Activity data in addition to All Activity
- Allowable items that can be claimed
 - Actual activity should align with the projected budget and client projections submitted at the time of grant execution. Changes must be approved in advance of payment request

Common Concerns, Continued

- Archived Webinars on reporting
<https://www.hudexchange.info/programs/housing-counseling/webinars/>
- HUD-9902 Desk Guide
<https://www.hudexchange.info/resources/documents/HUD-Form-9902-Desk-Guide.pdf>

Questions?

Upcoming Webinar

October 25, 2018: Preparing a Grant Execution Package



In this session, we review all elements of a grant execution package; including indirect cost rates, financial management system, audited financial statements, Code of Conduct, Budget and Budget Methodology, and Financial Reports.

We will help grantees understand what needs to be included in the package, acceptable submission formats, deadlines and who to submit their packages to. We will also discuss best practices and lessons learned from prior submissions

Visit www.hudexchange.info/counseling and look under *training resources>training and events calendar* to sign up.

HUD Office of Housing Counseling



Find us at:

www.hudexchange.info/counseling

Counselor Training and Testing website:

www.hudhousingcounselors.com

Email us at:

Housing.counseling@hud.gov

The Bridge:

<https://www.hudexchange.info/programs/housing-counseling/the-bridge/>