



Final Transcript

**HUD-US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT:
Comp NOFA FY20-External**

June 16, 2020/12:00 p.m. EDT

SPEAKERS

Virginia Holman
Danberry Carmon
Tracy Badua
Connie Barton
David Valdez
Melissa Noe
Tracie Oaks-Ross
Joel Schumacher
Kristin Ackerman

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Fiscal Year 2020 Comprehensive Housing Counseling NOFA Grant Application Training. [Operator instructions]. As a reminder, this conference is being recorded.

I'll now turn the conference over to Virginia Holman. Please go ahead.

Virginia

Thank you very much, and welcome to today's webinar on the Supplemental Comprehensive Housing Counseling NOFA. You'll be told this a couple of times, but if you got an FY '19 grant, this does not really apply to you, but wait until you get some more information on that.

Before we get started, I do want to go over some logistics. The audio is being recorded, as the operator mentioned. We will be posting a playback number, the presentation, and a transcript on HUD Exchange in our Archives section. That usually takes about a week to happen, and we'll update the Training Digest when that update has happened.

This morning, I did send out the presentation for you. It's also available in the control panel on the right hand side of your screen. You go to Handouts and just click on the document name. You can download it.

We're very interested in your questions. Because of the large number we have, we probably will not take live questions, but we do want you to ask them. So, again, on the panel on the right hand side of your screen, there is a box labeled Questions. Just type your question in and send it, and we

have people that are monitoring those questions and will make every effort to get them answered.

After the webinar is over, and any time in the future, you can go to housing.counseling@hud.gov to ask questions, make comments, and put the webinar topic in the subject line so that we get it to the right person.

If you've logged into the webinar, you're going to receive a certificate of training from GoToWebinar, and that usually takes about 48 hours. So, you need to print it out and save it for your records. The webinar material, as I said, is going to be posted on the HUD Exchange in the webinar archives, and you can sort by date and topic.

In the future, if you want to take this webinar or any of the other ones we have posted, you can select that webinar and then click on get credit for the training. In your HUD Exchange account, you will get a curriculum that shows you took that training.

This is our Training Digest that we update weekly, so keep track of it, and watch it on a regular basis so you know what training is coming up not just by HUD but by all of our partners.

At this point I'm going to turn it over to Danberry Carmon, our associate deputy assistant secretary for the Office of Housing Counseling.

Danberry.

Danberry

Thank you, Ginger, and good afternoon, everyone. I'd like to just thank everyone for taking the time out of your busy schedule today to join us on the webinar. I do want to take the opportunity also to thank each of you and our HUD-approved agencies for continuing to operate during these challenging times as a result of the COVID-19 national emergency. So, again, thank you for that.

For the Supplemental NOFA updates, I just want to kind of highlight some of the points in the NOFA that the team will be going over with you this afternoon. The first bullet point, the FY 2020 Supplemental Comprehensive Housing Counseling NOFA makes available up to \$3.5 million for new applicants. Eligibility is limited to applicants who were not awarded FY '19 housing counseling grant funds. Again, that's very important.

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The period of performance is from October 1, 2019 through March 31, 2021. So, you have 18 months to utilize the grant funding. The application due date is July 8, 2020. Also, the application is the same streamline as the 2019 NOFA meaning that a HUD-9906 which is the LCHA and intermediary, state housing finance agency, and multistate operation organization application containing four charts, no separate narratives.

Chart A2 supplement which is for the intermediary, state housing finance agencies, or multistate organizations, the characteristics, and it's in an Excel spreadsheet.

Chart B supplement is for leveraging and is also in an Excel spreadsheet. Possible HUD certification exam fees to be reimbursed separately. This is a new budget line item. Pay very close attention to it.

The NOFA also contains preference points. One is for historically black colleges and universities, or HBCUs, and also for certification of opportunity zones.

With that, I'm going to turn it back over to you, Ginger.

Virginia Let me turn it over to our next speaker who is Tracy Badua. Hi, Tracy.

Tracy Hello. Hi, everyone. This is Tracy Badua with the Office of Policy and Grant Administration. First, I'm going to give you a quick overview of our training today. Here's the list of presenters. You already know me, and we also have Connie Barton, David Valdez, Melissa Noe, Tracie Oaks-Ross, Joel Schumacher, and Kristin Ackerman coming up.

So, here's our agenda today. First, we'll go over the eligibility requirements and funding methodology. Then, we'll go into finding and submitting the grant application in grants.gov, and lastly we'll go over each of the preference points and rating factors so you'll know how to fill out your grant application.

If you've already been able to access and download the application, I suggest you do have the materials available for reference because we will be referring to the NOFA and the different charts, and it may help you to have a visual.

Let's start with the eligibility requirements and funding methodology.

The eligibility statutory and regulatory requirements are outlined in Section 3 of the NOFA, and again, if you have the PDF of the NOFA in front of you, this is page 10 of 38.

Broadly, applicants must be approved to participate in the HUD Housing Counseling program prior to the date this was published, so prior to May 28th, and if you're a state housing finance agency, you must possess statutory authority to provide housing counseling. Again, check out this section of the NOFA for more detailed requirements, and as was mentioned earlier, applicants for this Supplemental NOFA must not have been awarded direct grants under the FY 2019 Comprehensive Housing Counseling NOFA.

There is an exception for MSOs or intermediaries approved on or after May 24, 2019. So, if you were awarded FY 2019 funds as an LHCA or as a subgrantee, then you received HUD approval to become an MSO or intermediary, you may be able to apply for NOFA using the MSO or intermediary designation.

I wanted to highlight this double dipping restriction because it will help inform what's in the eligible applicant section. So, applicants are prohibited from accessing comprehensive housing counseling grant funds from multiple sources. This means that you can't be both a direct grantee and a subgrantee. So, you can't apply and get awarded funds under this NOFA, then turn around and get a comprehensive housing counseling subgrant from a parent organization.

Do note that there is an exception for HECM counseling. If you're a grantee or subgrantee with one or more HECM counselors and were awarded HUD grant funds directly or as a subgrant, then you can receive a single additional subgrant for reverse mortgage counseling activities from an intermediary that provides reverse mortgage counseling exclusively.

Again, this is all in Section 3 of the NOFA. Just please read the eligibility requirements in detail. They are going to help you determine whether you're eligible to apply for this NOFA or whether you need to.

Here's a brief outline of our funding methodology. This begins on page 31 of 38 if you're following along in your NOFA. So, this methodology awards agencies a base award determined by the size and nature of the

counseling network. The methodology then augments that amount based on performance within HUD's housing counseling program and other criteria such as the NOFA Application Score, funding to support a counseling network, so that's that oversight and quality control using Form HUD-9910, and counselors FTEs. So, that's all counselors, HECM roster counselors, and counselors who will provide HECM default counseling.

Let's jump to what the application for your organization will look like. Applicants will complete the appropriate charts based on the agency type. It's important that you use the application designated for what kind of organization you are because the question and answer fields have been formatted to be specific to your type of organization.

So, LHCAs, you will fill out the HUD-9906L as well as the Chart B supplement to indicate your leverage funds. Intermediaries, SHFAs, and MSOs, you have the HUD-9906P, the Chart A2 supplement which you'll use to indicate your housing counseling agency network as well as the Chart B supplement which is leveraged funds.

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See the application checklist in section 4B. That starts at about page 16 of your NOFA. There are a list of required documents. You have your SF-424 Application for Federal Assistance, your HUD-2880 Applicant Recipient Disclosure Update Report, your HUD-9906 charts which I just mentioned are specified to your type of organization, and then the certification regarding lobbying.

There are also some documents that you'll turn in with your application if they're applicable to you. This is your HUD-9902 for FY '19 if you're a newly-approved agency. So, if your agency was approved after September 30, 2019, you will be submitting a HUD-9902 Housing Counseling Activity Report with our application. For applicants who were HUD approved before then, we'll be accessing your reports in our housing counseling system for the purposes of scoring.

Your SHFA, Statutory Authority, your SFLLL Disclosure of Lobbying Activity, and if you're going to for preference points, there are a few forms that you need to be aware of here, the HUD-50153 for Promise Zones, HUD-2996 Certification for Opportunities on Preference Points. This is a new form, and one of my colleagues will be discussing this later, as well as the HBCU Letter of Commitment.

Next, I will turn it over to Connie Barton.

Connie

Thank you, Tracy. Hi, everyone. Today I will be providing an overview of finding and submitting the grant application. There are a couple steps involved when applying for this grant. As you can see on this list, you'll need to obtain a DUNS number unless you already have one. You'll also need to register in SAM.gov, if you have not already done so, and check to be sure all the information for your organization is accurate.

Also, please make sure you're registered on grants.gov so you can access the NOFA and be able to download the application package along with the instructions. Then, you'll need to be able to complete and submit the application.

The next slide shows what the DUNS website looks like. You need to have an active DUNS number in order to apply for federal funds. The DUNS number is a nine-digit number that is used to identify your organization. This is required for access to grants.gov, so make sure you have a DUNS number so you can apply for the grants.

You also need to be registered with SAM.gov before you can use grants.gov. Depending on the type of access you have, you may need to have an account at login.gov before you can access SAM.

We recommend getting all your registrations with these sites as early as possible, especially if there have been any staffing changes in your organization. Registration on these sites can take time, and if you have not been previously registered, it may take anywhere from two to five weeks. If you already have access, you should check to see when the registrations expire and update those if it's before the NOFA application deadline.

The next slide shows a screenshot of SAM.gov. On this page, you can do a few things such as searching for your agency.

On the next slide, you'll see that once you have your SAM and DUNS registration ready, you're all set to register for an account at grants.gov. As with most software applications or computer applications, there is a mobile app that allows you to access grants.gov on several different devices such as your iPhone or tablet.

Now, let's talk about roles. In grants.gov there are different roles you can assign to staff in your organization. If there will be several staff working on the application, you can assign different parts of the application to them.

An important thing to remember is the AOR, or Authorized Organization Representative, who is the only person who can submit the application when it's completed. So, if the AOR is going to be out of the office on vacation, you need to make sure they hit the submit button in grants.gov before they take off for their vacation since they are the only person who can submit the application.

Now, on the next slide is where you can find the NOFA. Our NOFA number is in red. You'll see that is FR-6400-N-33. You can search for the NOFA by entering this number in a few places circled on this screen. Once you find the NOFA, you are ready to begin the application.

Once you've found the application, you can start the process by creating a workspace so you'll be able to find the forms and download instructions in the workspace. You will download a zip file that contains compressed files for the NOFA instructions and attachments that go with the

application. If you're having trouble in the system, you should look in the online user guide or send an email to grants.gov.

Please remember that HUD staff do not work for grants.gov, so while we're able to answer some of your questions, we are limited to what we can assist you with. You'll need to contact grants.gov for assistance.

Here's an example of what the zip files should look like once you get to that section. The first PDF file is the NOFA. It is labeled with the NOFA number and followed by the charts and other forms relevant to the application for your organization which Tracy described earlier.

Also, you may see forms such as the SF-424 which can be filled out as a web form or a PDF. Depending on what your preference is or what type of system you have, you only have to fill out one version, either the web form or the PDF. If you are filling out the web form, you can lock the form so that only you are working on it, and no one else will be able to fill it out while you're in it. Then, after you are done, you can upload if it's a PDF or save if it's a web form that you were working in.

Here are the 9906 charts for this NOFA. As you can see, there are fields for typing in your responses. Please keep in mind that there are character count limits for some of these fields. At some point, you will not be able to enter anymore characters. Please be accurate when entering numbers and letters into these fields.

When you're ready to submit your application, go ahead and click the Check Application button for errors to make sure there are no errors that might affect your submission. Then, once you've double checked the application, click the complete and notify AOR button. Remember, the AOR is the only person who can submit the application for your organization. Then, after the AOR has been notified, you're ready to click the Sign and Submit button.

The application must be received by grants.gov by 11:59 p.m. on the due date, July 8th. We encourage you to submit your application early. Please don't wait until late in the day when the application is due to submit the application. Something unexpected could happen, and it's always good to have a few days extra time to be sure that grants.gov has accepted your application.

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Be sure grants.gov has a valid email address for you and that you updated your email settings if needed so emails from grants.gov go into your inbox instead of your junk email. Watch your emails to make sure the application was accepted and validated or rejected. If rejected, you'll need to go in and make needed changes.

Please save emails from grants.gov, so if you need to verify you have submitted on time, you have this documentation. You should receive an application tracking number by email, so keep an eye out for that email. Only applications completed and received by the deadline will be eligible for consideration by HUD.

There are two application status updates you need to be aware of. If your application was rejected with errors, you must correct the errors and resubmit your application before the 24-hour grace period ends, or HUD will not review your application. The other status is validated. If your status is validated, your application will be forwarded to HUD Review.

That's it for the overview of submitting the application. Next up will be David Valdez who will discuss preference points in Rating Factor 1. David.

David

Hi. Thanks, Connie. There are four options for preference points, and we can jump right into them. As you see here, we have opportunity zones, historically black colleges and universities, promise zones, and then the last option would be emergency preparedness and disaster recovery which is particularly relevant given the situation.

So, you can earn a maximum of up to two points for any of the four preferences. So, what these are is they are activities that support HUD's initiatives for this fiscal year. You'll notice that if you applied last year and were unsuccessful in your application, you'll notice that there's this one more option or preference point which is historically black colleges and universities. I'll talk a little bit about that in detail.

So, we can move on to the first which is opportunity zones. What you need to know here is that your entity has to be physically located in an opportunity zone. You can find this information by entering your census tracked number in the opportunity zone online tool.

You will not list census tracks for branches or subgrantees that are not located in opportunity zones. This is a special bit for parent organizations,

so you're only going to list those branches and subgrantees that are actually physically located in opportunity zones. You do not claim those that are not.

As a general rule, you will use parents, you will use Chart A2 to transfer over subgrantee information into that PDF document. If your agency is not located in an opportunity zone, again, there's no need to even enter a census tracked number.

Then, to evidence that you are located in an opportunity zone should you claim this preference point, you will need to provide a HUD-2996, and this is a form. It's just a certification where you will tell HUD how much you commit to expend, and you do so by indicating a range of percentages that you plan to spend in an opportunity zone census tracked.

So, if you take a look at the 2996 itself, you'll notice the ranges are like 0% to 10%, 11% to 20%, 21% and so on. You will select your estimated range, however, you should also be aware that if you select to spend less than half of your award in an opportunity zone, there's some other considerations that may be at play.

You may need to show why you're unable to expend at least half of that grant in the opportunity zone, and you may need to make a case for why that amount that you're planning to expend that's less than 50% will still have a significant impact within that opportunity zone.

So, just be aware that if you choose this option, those are things that you will have to explain if you commit to expending less than 50% of the award in an opportunity zone.

The new option for the supplemental year is the HBCU, historically black colleges and universities option. Here we want to encourage partnerships with housing counseling agencies and historically black colleges or universities.

Important to note that if you're going to claim this preference point, you do so not by identifying your relationship in any kind of chart within the application. Instead, what you would provide to us would be a letter of commitment, and this is a certification that you have a partnership with a historically black college or university, and this certification would be signed by an authorized official of that university or college. You would

provide documentation of the university's status as a historically black college or university.

So, this is all outlined in the NOFA, and it's here in the slides as well, but again, no need to provide anything on one of the charts if you're claiming this. You will just instead provide the letter of commitment.

Option three is promise zones. Here what you will provide is a HUD-50153. This is, again, just a certification that you're attesting that you are in fact located in a promise zone, and that form needs to be signed by the designated authorized promise zone official. Here is a link to the list of promise zones and the people that are authorized to certify within the zones. So, you can click on that link if you need to verify who that individual is or whether you're located in a promise zone at all.

Finally, your last option for preference points is disaster preparedness and emergency preparedness. We do encourage agencies to train counselors in disaster and emergency preparedness at large, but we also—in a bit I'll show you the actual Chart C, Fields I and J.

I do want to say that given what's going on right now with the COVID-19 pandemic, we do recognize that there has been a needed shift and some flexibility on your end as agencies in how you're delivering counseling and the type of counseling that you are needing to deliver in response to the economic situation that we're facing, and therefore, the housing situation that your clients are facing.

We do recognize that you may have provided or created some sort of pandemic response-related training as a result, perhaps, teaching our counselors how to shift from a primarily face-to-face type of interaction to counseling people remotely, those types of things. So, we do encourage you to capture any of those types of unique COVID-related trainings that you can tie to disaster and emergency preparedness on Chart C.

So, let's take a look at that chart. This is just a screenshot, but you'll noticed it's Chart C, and I screenshotted parts I and J. Part I is where you would indicate what types of activities your agency participated in. So, emergency preparedness, disaster recovery trainings might be a place where it might be relevant, but also you have a box on number 7 which is other where you are able to provide a brief description.

So, I encourage you, if it's something that's not already captured in 1 through 6 to us that option to provide that description, and of course, we will consider it as we award preference points, but I did think it was important just to point out that we do recognize the important work you're doing at this time and what you to be appropriately awarded based on those efforts. So, please provide that other explanation if you can and if it is relevant.

We can go ahead and move on to the first rating factor. There are going to be four components within this rating factor, Subfactors A, B, C, and D as you can see. There's a total of 19 points at play here.

I just want to point out, too, you can go to page 24 and 25 of the NOFA itself in PDF form. We have it on our HUD Exchange, or you can go on grants.gov and download the package, but the rating factor points and all the relevant charts are listed on pages 24 and 25 in one handy chart as you see here. This is just one piece.

So, let's jump into Subfactor A, HECM Average Hours. Before we do so, this is just a general note, and my colleague Tracy, already made reference to this, and I have as well about the Chart A2 supplement. It is, in fact, an

Excel file, and this is relevant only to intermediaries, state housing finance agencies, and MSOs as we refer to as parent organizations.

For parent organizations, just keep in mind during this entire presentation we will be talking about a Chart A2 supplement. This is an Excel file. You will use that Excel file to transfer the totals onto Chart A2 on the HUD-9906P.

So, this is just a reminder again that if you provide direct housing counseling services at your main office as a parent organization, you're going to include that office as well in your list of branches and subs.

The final reminder as we go throughout this presentation and as you complete your application as a parent, the Chart A2 supplement Excel file should only include branches and subs that are providing services to a minimum of 30 clients a year. This is a regulatory requirement that you must serve a minimum of 30 clients a year, however, there is an exception for agencies that do only HECM counseling, and if you do only HECM counseling, you may see less than 30 clients a year.

So, just keep that in mind as you tally up these things on the Excel supplement that you're only including the information for branches and subs that are providing that minimum amount.

Alright. Now that we've taken care of some business here, we'll talk about 1A, so this is duration of HECM counseling session. You don't have to do anything for this. If it applies to you, HUD will know, and what we assess is the average duration of counseling sessions, so we're looking at data from FHA Connection and other sources to really ascertain how long the average counseling session is.

We use our own records to score this factor, so if it applies to you, you don't need to do anything. If it does apply to you, you do not need to do anything here.

You will have to do something in Rating Factor 1B. This captures counselor training and industry standards, so you'll use Chart A to fill this piece out. Fields I, J, and K are what we're looking at. Field I is you would indicate yes if 50% or more of your counselors received formal training in the past two years.

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Note that this does not include on-the-job training. When we say formal training, we're talking about things usually provided by, for instance, our training partners, NeighborWorks, and then all the rest of our training grantees and other professional development resources out there, but that's what we're looking at. So, you can tell us whether half or more of your counselors indeed received that type of formal housing counseling training in the past two years in Field I.

Field J is where you indicate whether your agency has any counselors on staff who passed the HUD Counseling Certification exam. This is your opportunity to let us know and an opportunity for some points as well even if just one of your counselors has passed, this is where you would indicate that that's the case.

Last, Field K, this is where you would tell us whether or not your agency has adopted national industry standards for homeownership education and counseling, and again, Field K is where you would indicate whether or not you have done so.

Rather than go through all of this again, this is the same information, a special note just for parent organizations. Specify the information for each

of the branches and subs using your supplement, and then make sure you transfer those totals.

Rating Factor 1C, this has to do with performance reviews. Again, nothing is required on your part as the applicant. HUD will use its own records to score this factor, and just to give you a sense of what we are scoring, we are looking at significant findings encountered either during routine oversights, performance reviews, anything of the sort just happening upon information. All of those types of findings will be considered when we score this factor.

Finally, Rating Factor 1D has to do with client satisfaction and progress. You will indicate in Fields L, M, and N whether you measure customer satisfaction and progress. How we define that is broken out in L, M, and N.

In L, you would indicate whether you issued client exit surveys. Field M is where you indicate similarly whether you issued follow-up client surveys at the end of the counseling or education sessions. Field N, this is whether you pulled the credit reports as part of post-counseling follow-up, specifically six months or more after counseling was completed.

That's it for Rating Factor 1. I'll go ahead and hand it over to my colleague, Melissa Noe.

Melissa

Thank you, David. Hi, everyone. I'm going to be going over Rating Factor 2 which is the need and NOFA priorities, and in this rating factor, I will evaluate the degree to which the applicant addressed the needs identified and where requested cited the source information and provided brief descriptions of activities proposed to address the needs. This rating factor, Rating Factor 2 is worth a total of 15 points.

On Rating Factor 2A, HUD will use agency reported data to determine the extent that an applicant serves rural clients as defined by USDA. You do not need to do anything for 2A. We'll be handling that one ourselves, but in Rating Factor 2B, this covers Chart C which I'll start with Field A.

So, everything in 2B, you're going to be looking at Chart C for LHCA's or for parents. In Field A, applicants must use their service area and the latest state or local consolidated plan analysis of impediments or assessment of fair housing. If the applicant is an intermediary, a state

housing finance agency, or a multistate organization, the applicant should cite no more than three jurisdictions served by this network.

Sorry, and I forgot to mention that 2B is focused on identifying impediments to fair housing. We will be looking to make sure that agencies use their grant funds on things that focus on fair housing.

So, in Chart C, Field B, we're looking at fair housing issues. What you'll do is using the check boxes and the Other box, if necessary on the chart, you'll indicate any fair housing issues and contributing factors from the service area that you identified in Field A.

Then, in Field C, the applicant should provide a brief description of an activity that addresses one of the proposed goals in the analysis of impediments or the assessment of fair housing listed in Field A and how you will measure the outcomes related to that activity.

In Field D, applicants must describe how they will train their staff on fair housing issues identified in Field C. So, Field B was the field where you'll actually check some boxes, or you'll describe fair housing issues that you guys experienced with the Other box.

Again, you'll describe how you'll train your staff in Field C on what you've identified in Field B. This could include trainings on Civil Rights laws, methods of providing clients with information about their rights, and mechanism for referring to potential fair housing violations to HUD to state or local fair housing agencies, or to private fair housing groups.

In Field E, switching gears a little bit, applicants must describe how access to programs and activities will be readily accessible to and usable by persons with disabilities. Applicants must also describe what appropriate steps will be taken to ensure effective communication with persons with disabilities.

Then, in Field F, applicants must describe how they will take reasonable steps to ensure person with limited English proficiency have meaningful access to the housing counseling program and its activities.

Finally, in Field F, applicants must describe how they provide mobility counseling and what information they will provide to clients that will enhance their housing choice outside of areas of minority and poverty concentration.

Then finally for this rating factor is Field G on the chart. Applicants must describe how they inform clients about the hazards of lead-based paint in homes.

Again, this rating factor goes pretty quick. Everything that you need to do for this rating factor is located on Chart C of the 9906 chart, and you'll have prompts there of what to write about, and you'll also please note that there are character limits, so just make sure that you are aware of that when you're writing your prompts because there will be a point where you won't be able to enter anymore information.

Now, I'm going to pass it off to Tracie Oaks-Ross who is going to talk about Rating Factor 3.

Tracie Thanks, Melissa. We can go to the next slide. Can you guys hear me?

Mellissa Yes.

Tracie This is Rating Factor 3, and here we'll be taking a look at the impact of your services and your expenses. We'll also be evaluating the types of

counseling and education services that you provide. We'll look at the modes of delivery and any oversight that you conduct for your agency.

Also, for parent organizations, we'll also evaluate, in addition to the oversight, we'll take a look at the sub-allocations of the grant awarded to your network.

So, for the first subfactor under Rating Factor 3 which is subfactor A, we'll evaluate the total number of clients that you served as reported on the 9902 that we already have on record. However, if you are newly approved and received an approval after September 30, 2019, you must prepare and submit a 9902 with your application for the 2019 fiscal year.

So, this is really important to note. We want to make sure that we really send this point home. If you are newly approved, and you do not provide the 9902 for fiscal year 2019 as part of your application, you will not receive any points for this subfactor. It will also have a negative impact on the scoring of other rating factors in the NOFA, so just make sure that you submit it as part of your application if you're newly approved.

Next slide. Subfactors B, C, and D will be evaluating your agency's expenses. So, for Subfactor B, it's cost per client. This takes a look at the actual expenses for your agency's program and the clients served. In doing so, you will need to provide your total housing counseling program expenses which should include both your indirect and your direct costs for October 1, 2018 through September 30, 2019.

For Chart A, Field R, when we say your total fiscal year 2019 housing counseling program expenses, again, that includes your salaries, that includes your fringe benefits, other direct costs, and indirect costs. Again, these are your total program expenses for the fiscal year. Again, I want to reiterate that this both your direct costs and your indirect costs for your housing counseling program.

If your agency became HUD approved during or midway through the fiscal year, the total program expenses that you provide in Chart A, Field R must reflect the entire fiscal year, so not just the period of time in which your agency was HUD approved. Again, we want to reemphasize that if you do not provide this information in your application, you will not receive any points for this subfactor. It will also impact the scoring of subsequent subfactors for Rating Factor 3.

Next slide. Subfactor C also evaluates your agency's expenses, but only those funds expended on salary and fringe benefits for employees that provide direct housing counseling and education services for the fiscal year. So, again, this is only for salary and fringe benefits. You're going to enter that information in Chart A, Field S.

Next slide. When you are completing Fields R and S in Rating Factor 3, if the amount of your total program expenses that you enter in Field R is less than the amount of the salaries and fringe that you enter in Field S, you will see an error message pop up. This is a really a value check and a reminder to ensure that you're entering the correct amounts in the right fields.

So, if this message pops up, click OK. We'd like for you to go back and make sure you're following the instructions on the form and that you've entered the correct amount in Field R and Field S. Again, these fields are not auto populated, so we want to make sure that you have an opportunity to go back, check your expenses, and make sure that they're accurate for your program when you're completing this part of the form.

For Subfactor D, we'll calculate the ratio of your previous HUD grants, your total housing counseling program expenses, so again, this is one of those subfactors that I mentioned a moment ago that it's important that you provide your expense information because it will impact not just other subfactors, but this subfactor as well. So, again, we need you to provide your total housing counseling program expenses in order for us to rate you under this subfactor in Rating Factor 3.

Next slide. Subfactor E, Allocations to Subgrantees. This is specific to parent organizations, and this is a two-step process. In completing this subfactor, you will start by filling in Column P of the Chart A2 supplement in Excel, and here is a screen shot of Column P where you will enter in that sub allocation information.

On the example on the screen, the agency has listed its subgrantees and branches and the percentage of the grant award sub allocated to each. As you can see on the example here, it totals 19% of the total grant award.

Next slide. Now, once you've completed the Chart A2 supplement in Excel, the second step is going to be to transfer the total percentage from the Excel form to the PDF form. So, Field P2 on the PDF is where you

will input the percentage of the award you intend to sub allocate to your subgrantees. You will also need to complete Field P1 which is the percent of the award you intend to allocate to yourself as the parent, and these two fields, Field P1 and P2, should equal 100% of your award.

Subfactor 3F will evaluate the types of housing counseling and education services that you provide during the fiscal year. You do not need to provide any information for this subfactor. We will be using the 9902 data that we have on record, but again, as I mentioned earlier in the presentation, the exception to this is if you're newly approved after September 30, 2019, you must prepare and submit a 9902 with our application for the entire fiscal year. Again, these instructions are outlined in the NOFA as well.

Next slide. Rating Factor 3G, this is where you will indicate the modes of service delivery such as in-person counseling, telephone, internet, or in multiple languages. For LHCA's, you will use the Chart A1, and you will mark an X for the modes that apply to your agency, again, in Fields T through W. For parent organizations, this is a two-step process as well.

Next slide. You will start by first completing the Chart A2 supplement in Excel for Columns T through W for each of your branches and subgrantees. You'll see at the end of each column, it will total the number of Xs that you marked in the chart.

The second step to this is going to be to transfer those totals from the Excel form to the PDF form of the Chart A2 in Fields T through W. Again, for parent organizations, you must complete the Excel form first, and then we want you to transfer those totals onto the PDF form.

Next slide. The last subfactor in Rating Factor 3 is oversight, and this is where applicants will indicate their oversight and quality control activities. For locals, you will complete the Chart D1 [ph] and mark an X for the oversight activities being performed by your agency.

For parent organizations, there are two separate parts to the Chart D2. So, the first part is where parents will provide the number of 9910 performance reviews that will be conducted up to a total of five performance reviews during the fiscal year. This is a dropdown box. Again, it will allow you to select anywhere from one to five performance reviews.

The second part of the form is where parents will enter the number of subgrantees and branches for which oversight and quality control activities will be performed during the performance period.

Next slide. Again, for Part 1, parents, you are capped at five. So, again, the dropdown box will allow you to choose between one and five 9910 performance reviews, and for Part 2 which is Items 2A through 2C of the Chart D2, you can enter a number up to the total of subgrantees and branches in your application.

So, when you're completing this Chart D2, just make sure you're paying attention to the instructions. These are two separate parts of the form. Again, Part 1 has to do with our 9910 performance reviews, you're capped at five, and Part 2 is oversight and quality control activities.

Next slide. This is a certification statement. It's at the bottom of the Chart D form. Again, D1 for locals and D2 for parents. This certifies that the information you provided in the 9906 form is accurate. Both parents and local organizations are required to check the certification box at the bottom of this form.

That concludes Rating Factor 3. Next, Joel will provide you an overview of Rating Factor 4.

Joel

Great. Thank you very much, Tracie. Rating Factor 4 is going to cover your leveraged resources. HUD funds are not intended to be the only source via which your agency is funded. It would be very sad if one year you did not receive HUD funding, and then your agency had to close down leaving all the clients in the lurch. So, we want to make sure that there's adequate financial resources, and we award points accordingly.

Next slide. There's different types of leveraged funds you could have. You could have direct financial assistance like grants, you could be obtaining program income, and additionally maybe you have some volunteers that are giving you goods or services that help your operations known as in-kind contributions.

We do want to note that there's a restriction that leveraged funds cannot be federal funds, and that's either directly from the federal government, or as is often the case, passed through via state and local governments. So,

some of the acronyms that you might be familiar with and are explicitly verboten would be the ones listed here like HHS, CDBG, etc.

We do want to note that federal funds that get passed through, sometimes the state or local government that's passing them through will change the name. So, it might not be readily apparent. Those are home funds are CDBG funds. That's just one example. There's a grant or program called the Pittsburgh Neighborhood Economic Development. If you received that, it's actually CDBG pass-through. Those are federal funds.

So, do be attentive when you are listing grants and other information that's coming from state and local governments to make sure it's not a federal fund pass-through.

You're going to put this information into Chart B supplement. That's an Excel chart. Eventually, you'll transfer it into the main PDF, the HUD 9906, but for delineating each of the sources of leveraged funds, you're going to go to the Chart B supplement. So, in one of the columns, you'll list the name of the applicant, the parent organization as David referred to MSOs, intermediaries, SHFAs. You'd list the subgrantee with the branch that was receiving it as well, as it was the subgrantee that got the award.

Obviously, if it's an LHCA applying as a direct grantee, you just put your own name for all the funds.

You'd want to indicate the organization that's giving you these funding sources and include a point of contact at that organization, contact information such as an email or phone number.

It would be disappointing if we had no way of following up with that source of leveraged funds, and then we were not able to give you points for that. It'd be disappointing both for us and for you. So, definitely include the point of contact with some manner of contact information be it a phone number or email address in the event that we want to conduct a follow-up on those leveraged funds.

Indicate the type of contribution. Also the use of funds, and we want to note here that if you're listing in-kind contributions you'll have to describe what that is. If you say John Doe gave you an in-kind contribution, what was it? Was he an accountant, and he did your audit for free? Was he a lawyer? Maybe he reviewed your conflict of interest provisions and procurement manual. So, if it's in-kind, let us know what that in-kind includes.

Finally, note that the funds to be counted fully need to be fully available within the period of performance. So, if it started sooner or runs later, then you're going to have to prorate that leveraged fund source, and I'll give you an example on the next slide here.

For example, let's say you're awarded funds for calendar year 2019 from January through December. Well, the period of performance for this grant actually doesn't pick up until October, until Q1 of FY '20 in our terms, but October 1st to December 31st. As you can see, only three months of those twelve months of funding fall during the period of performance.

As such, if you were given leveraged funds in the amount of \$10,000, you'd only be able to count \$2,500. As you can see that's being done pro rata based on one quarter of the time being in the period of performance.

Next slide. So, as with parents that have to complete the Chart A2 supplement, any organization that's applying and has leveraged funds, which we hope is all of you, would have to transfer the final information over from the Chart B supplement. So, you're going to take the total amount of leveraged funds that got tallied up from your itemized listing on

the Chart B supplement and put it on the Chart B in the PDF of the main application, the HUD 9906, and there's a little box showing you what it looks like, Total of Leveraged Funds During the Grant Period.

That concludes my section. I'm going to hand it over to my colleague, Kristin, who will go over Rating Factor 5.

Kristin

Thanks, Joel. As Joel mentioned, my name is Kristin Ackerman, and I'm going to be covering Rating Factor 5 for you today.

Next slide, please. Rating Factor 5 is meant to evaluate the applicant's success in meeting performance goals. The great thing about this part of the application is that HUD scores these items based on internal data sources which means fewer questions for the applicants to answer. We know that all of our agencies spend a lot of time working on their 9902 reporting, so we hope that you'll be happy to know that we're using that information as part of the NOFA process.

Next slide, please. Rating Factor 5A focuses on HCS reporting. The evaluation here in this area includes timely HCS profile validation, on-time 9902 report submission, and then the use of CMS for 9902 reporting.

We do want to make a note here to let everyone know that we are aware of the issues that many agencies faced with their CMS transitions over the past year, so we will be taking that into account during our scoring process.

Next slide, please. Rating Factor 5B will assess an applicant's grant expenditure history. Basically, any applicants that had a grant in fiscal year 2018 will be evaluated on the timely expenditure of those funds. So, we want to make sure that there's no balances outstanding, and if there is that there's a valid extension on file.

Next slide, please. Finally, in Rating Factor 5C, HUD will be reviewing the applicant's counseling outcomes as they reported them in Section 10 of their fiscal year '19 quarter four 9902 report. I want to remind everybody that it's very important for newly-approved applicants who did not submit an FY '19 quarter four 9902 within the agency [indiscernible] system to provide a paper version of the 9902 as an application attachment when they submit their application this year.

Now, I'm going to be turning it over to our NOFA lead, Tracy Badua, who will be going over some final resources and tips.

Tracy

Thank you, Kristin, and thank you to all of our presenters for this helpful information. Again, we're just going to conclude with some final tips.

For questions related to the NOFA or application itself, you can direct these questions to housing.counseling@hud.gov. You can contact www.grants.gov regarding issues with technology. That's if you're unable to log in or upload something. Contact grants.gov first. They'll be able to help you with system issues on that.

As Connie mentioned earlier, please be sure to keep any copies of emails that you send to grants.gov regarding submission problems. These will be helpful to us if you need to appeal a late submission. It will help us know what went wrong, and it will help support your appeal.

Some tips for success. Read the NOFA carefully and make sure you follow the instructions. Understand the charts and how to fill them out. Answer all of the questions, and submit on time or early if possible, and I know this has been reemphasized because there are occasionally issues with grants.gov, and we want to make sure that you're able to get in all of the materials that you want us to review that you're able to get those in

through the website so that we can score them. So, submit on time or early if possible, and save confirmations and emails accepting or rejecting your application.

Then, some more general information on the Office of Housing Counseling. We've provided some information here, so here are a couple links to our HUD Exchange page as well as our counselor training and testing website. Here's our email again in case you have questions, and there's also a link to the Office of Housing Counseling Bridge newsletter.

Then, before you go, please give us feedback in the question box. Let us know if this webinar was useful to you or your clients, if you'll be sharing this info with your coworkers, and then in case you have any other comments you may have.

One last thing before we do go. I wanted to address a question that we've been receiving in our chat boxes. Again, agencies that were directly awarded FY '19 funds through the FY '19 Comprehensive Housing Counseling Grant NOFA, you are not eligible to apply under the Supplemental NOFA. Please note that there is that exception for newly-approved MSOs and intermediaries, but again, reread the eligibility

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section carefully because if you were awarded direct funds through the NOFA, you should have received and returned your expression of interest letter, so you don't need to take further action at this time. This FY '20 supplemental NOFA is for new, direct applicants.

Again, just feel free to give us that feedback in the question box.

Next slide, please. Thank you again for attending. This concludes today's training.