



## Final Transcript

### **HUD-US: Housing Counseling Training Grant FY2019 NOFA**

August 20, 2019/11:00 a.m. EDT

#### **SPEAKERS**

Jane Charida  
Judy Britton  
Jonathan Freyer  
Lorraine Frisbee  
Joel Ibanez  
Kim Jakeway

#### **PRESENTATION**

Moderator            Ladies and gentlemen, thank you for standing by. Welcome to the  
  
FY2019 Housing Counseling Training Grant Application Call. At this  
  
time all lines are in a listen-only mode. Later, there will be an opportunity  
  
or your questions. [Operator instructions]. As a reminder, today's  
  
conference is being recorded.

I would now like to turn the conference over to our host, with the office of Housing Counseling, Ms. Jane Charida. Please go ahead.

Jane

Thank you so much, Tom. Good morning, everyone. Welcome to today's webinar on the FY2019 Housing Counseling Training Grant Application. I'd like to go over a few logistics with you before we start on our presentation.

The audio is being recorded today. The playback number along with this PowerPoint and a transcript will be available on the HUD Exchange. Please give us about 7-10 days to get it posted to our archives in the Training Digest. We will send a listserv with the link so that you can click and get the information.

Handouts are attached to the control box to the right of your screen. You can click on that document and then download so you can follow along and make notes.

We will have a question and answer period at the end of the presentation. As the operator said, he will give instructions at that time on how to make

your questions or comments. Please make sure to mute your phone if you are not speaking so that there's not any background noise.

There is another way to ask questions. You can submit your questions and comments in the panel to your right. Or, you can send us your questions and comments to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and put FY19 Training NOFA in the subject line. We'll do our best to answer your questions today, but if we can't get to everyone, please use the option to send your questions to the hud.gov box.

At the end of the training you will receive a certificate of training. It will come from GoToWebinar within 40 hours. So please print that out and save the email for your records.

It's now my pleasure to introduce Lorraine Frisbee, Deputy Director for the Office of Outreach & Capacity Building, Office of Housing Counseling. Lorraine.

Lorraine

Alright. Thank you very much, Jane, and good morning, everyone.

Thank you for joining us today on this webinar about our training NOFA.

I'd like to start out by talking about the Office of Housing Counseling's two NOFA's that we issue every year.

The first NOFA we have deals with comprehensive housing counseling. This NOFA actually closed July 5<sup>th</sup> and we're right now processing the applications. That is an entirely different NOFA and the funding use for that is for clients.

The NOFA that we published on August 6<sup>th</sup> and we're going to cover during today's broadcast is specifically for training housing counselors on a national level. That's why we call it a "training grant." There are a different set of eligibility requirements to apply for this NOFA and there's also different eligible activities.

We'd like to stress the difference because occasionally we will have folks thinking this is a comprehensive NOFA and spend time and effort applying for this training grant when, in fact, they are not eligible. This NOFA does not support any type of home buyer or other type of group education that you would be providing your clients. Again, it is strictly for the training of housing counselors.

Now, with that being said, some of you are probably thinking, “Oh, I had the wrong idea. This isn’t for me.” You are more than welcome if you need to leave, if you have other things that you need to get done today and you realize this isn’t for you, but you’re also more than welcome to stay and learn more about our training grant. This is the grant that supports scholarships that our training grantees provide to your housing counselors so that they can attend different types of training.

Thank you, let’s move on.

Our speakers today, you’ve already heard from Jane and I’m Lorraine. In addition to us, we’ll also have Kim Jakeway, Judy Britton, Joel Ibanez and Jonathan Freyer. We all work for the Office of Outreach & Capacity Building in the Office of Housing Counseling.

For today’s agenda we’re going to give you a very brief overview of the training NOFA and talk about how this NOFA changed from last fiscal year. We’ll also talk about eligibility information and go over the charts. The charts are a critical part of the grant application. I do want to note for everybody that we updated the charts slightly last week. So it’s important when you go on to [grants.gov](https://grants.gov) to pull and access this grant application

there are different versions listed. It's very important that you select the most recent version. Judy will talk a little bit more about that when she discusses the charts.

We'll also provide some information on the rating factors, we'll review them, and then we'll also give you some tips and explain the application process.

Now, it's very important to note that this training does not replace you actually reading the NOFA that was published on August 6<sup>th</sup>. So please, if you do intend to apply, take the time to carefully read that NOFA. It goes into detail about the eligibility, eligible activities, and each of the rating factors.

Okay, I'm going to start off by explaining in a little bit more detail what exactly is supported by our training NOFA. Its function is to provide funding that supports the training of housing counselors, and the goal of this is to improve and standardize the quality of housing counseling. The training has to be accessible to all housing counselors on a nationwide basis and there are many different ways that applicants can propose how they will deliver this type of training. It can include, for example, online

training, webinars, place-based where one course will be taught in a specific location, or national training institutes where grantees can offer multiple classes. So there are many forms of delivery that are acceptable.

Now, this NOFA supports both general housing counseling training, which means training on how to be a housing counselor and goes over the basics, but it also supports training on specialized topics such as prepurchase counseling, mortgage default, disaster, HECM default counseling amongst many eligible topics that we have listed in our NOFA.

Now, it's important to note that eligible applicants are going to be non-profit or governmental organizations that you have at least two years' experience providing training to housing counselors on a nationwide level. So that is a critical requirement for this application.

Now reviewing the changes from FY18, the first one makes us very excited. We are returning to the two-year NOFA. So that means if you scored high enough to qualify for this year's NOFA, you will not need to reapply next year. We will use your application from this year to fund grants next year. And, of course, that is going to depend on appropriations

from Congress, we have to get that first before we can award any FY20 grants.

Now, the funding that is allocated for this NOFA will also include funding to expand capacity for our agencies to help address and prevent HECM defaults. HECM is a form of FHA mortgage program that had a high level of defaults over the past years, and it is a departmental priority to help prevent defaults for this mortgage program. So, therefore, in order to support this priority, all applicants must include in their work plan one or more courses that addresses HECM default counseling. So that is one significant change from last year's NOFA.

Also, another change we made, we tried to simplify a little bit the reporting requirements. Monthly reports are required on all training with all sources of funding and that's only required monthly. You do not need to repeat that information as part of the quarterly reports. The quarterly reports will just focus on training and training information that was accomplished with the HUD Training Grant funds.

Changes we made to the application charts, we actually have a chart number for it. It's HUD92910. It has a number now. And we also



clarified in the chart the definition of what a full scholarship means. So you'll find that, we hope, helps when completing the chart.

Another change we made in keeping with the need to address the HECM default, the training on that, we've added to our funding methodology a fourth tier. This fourth tier is going to be based on the proposed number of scholarships that applicants say in their proposed work plan that they're going to make available specifically for HECM default counseling training for our grant period, which is October 1, 2019 through September 30, 2020. That is another change. We're very happy to say that we are now following the fiscal year for a grant cycle. Those of you that have been prior year grantees know that we have had some interesting performance periods that don't match up with fiscal year, so we're very happy that we've finally reached a point we can do that now.

Thank you, Jane. Sorry, I went on a little bit about that one.

Moving on, let me talk a little bit about the rating factors. Again, reminding you this discussion and our staff training later on, on the rating factors, does not replace you actually reading the NOFA, so please take time to do that.

One of the changes we made was to rating factor 1 and we simplified this. Now you are just required to provide the number of counselors that you trained in the last three grant years, from June 1, 2015 to June 30, 2018. So, prior we were asking for your total number of trained counselors since program inception, so we're hoping this simplifies the information for you.

We also made a change to rating factor 3, again related to this HECM default requirement. That needs to be included in your proposed work plan training curriculum one or more courses that will address HECM default counseling for housing counselors. And, again, in order to be able to process the fourth tier of funding, you're going to have to provide a narrative where you explain what kind of scholarships and the number of scholarships you're going to provide for this HECM default training for our performance period October 1, 2019 through September 30, 2020.

Moving on to award information, we have available for this NOFA \$2.5 million and we may fund a single organization or make multiple awards. Again, the award period is for 12 months. This is a significant change from prior year grant cycles. And we do have one tip, application tip right

now: Do not request a specific award amount or provide a proposed budget. It's very important that for the standard form 424, which is part of this application package, and you can find it on grants.gov as part of this NOFA, make sure in line 18A that you enter \$1.00.

The last thing I am going to cover has to deal with cooperative agreements. If you are awarded a grant, we will provide you with a cooperative agreement. It's different than a grant agreement in that it has more significant HUD involvement. We will review and discuss with you how you're going to market your courses, what courses you have proposed, how you're going to evaluate student performance during and after the training, and where you're planning to have your training at. WE may have suggestions for training locations and what types of courses you're going to provide.

We're also going to review the content standards of your proposed curriculum, what you're going to cover during each of your proposed training courses. And also, HUD staff may periodically audit or attend some of your training courses.

Alright, with that I'm going to turn it over to Kim.

Kim

Thank you, Lorraine. Next slide.

Welcome, everyone. I'm Kim Jakeway. To be an eligible applicant for the fiscal year 19 training NOFA you must be a public or a private non-profit organization and must submit evidence of tax exempt status. You must have at least two years' experience providing housing counseling and training services nationwide to housing counselors employed by housing counseling agencies participating in HUD's housing counseling program.

And eligible applicants may use in-house staff, sub grant recipients, training partners, qualified third-party trainers and consultants if they have experience. Next slide.

Training partners – the applicants may partner with agencies and organizations with the two years' required experience and capacity. Training partners may be governmental agencies and/or non-profit organizations such as state housing finance agencies; state, local and county governments; housing coalitions and networks. But again, the applicant must be the non-profit 501C3. Next slide.

Geographic coverage. You must propose to provide housing counseling training nationwide and that program must be national in scope, although the proposed training offered by or in conjunction with the training partners may focus on state and local housing issues. Next slide.

There are required activities that must be part of the proposal. The training for recipients must be housing counselors employed by housing counseling agencies participating in HUD's Housing Counseling program, except for training courses on how to start a housing counseling program. Trainers must be experienced in adult education. You must have open enrollment. You must offer a variety of training modes as part of your training. In other words, you just can't limit it to just in-person training.

There must be learning checks, including a final exam to measure the understanding of course materials and learning objectives. The proposed plan must describe how the six core topics required will be incorporated in the applicant's proposed courses. And remember, in order to be eligible for funding, the proposed curriculum must include one or more courses for HECM default housing counseling.

The proposal must have a scholarship element. And all training must include an emphasis on effectively serving LEP, underserved, underrepresented populations. Next slide.

Eligible activities. Applicants may propose to provide training from one or more of the 23 separate training topics listed in Section 3E Program Specific Requirement section. The proposal must contain both basic and advanced courses. And again, in order to be eligible for funding, the proposed curriculum must include one or more courses for HECM default.

There are threshold requirements that effect applicants eligibility to receive award and they are outlined in Section 3D: Threshold Eligibility Requirements and Section E: Statutory and Regulatory Requirements Effecting Eligibility. Next slide.

Those thresholds can include a timely submission, outstanding delinquent federal debts, debarments and suspension, preselection review of performance, sufficiency of financial management systems, false statements, mandatory disclosure requirements, prohibition against lobbying activities, equal participation of faith-based organization and HUD programs and activities.

Threshold requirements are not curable, so applicants, please check your application and make sure all threshold requirements are addressed. And with that, I'm going to turn the presentation over to Judy Britton.

Judy

Thanks, Kim. Hi, everybody.

It's a pleasure to talk to you about the training NOFA, the charts and rating factor 1. You can find the chart now called HUD Form 92910 in the instructions section of the download on grants.gov.

There are five charts. Chart A is past performance; Chart B is proposed performance; Chart C is your budget from past experience or past performance; Chart D which is proposed leveraged findings; and Chart E which is proposed and past training partners.

The summary table located on pages 30-32 break down whether or not you need a narrative to complete a chart. We recommend that you take a look at that summary chart so that you can determine whether you need both a narrative and a chart response or whether you just need one. It's a good tool to use so you don't miss completing one of the requirements.

So here's an example of the summary table, it's just the very beginning of it, and you'll see it shows the total points and in this case Chart A and the narrative are required for your response. In some cases you'll see that just the narrative or just the chart is required.

Please add your agency name where requested. We will see that at the top of the chart and that helps us to make sure that we know who we're reviewing when we're looking at them, so there's no confusion. And in the columns you're going to put an X, which means yes, or leave it blank, which means no.

In some cases you're going to want to put a number. If it prompts you to put a numerical response, you're going to put a number there. And in addition you'll see that some of the charts ask for a brief narrative, which are Chart A, column F on Chart A and column T on Chart B. You'll see that when you go to look at them.

Here's a little snip of Chart A. You'll see that X's were needed and numbers were needed. Each chart has a section in yellow at the top below the applicants name that will give you instructions and definitions about



the specific chart. We've made a few changes to that section as Lorraine mentioned, so you may want to read through those and make sure that you're completing the chart properly.

Do not, please do not convert these charges to pdf's. It cuts off some of the information and there's a lot of times when we need to do a calculation of your numbers and it makes it much easier for us to review your application. You want to leave that chart in Excel format.

So slide 31 shows an example of the leveraging chart. Be sure to enter your information in all the charts below the example section which is grayed out. You'll see that that's a little bit of a change that we made on these charts as well is that we've grayed out the example so that below that is where you're going to put your information.

So next we'll talk about rating factor 1. Rating factor 1 was designed to evaluate your agencies readiness and ability to successfully implement your proposed work plan, which is in rating factor 3. The entire rating factor is worth 35 points. HUD will evaluate your capacity, past performance, experience, goals and accomplishments, student feedback and scholarships.

Sub factor 1 is worth 14 of the 35 points and requires information on past performance. You'll complete Chart A for this sub factor with information from July 1, 2017 to June 30, 2018. Now, this is the change that's in the new charts that we've uploaded, so keep those dates in mind. So this is for fiscal year 17 grant period [audio distorted] or the appropriate number in the columns.

Here's an example of the headings for Chart A. It's so small, you may not be able to see it, but you'll see it when you open them up. We've added HECM default courses offered, which Joel will go over later in rating factor 3.

So in addition to Chart A, you'll need to write a clear and concise narrative describing the total years' of training experience and the total number of counselors trained for the past three years. Again, as Lorraine stated, this is a change from last year.

We previously required this information from inception. We do hope it makes it a little bit easier for you to respond.

We also need the total number of years providing web-based and other forms of remote training, average years of housing counseling trainer experience of your proposed trainers and relative experience providing training for people with disabilities or limited English proficiency.

Sub factor 2 is worth 10 of the 35 points as it relates to the goals and grant requirements. HUD may use its own records for this section for agencies that were previously awarded a grant. Applicants who did not receive a HUD grant last year will need to provide a narrative explaining how they met their goals and satisfied other grant providers' requirements.

There isn't a chart for this response. The narrative is optional for those who received a grant last year.

For those providing a narrative, please describe your performance relative to the grant you received during the period July 1, 2017 to June 30, 2018. Also indicate if the funds were fully expended, if your goals were met, and if not explain why.

So sub factor 2 also requires information on oversight, audits and financial and administrative reviews. HUD will look at the significant findings,

audits conducted by staff, HUD's contractor and HUD's inspector general, if those are applicable to score this section. Agencies that didn't receive funding last year should provide information documenting these activities.

Sub factor 3 is worth 6 of the 35 points and requests information on student satisfaction and how you made adjustments based on the feedback that you received. You'll complete Chart A, column I for the courses in which you received student satisfaction. Again, this is for the period July 1, 2017 to June 30, 2018.

You also need to provide a narrative that describes the process for collecting feedback, how you summarize the data, attach a copy of the instrument you used to collect the feedback, and describe the adjustments you made based on the feedback that you received.

Sub factor 4 is worth the remaining 5 of 35 points and requests information on scholarships. You'll complete Chart A, Past Performance columns N, O and P. Please note that we've changed the definition of scholarships to include lodging, transportation and per diem in travel. There are only three types of scholarships now: travel only, which again includes lodging, transportation and per diem; full scholarships which

includes travel and tuition; and tuition only. So if you provide one or more of lodging, transportation or per diem, you're going to count that as a travel scholarship.

So now, moving on to rating factor 2, I'll turn it back over to Kim.

Kim

Thank you, Judy.

So rating factor 2 covers the needs data, the underserved and underrepresented, NOFA priorities and affirmatively furthering fair housing, mobility counseling and lead-based paint.

Needs NOFA priority, rating factor 2 is worth a total of 10 points. This rating factor addresses the applicant's assessment of the need for training services and the extent to which the proposed activities described in rating factor 3 address these needs in addition to certain NOFA priorities. Be sure to provide a narrative for the sub factors.

Rating factor 2, sub factor 1: Needs Data. This sub factor is worth 8 points. Applicants must estimate the total number of counselors that may

require general housing counseling training in fiscal year '19 and explain how the applicant estimates this number.

Indicate how the applicant and training partners will serve LAP, rural, lower income persons with disabilities and other underserved and underrepresented housing consumer population. Applicants must offer HECM default counseling training and must indicate how the applicant and training partners propose to train counselors on HECM default counseling. And last, you must explain how you will incorporate the training needs into your training plan. Next slide.

Rating factor 2, sub factor 2, the NOFA priorities, applicants must provide a narrative to address SU or as many of the three NOFA priorities identified. Limit your response to 500 words. And while there are only 3 NOFA priorities, the maximum available for this sub factor is 2 points.

The first two NOFA priorities for rating factor 2, sub factor 2 falls under the category of Affirmatively Furthering Fair Housing. That is the staff training and mobility counseling.

So to receive credit for staff training, the applicant must demonstrate that they will train their staff on Fair Housing and civil rights laws; that they have a method of providing their clients with information about their Fair Housing rights; and that they have established a mechanism for referring potential Fair Housing violations to HUD, state or local Fair Housing agencies or private Fair Housing groups.

For mobility counseling credit, the applicant must describe how they will train housing counselors to provide clients with mobility counseling and what information the applicant will train counselors to [indiscernible] to clients that will enhance their housing choice outside the areas of minority and poverty concentrations.

The third NOFA priority for rating factor 2, sub factor 2 is lead based paint. In order to receive credit for lead-based paint, the applicants must describe how they're going to train housing counselors to inform clients about lead-based paint. Housing counselors that provide education on counseling regarding prepurchase home buying or locating, securing or maintaining residence in rental housing, are to be encouraged to inform clients about their rights and responsibilities under the HUD Lead-based Paint Disclosure Rule.

With that, I'm going to hand the presentation over to Joel Ibanez.

Joel

Thank you, Kim. Hi, everyone. My name is Joel Ibanez. I'm going to be talking to you today about rating factor 3, which is specifically the soundness of approach and scope of the housing counseling training services that are being offered. These will be measured between two factors, really, both past performance and the proposed work plan that you'll be providing.

Now there are a number of sub factors that we'll be looking at within past performance such as impact, actual expenditures, cost per student, scholarships along with the proposed work plan which will be looking at housing counseling training that's going to be offered; scholarships and fees that you're proposing to offer; training partners that you propose to work with; and any management activities. Next slide.

Rating factor 3 as a whole is worth 40 points and addresses specifically, like I said, the past performance and the quality and effectiveness of the proposed housing counseling training work plan. So we'll be evaluating the extent to which each applicant presented details and sound approach to



providing the services, and evaluate the cost effectiveness of any proposed activities over the long-term. Next slide.

The first sub factor is worth 5 points out of the 40 and will be looking specifically at past performance impact. We'll be taking a look at the actual expenditures, and we'll need you to provide a detailed comprehensive report of the expenditures from all funding sources during the FY2017 grant period between July 1, 2017 and June 30, 2018. And for this you're going to want to use Chart C of the new charts.

You must explain all of the expenses that go in excess of 10% of the overall budget that did not result in a direct provision of training services or were not supported by a negotiated indirect cost rate agreement or NICRA.

We'll also be looking at the cost per student and to evaluate that we'll need you to fill out Chart A under Past Performance and calculate the cost per students by dividing the total expenditures from all sources on Chart C by the total number of students that will be shown in column E, Chart A of Past Performance. You'll enter this number in a separate column, in column Q, and then explain any factors that may have impacted the costs

per student during that performance period, such as the number of scholarships, locations, training expenses, market conditions; anything that came up in that. Next slide.

We'll also be taking a look at scholarships over the past performance. Just describe in a narrative the number of scholarships and the percentage of the HUD Housing Counseling training grant that was spent on travel, lodging and tuition during the fiscal year 2017 period, from July 1, 2017 through June 30, 2018.

Now, if you did not expend a HUD Housing Counseling program training grant, or you hadn't previously received a grant during this time period, simply provide the information based on your entire training budget for that same period of time, between July 1, 2017 through June 30, 2018, for all other funding sources that may have applied to that program during the same time period and we'll be able to evaluate that.

If applicable, you're definitely going to want to just be able to describe any adjustments that were made to the allocation of scholarships based on any changing needs. For example, adding scholarships for disaster related courses. I know that definitely happened over the last couple of years. So

if anything happens with regard to the market, to natural disasters or any other factors that required change in sub allocation, you'll want to explain that. Next slide.

The next sub factor that we'll be looking at is the proposed work plan, which is worth 19 points out of the 40. This must describe in detail how you plan to develop and administrate the proposed training services, including administrative tasks, marketing, scholarships and compliance with any Fair Housing laws, and information technology accessibility such as Section 508. Next slide.

Any training must indicate the eligible activities that you propose to address in each course, including the proposed curriculum; the administrative staff or trainers that you plan to use; the delivery methods that you're going to use, whether it's online, webinar, or direct onsite training; marketing and enrollment; limited English proficiency, how you plan to address that. And as I said before, [indiscernible] Fair Housing and accessibility with Section 508.

Now, each applicant must describe for each course you plan to offer which housing counseling eligibility activities will apply in each course and must

denote international standards that have been incorporated into the development of the curriculum. We will award higher points to applicants that include courses that support disaster recovery, housing counseling for renters, financial stability as a standard for home ownership.

And again, I do have to emphasize that in order to be eligible for any funding under this NOFA, it's important that your proposed curriculum must include one or more courses for HECM default counseling training. Next slide.

The next sub factor is regarding scholarship and fees. This is worth 10 points out of the 40. For scholarships, your proposal has to include a scholarship element of some kind detailing full or partial costs that will be covered, including travel such as lodging, transportation and per diem, and tuition, which can be awarded to housing counselors.

You're going to want to indicate to us if the scholarships will be made available to other HUD stakeholders covered by HUD's final rule for housing counseling certification. And an introductory class only as described under the eligible activities.

You're going to want to describe the scholarships that will be offered with these and leveraged non-federal funds, and the methodology that you're going to be using to issue these scholarships.

Explain how these will be distributed based on the needs that you have provided in rating factor 2. Then you're also going to want to indicate to us any fees that may be charged for each proposed activity. Next slide.

And in sub factor 4, we're going to be taking a look at any proposed training partners that you will be working with. This is worth 3 points out of the 40. In Chart E, column B, you'll want to list any training partners that you would propose to work with. You'll also be providing cash training partners. You'll provide just the number of training partners that were created during the July 1, 2017 to June 30, 2018 period. Then also list all of the proposed training partners that you propose to work with for fiscal year 2019 period.

Any applicants that do have established training partners will score higher on this sub factor.

Finally, we'll be looking at sub factor 5: Management Activities. This will be worth 3 points out of the total 40. Applicants have to describe their management activities that will be performed as part of the projected work plan, including monitoring and oversight of the agency staff, sub grantees or any training partners, if applicable.

You'll want to describe to us what process is used to select proposed sub grantees or training partners, and to determine any sub funding levels if that's applicable as well. Next slide.

With that, I'll go ahead and turn it over to Jonathan Freyer who will be talking about rating factor 4.

Jonathan

Thank you, Joel. My name is Jonathan Freyer. I'm with the Office of Housing Counseling. I'll be discussing rating factor 4: Leveraging Resources. Next slide.

Rating factor 4 is worth 7 points. All applicants must itemize the list of leveraged resources for the applicant itself, and for each proposed sub grantee and identified training partner. The following charts are utilized for this factor. Chart D: Leveraging Resources is worth 5 points. Chart E:

Funds from Training Partners is worth an additional 2 points. Remember to complete all columns in each chart.

Acceptable funding sources must be available during the training grant period from October 1, 2019 to September 30, 2020. Acceptable funding sources include attorneys; general mortgage settlement funds; direct financial assistance; in kind contributions such as services, equipment, office space, labor. Resources provided by the applicant may count as leveraged resources. These amounts must include only funds that will directly result in the provision of housing counseling training.

These funds must also be reflected in the SF424. Do not include the same leveraged resources that were submitted for the 2019 Housing Counseling program Comprehensive Grant application. Resources identified for the 2019 Housing Counseling Program Comprehensive Grant application cannot be claimed again as a leveraged resource for this grant.

Do not count funds from federal sources such as, but not limited to, national foreclosure mitigation counseling program, hardest hit funds, community development block grants, emergency homeowner loan

programs, Fair Housing initiatives program and home investment partnerships program.

This is what Chart D: Leveraged Resources looks like. I'd like to highlight each column. The first one is Organization Providing Leveraged Funds, In-Kind Contributions, which include fees, program income and include4 your point of contact in this column. Second is type of contributions, cash, in-kind fees. Third column is time period funds are available. Then the commitment letter in hand, use of funds and the amount of funds. Next slide.

This is an example of what Chart E: Training Partners looks like. The column headings are: Partner Name, Type of Entity, Name of Contact at Entity, Contact Phone Number, Number of Events, Proposed Amount of Training Partner Contributions, and Past Amount of Training Partner Contributions. Next slide.

Evidence of funds must be maintained for HUD review. Grant fees are required to maintain evidence that leveraged funds cited in the training NOFA application were actually provided to the agency. Funding files



and/or leveraging files will be reviewed by HUD staff as part of the performance reviews and onsite monitoring visits.

I'll now turn it over to Joel who will go over rating factor 5.

Joel Thank you, Jon. I'll be talking about rating factor 5 again here, Achieving Results & Program Evaluation. Primarily we're going to be looking at your grant expenditure history here with regard to evaluation plan, information collection, data analysis and work plan adjustments. Next slide.

This rating factor is worth a total of 8 points and it's just to ensure that each applicant meets the commitment made in the application and cooperative agreement. You must indicate how you evaluate program success and demonstrate a variety of methods to evaluate performance. Any applicant who provides [indiscernible] will score higher in this section.

Now, 6 of the 8 points are regarding the evaluation plan. Each applicant can indicate how they evaluate the impact of their training program. The plan must identify information collection. Weight will be given to

applicants that measure change in counselor's knowledge and skill. And then we'll also be taking a look at data analysis and work plan adjustments. If there was any identification of steps needed to be taken to make any adjustments, we'll go ahead and evaluate that as well.

Then the next two points, we'll be evaluating just each applicants' compliance with the programmatic requirements and expenditure results during the fiscal year 2017 period from July 1, 2017 through June 30, 2018, or any approved extension period as well. Now if there was an extension period that was required, the applicant has to submit a narrative to explain the reasons for not extending the funds within the original grant period. We'll go ahead and consider that. If the applicant did not receive a HUD training grant in fiscal year 2017, just provide this information to us on compliance with other funders requirements. Any information you have regarding that and we'll take that into consideration.

Finally, I'm going to be talking about finding and submitting the applications here for you. You can find our grant here at [grants.gov](https://www.grants.gov) home page. If you simply looked upon the tool bar, you'll see the Search Grants button and you'll go ahead and look under there. Next slide.

When you enter grants.gov, all grants have to be received by grants.gov by 11:59 p.m. EST on September 5, 2019. We definitely would recommend submitting the application two to three days in advance of the deadline to ensure that grants.gov has accepted it. You'll want to watch your email often and make sure that the application was validated or rejected, and save those emails in case you need to appeal any kind of late submission in the future because grants.gov will send a validation email to you once it's accepted the grant. Next slide.

First, you want to register the organization, so you'll go to the link that's provided here. You'll also want to make sure you have a DUNS number and register with the SAM system, System Awards Management System at sam.gov, and create a grants.gov user name and password. Then you also want to have an EBIZ point of contact which authorizes grants.gov roles, such as reviewer, coordinator. It will be able to prompt that for you when you go to that site. And track your role status.

The FY19 Housing Counseling Training NOFA can be found at grants.gov and the link is here. You want to search under funding opportunity #FR6200N30. Or you can look under the catalog of Federal Domestic Assistance #14.316. Go ahead and download the synopsis from

the control panel and that just looks like this here. This will give you the general synopsis and then you'd be able to download the actual NOFA itself, and you have the option to apply up top at the right. Next slide.

Once you get to viewing the grand opportunity, like I said, you'll open the zip file which contains the NOFA and the charts, and download these for yourself. Go ahead and save them on your own desktop, and then complete the application page after you've downloaded the application and completed offline.

Once you've downloaded the application, fill out the form yourself so that you know that you have a complete set and then go ahead and submit it online. And definitely save that often. You definitely want to make sure you save any updates that you have.

Just to let you know, you can start submitting the application and then save it and come back to it if you need to complete it further. It won't just zap out on you.

The next step on that is to submit the application package you want to save and submit by following all of the online instructions. Keep the grants.gov

application tracking number that you receive. That's very important. Then when you receive a submission confirmation, you'll get an email within about two days, the submission validation, or you may get a rejection with errors. So that's why we recommend you go ahead and submit it at least two or three days in advance so that we know that we can resolve any of those errors.

The next step is to track and check the status of your submitted application. Again, here's the link. Tracking just confirms that the application was successfully received by the awarding agency. So, after that in the process the awarding agency will review and process the application independent of grants.gov. So we're not scoring it in the system, but we are definitely receiving your application package from the system. And we don't report any status back to grants.gov. So the system will only return a status for valid tracking numbers as to whether the application was received by HUD.

As for formatting, on the application package there are some critical details on the format and submission process. If you read section 4B of the NOFA itself, you want to use Adobe Reader 11.0.10. Do not use

Adobe Reader DC. That's not compatible. Adobe Acrobat Standard Professional version 9-11 may be used in place of Adobe Reader.

The narrative portion is limited to a total of 50 double spaced characters with a 12 point font and single-sided pages. The course description includes summaries, learning objectives, learning measures and tests, and questions. Any other handouts or other student aids that you include as well that were excluded from the page limit are excluded from those page limitations.

The pages have to be numbered with a header on each page indicating the applicant name and the rating factor. Valid file names will only include the following UTF8 characters – capital A through Z, small a through z, 0 through 9, underscore, hyphen, space and period.

Some definite tips for success on submitting your NOFA application.

Read the NOFA early, often and very carefully. Follow all of the instructions. It's very easy, especially for some of the previous applicants who have applied before, to say, "Oh, I've done this before and I have my application from last time, I'll go ahead and move that forward." But we don't want to do that. We definitely want to make sure that you follow the

instructions for any changes or specifics that are regarding this application.

Understand the charts and how to fill them out. Don't convert the charts to a pdf format. We definitely need those in the original Excel format that they are provided in.

You want to answer all of the questions. Do not provide information that was not requested. And make sure that all pages are numbered and named.

Do not exceed the page limit. Any extra pages that are submitted will not be read.

And do not ask for specific grant amount or provide a budget for fiscal year 2017. In the standard form 424, line 18A, you'll simply want to enter \$1.00, not a zero.

Make sure that more than one person knows the user name and password for the grants.gov site so in case someone is incapacitated that someone else is able to access that.

If you require any technical assistance from grants.gov, you can reach the systems administrator by contacting grants.gov 800 number here at 800-518-4726 or you can email them at [support@grants.gov](mailto:support@grants.gov). They are available 24x7, except for federal holidays.

Be sure to keep copies of any emails that you send to grants.gov regarding submission problems. If you do need to appeal a late submission, those communications are critical to support that appeal. Next slide.

And for any questions regarding program requirements, you can definitely go to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and use [indiscernible] in the subject line. That will be routed to the appropriate staff here who can answer any program questions you may have about the training NOFA. But we're not allowed to answer any specific questions that might look like they would benefit you over other applicants.

So with that, we'll open it up for questions. I'll turn it back over to Kim.

Jane

First, if the operator could give instructions on how to make calls, that would be helpful.



Moderator [Operator instructions].

Lorraine While we're waiting for everyone to ask their questions by telephone, we did get a couple of questions in the chat box that I'd like to go over. The first one for all of our speakers today, there was a question clarifying leveraged resources and the requirement to put \$1.00 in the standard form 424. Is there a separate box on the standard form 424 that you would put information your leveraged resources? Or do you just only put \$1.00 on that form?

Moderator We'll go to Bruce Merks.

Bruce So I have a couple of quick questions. It looks like the major narrative are the work plans. I understand that you can do up to 50 pages, but is that correct that that's where the major work on the narratives is on the work plans?

Lorraine Judy, do you want to answer that question, keeping in mind we can't tell you how to complete your application.

Bruce No, I understand that, but there's a limit of two pages for each course, so –

Lorraine Judy, would you like to address that? Or Kim?

Judy Sure. Can you ask it again, please? I wasn't quite following what you said.

Bruce Sure. So it looks like the major work in terms of narratives is to explain the work plan, which is limited to two pages for each course. Is that basically correct on that or am I missing something?

Judy No, that should give you plenty of space to put your courses if you have two pages per course. IN your work plan you just want to outline what you intend to do for that fiscal year with the HUD funding and provide that information to us so that we can see what your work plan says.

Bruce Okay. The second question I have is, it looks like this is more oriented towards the existing trainers and it makes it look like it's more difficult to get the points for someone that's just trying to start to get the initial grant. So, in the previous training, does that include training of our staff and things that we've done internally?

Judy Well we're looking for two years of national training experience. We certainly put it out for anybody who could qualify for it and we're happy to look at applications that come in, but there is the requirement of two years of experience of national training.

Bruce Okay, but what is the definition of national training? If we're doing national training for our existing staff, does that count as national training?

Judy It could. It would depend on how once you submit the application we would take a look at it. It could very well be for your staff. I mean, that would be your experience that you would be showing when you submit your application.

Bruce Well, it can only be or would you be expecting organizations to fund the full cost of training for two years to train other people when there's no other grant money available for that?

Judy No, I mean, you're providing—

Lorraine I'm going to interrupt, Judy. I think this is a question that we need to think about a little bit more and publish an FAQ on it, because that's a very good question. Give us a couple of days to get that FAQ out to everybody. We have all of your emails that participated. So, let's think about that a little bit more how national training only to a network, how that fits in to the application. But thank you very much for [talking over each other].

Bruce But just to reinforce that, if you're saying that the national training has to be for greater than one's own network, then by definition you're excluding everybody else who is not already an existing trainer who received this grant, so then it would be a waste of time for anybody new to apply.

Jane That's more of an opinion there, so we really can't address that. Let's move on to the next question. Did you have any other questions?

Moderator Our next question is from Sophia Dillon.

Sophia I had a question about rating factor 1, sub factor 2. Under goals and accomplishments it indicates that we can include our approved extension period, but that was not included in this presentation. We got a cost extension. Can we include that information under our narrative?

Judy I know that we have given specific dates as far as what we're looking at and we'll come out with an FAQ on this as well, but I believe we're going to be looking at that specific time period in order to be consistent across the board and for external applicants who don't already receive funding. I think we'll just be looking at July 1, 2017 to June 30, 2018. And we'll take a look at it, we'll put out an FAQ, we'll have a discussion and put out an FAQ to clarify. Good question.

Sophia It's also included on the rating factor 5 as well that we can include our extension period, and I just want to be clear if that's correct.

Judy Yes. Let us take a look at that and we'll get it out to you.

Sophia Okay, thanks.

Moderator There are no other participants queued up at this time.

Lorraine We do actually have a couple of questions in the chat box. The one that I asked previously on the standard form 424, someone asked for clarification if leveraged resources, if that information was put on the

standard form or if the only dollar amount put on the standard form is going to be that \$1.00 on line 18A. Can one of the team members clarify that?

Judy                    So you're going to put the \$1.00 in the slot where you're asking for HUD funding and then you're putting your leveraged funding in the other areas. You can add those amounts there.

M                        It's just block 18A that the \$1.00 would go under.

Lorraine                Thank you. Do you want to take the net question then by telephone?

Moderator             We'll go to Bruce Merks line.

Bruce                    Thank you. If we are looking for some people to do part of the training as a training partner, like for HECM or for the disaster recovery, where would we go to find people who are experts in those areas?

Judy                    That's a great question, Bruce. I think that that's probably going to have to be another FAQ for us to provide to everybody the possibility of where you could search that information. I would recommend possibly state

housing finance agencies and local government entities that may provide that type of counseling as well or training for counselors as well. But let us do some work on that and get out some good information for you.

Bruce Yes, because I know in the other training, people hire consultants who are experts in those areas. And if there is a way to find out who are the best people or people who do that type of training, that would be helpful on that.

Judy I'm not sure that we're going to have specific names. I would be we're not going to have specific names, but we'll try to get some ideas out there for folks to look into.

Bruce Okay. Thank you.

Lorraine While we're waiting for people to queue in by the telephone, this is kind of online with Bruce's question. We got a question in the chat box that says, "How can one be partner to training grantees?" So there may be folks on this call who are interested in partnering. So any suggestions how to answer that question as well.

Judy                    Those we've been looking at possible partnerships with local government entities, local non-profits. We've seen a lot of training with grantees who will partner with local agencies who know the area and can provide a little bit more information specific to that area. I think what we've seen the most is partnering with local and state government entities. But if anybody who has been doing this for a while would like to chime in, that would be great.

Lorraine                I will continue reading questions from the chat box. We have another question that says, "If the applicant offers a partial scholarship for lodging and tuition separate from a full scholarship, would that count as a travel scholarship? How would they classify a partial scholarship for lodging and tuition?"

Judy                    I would say that that would be counted as a travel scholarship.

Lorraine                Thank you. We did actually get a chat box message from Leah Lester Holmes who is with Unidos. She said that they are interested in seeking partners. So, Leah, if you want to call in and share your email address with folks, that would be great. I don't feel comfortable providing that information, so if you could call in.



Again, Tom, do you want to remind everyone the instructions of how they can get in the queue for telephone?

Moderator [Operator instructions]. We have a question from Lee Lester Holmes.

Lee I do curriculum development and I'm in charge of the training course with Unidos US Learning Alliance. We are always looking for opportunities to partner with organizations, because for us the important thing is just to make sure the training gets out. We have been doing training for over 10 years nationally, in person, webinars and e-learning, so we have quite a few different modalities for providing training. And all of the trainings that were in question earlier, we offer.

We are in the process of developing a HECM default training, so that's not yet rolled out, but we're working on it. But all the others are already created and updated. So if anybody's interested, please feel free to email me. My email address is [lholmes@unidosus.org](mailto:lholmes@unidosus.org).

Lorraine Thank you very much.

Lee                                 You're welcome. Thank you for letting me speak. I appreciate it.

Moderator                         We'll go to Bruce Merks.

Bruce                                 While taking questions, I have another one. Do you get more points if you're doing face-to-face training versus online training?

Judy                                 You don't.

Lorraine                             That's not a question we can answer.

Judy                                 I'm sorry.

Lorraine                             Unless it's specifically on the NOFA itself and the rating factors. I'm going to defer to the team to see if they can add something more to that.

Bruce                                 It didn't say, so it's not clear on the NOFA whether you get higher rating if you do face-to-face versus others.

Lorraine                             We're limited providing information on what is actually printed and disclosed in the NOFA.

Do we have any other questions?

Moderator We'll go to Jana Bower's line.

Jana When you responded to the earlier offer around training partners, in addition Midworks America would be interested in speaking with anyone interested in participating as a training partner. You can send an email to myself at [jbower@mw.org](mailto:jbower@mw.org).

Lorraine Thanks, Jana.

Moderator Our next question is from Vilma Battad.

Vilma Hi, I'm here in [indiscernible]. Anyway, I hear one of the partner companies that she's willing to partner with a new agency. We're pretty much new on HUD and we need some help. I myself and my staff would like to go onto training and we asked for a scholarship. I've been denied twice just because I'm not a HUD agent or I don't have any partner or not being endorsed, so I would like to take this opportunity to discuss with

other agencies which have been approved by HUD to help us in order to become one of the housing counseling agents or be part of the training.

Lorraine We'll definitely provide more information in the FAQ. It works both ways on how to identify training partners and suggestions if you're interested in doing that. So, thank you for sharing your experience with us.

Vilma Okay. Somebody will call me or is there anything that I would or an email that I can connect with the agency.

Lorraine Would you please send us a follow up email to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)?

Vilma Okay.

Lorraine Thank you.

Moderator There are no other participants queued up at this time.

Lorraine                    Alright. I think we can wrap up the broadcast now. Thank you very much, everyone, for joining. And again, if you have any follow up questions or comments, please email to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) and put FY19 TNOFA in the subject.

Speakers, remain on the line. Thank you.

Moderator                Ladies and gentlemen, that does conclude our conference for today. We thank you for your participation and using the AT&T Executive Teleconference. You may now disconnect.