



Final Transcript

**HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: FY 2018
Housing Counseling Training Grant NOFA**

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SPEAKERS

Ben Yanetta
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Virginia Holman
Lorraine Griscavage-Frisbee
Tom Hardy
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PRESENTATION

Moderator Ladies and gentlemen, thank you very much for standing by, and welcome to the FY 2018 Housing Counseling Training Grant NOFA. At this time, all participants are in a listen-only mode. Later we will conduct a question and answer session. Instructions will be given at that time. [Operator instructions]. As a reminder, this conference is being recorded.

I would now like to turn the conference over to our host, Mr. Ben Yanetta.

Please go ahead, sir.

Ben

Great. Hello, everyone. Thank you for joining us today for this training on the FY '18 housing counseling training grant application. You'll hear us repeat this a few times throughout the presentation, but we just want to make sure everybody that's on the line today understands that this is a grant opportunity for providing training to HUD-approved housing counseling agencies, and in certain scenarios, agencies looking to become HUD-approved. This is a not a training or a grant opportunity to receive training from HUD or any other sources. Just wanted to clarify that right at the beginning.

Before we turn over things to the presenters, I'd like to go over a few logistics on how to use the webinar interface. As was mentioned, the audio is being recorded. The playback number and a transcript along with the PowerPoint will be available on the HUD Exchange page. It usually takes us about seven to ten days to get something posted, and the announcement will go out through Jerry Mayer's Listserve when that posting has been made.

You can also download the handouts, the PowerPoint presentation from the handout section of the webinar, and they were also emailed to all registered participants before the call today. So, you have a couple of different ways to access to training if you need to refer to it later.

All lines are being muted today until the end. If we have time, we will conduct a question and answer session over the phone lines. If you are joining the queue to ask a question, first of all, instructions will be given at that time on how to joining the queue, but please take your phone off speaker phone and unmute your line so we don't get any feedback or poor connection with your phone.

You can also ask questions through the webinar's interface. Over on the right hand side, there is a questions panel, and you can type in that question there. Our presenters today will be monitoring those throughout the presentation, but we will probably hold off on answering questions that come in that way until the end of the presentation.

If you think of a question later, or we didn't get a response to you, you can always send an email to housing.counseling@HUD.gov with the subject line FY '18 Training NOFA in the subject line, and that will be routed to a

specialist that can answer your question then. If we receive a lot of questions today, we will release an FAQ that will be posted, or we will be sending it out to all the registered participants, and that will include all the responses that we can provide regarding any questions that we were unable to answer today.

If you logged into the webinar, you'll receive an email from GoTo Webinar within the next 48 hours. This email says this is your certificate of training. There's no attachment or anything like that. The email itself is your certificate of training. You can print that out and save it for your records.

Now, at this time, I'd like to turn it over Rhonda Rivera to get us started.

Rhonda

Okay. Thank you, Ben. Good morning, everybody. I know many of you may have been waiting for quite some time for this notice of funding availability or NOFA, as we call it, for quite some time. Today, we're going to be going through the ins and outs of this training grant application.

Again, before I get going, I want to state one more time that this NOFA is not a grant that is awarded to any individual or individuals. This grant is different from the comprehensive housing counseling NOFA that was published on July 3rd this year and just closed on August 7th. The applications were due on August 7th for that NOFA. So, that has nothing to do with the comprehensive grant.

This particular training award will be awarded to an organization or organizations to train housing counselors on a nationwide level who are employed and these counselors who are employed by housing counseling agencies that participate in HUD's housing counseling program. This is not a grant to approve agencies' homebuyer education course or other type of group education courses for their clients.

Okay, next slide. Today's presenters are from the Office of Housing Counseling's Outreach and Capacity Building division, and they'll be going over the eligibility criteria and the five factors in this NOFA.

Next, please. The agenda for today is to provide an overview of the NOFA. Again, we'll be going over what change has occurred from the last public Training NOFA, published NOFA from FY 2016, the eligibility

requirements, the charts, the factors, and we'll also provide some tips on how to prepare for the application. Also, I want to stress today's webinar is not designed to replace the reading or reviewing the Training NOFA itself that's on grants.gov. Please read the NOFA carefully and prepare your application accordingly.

Then, again, as Ben said, any questions that we get in the queue that we're unable to answer if we run out of time, we'll prepare answers to those questions as a frequently asked question, or FAQ, on the HUD Exchange and send an email to the registered that participated on the call today.

Next slide. We are funding up to \$3.5 million in this NOFA that's based on the appropriations that Congress made earlier this year. The due date for the grant application is August 31, 2018 by 11:59 p.m. Eastern Time. Please, do not wait until the 11th hour to submit your organization's grant application.

The purpose of this grant is to support training that will improve standardized quality of housing counseling. It is also to continue in the creation and maintenance of a professional and effective housing counseling industry that is able to assist consumers by providing them

with the information they need to make informed housing choices and maximize impact of federal funding appropriations for HUD's housing counseling program.

The training grant is to be accessible to all housing counselors nationwide that participate in HUD's housing counseling program. This NOFA supports both general and specialized topics. HUD recognizes that counselors may specialize in specific housing counseling topics and that generally, counselors will need more than general housing counseling topics. The NOFA provides a list of 23 various topics, and again, read carefully the NOFA regarding those topics.

Statutory requirements enacted state that individual housing counselors participating in HUD's housing counseling program shall demonstrate by written examination that they are competent in providing counseling in each of the core topics, and there are six core topics, again, described in this NOFA.

HUD has developed regulations to address the statute requirements for counselor certification and continue to encourage housing counselors to seek education on these topics. The six core topics again are financial

management, property maintenance, home ownership and tenancy, fair housing and other civil rights laws and requirements, housing affordability, and avoidance or responses to rental and mortgage delinquencies and avoidance of eviction and mortgage default. Again, read the NOFA carefully regarding eligible activities.

Eligible applicants are nonprofit and government organizations with at least two years' experience in providing training nationwide. In a moment, Virginia Holman will provide more information on the eligibility requirements.

Next slide, please. Here are the changes since the last NOFA publication in fiscal year 2016. This NOFA is a one-year NOFA. In the past, we had done applications for two years where we used the same applications to provide funding for two different fiscal years. We are not doing this this year because we have a new administration, and we want to make sure this NOFA aligns with the new priorities. That is one reason why this NOFA is so late. We were trying to make sure we were in line with the priorities.

This one-year NOFA has a 15-month period of performance that's from July 1, 2018 and ends on September 30, 2019. That means there will be

another training application process—I should say the one-year NOFA also means you can expect, if Congress appropriates funds in fiscal year 2019 there will be another training application process for you to compete and apply for those funds in 2019.

There is no general section. The Grants Management Office eliminated the general section NOFA. Instead they replaced general administrative requirements containing standardized language that is required in every NOFA. This is, again, a 15-month period of performance. In prior Training NOFAs, it was a 12-month grant, so we added a couple more months.

There were some changes to the subfactors in the rating factor 3 regarding actual expenses. Language was revised regarding how funds can be spent, and in past performance section, on actual expenses replaced substantial costs with a percentage. Again, read the NOFA carefully for specifics within rating factor 3.

The scholarship allows agencies to add scholarships to respond to market demands and explain any adjustments made to allocation of scholarships based on changed needs. We're going to award higher points for training

that supports disaster topics, rentals, financial stability, and sustainable homeownership.

Next slide. Some additional training topics were added to the list of the 23 topics that are identified in the NOFA. One of them is home equity conversion mortgage or HECM default training, and this was created to train housing counselors to work with HECM borrowers who are delinquent or at risk of defaulting due to unpaid property taxes and homeowner's insurance or homeowner association dues or other fees and assessments.

The administration is very concerned about the risk that seniors in reverse mortgage they can't pay their property taxes. While we make changes in the program to prevent that going forward, there are still seniors with existing HECM mortgages who are at risk of default, and HUD would like to see housing counseling agencies who are willing to step up and assist with seniors with reverse mortgages who might be facing default. This is why this training topic is identified as an eligible activity in this NOFA.

Another new one is a basic math instruction, and the administration continues to support counselor certification and activities around

certification. One of the core topics that I mentioned earlier in a previous slide, the components of this uses online calculators, and we want to make sure that counselors are able to use this so they're prepared when taking the written exam.

Another new course is how to start a housing counseling program, and this is designed for agencies covered by HUD's final rule for housing counseling but are not currently participating in HUD's housing counseling program. The course should provide information on how to start a housing counseling program.

In the final rule that was published on December 14, 2016, the final rule standardized housing counseling requirements over all HUD programs. With the certification requirements, the benefits to the renter, the prospective homebuyer, or the existing homeowner are increased assurances of more knowledgeable housing counselors providing more effective housing counseling services.

HUD expects that more knowledgeable housing counselors will lead to better identification of housing issues, more knowledgeable referrals and resolution of barriers, and a greater ability to avoid scams. This

certification requirement covers not only participation in HUD's housing counseling program, but also participants in other HUD programs including the Home Investments Partnership Act or HOME, Community Development Block Grant, CBDG program, and some public and in-housing and SHA single family programs. Again, please go to the HUD Exchange for a list of the HUD programs and for other HUD programs that are effected by this certification requirement.

Next slide. Again, some additional training topics is in the disaster preparedness classes. We are encouraging funding disaster preparedness and disaster recovery assistance activities and training including the continuity of operation plans for housing counseling agencies themselves. We know from the storms, the fires and floods, and other activities across the country, the importance that housing counselors play in disaster preparedness and recovery assistance. We want to continue to support that in this NOFA.

Next slide. Again, this award is up to \$3.5 million, and HUD may fund a single organization or make multiple awards to organizations. This is a 15-month period of performance starting July 1, 2018 through Sept 30, 2019. Also, when applying for the NOFA application, the applicants do

not request a specific award amount or provide a budget in their grant application package.

When completing the standard form SF-424, Application for Federal Assistance form that's in the package on grants.gov, you enter in section 18, line item 8, \$1 in that section.

Next slide. This grant will be made on a cost-free [indiscernible] basis under a cooperative agreements, and the cooperative agreement will have significant HUD involvement including the review and approval of marketing of courses including course materials, evaluations, the methodology, training locations, technology, and logistics. The agreement will also provide the reporting requirements and other required documents outlined in the agreement at the time of the award.

Now, I would like to turn the call over to the next presenter, Virginia Holman, who will provide information on the eligibility requirements for this NOFA.

Virginia

Thank you, Rhonda. Welcome. I know that you're going to get tired of hearing this, but we don't want you to participate in this webinar and use

up valuable time if you're not eligible to apply or misunderstand what the grant is. As both Ben and Rhonda said, this grant is for organizations to provide training to housing counselors on a nationwide basis. It's not to support local training or agencies sending their counselors to training. So, our feelings will not be hurt if you decide that you don't want to listen to the rest of our presentation, but of course, you're always welcome to.

Next slide, Ben. Basic eligibility requirements is you must be a public or private 501(c)(3) nonprofit. You could also be a state housing finance agency or other unit of local county or state government. You have to have at least two years' experience providing training to housing counselors, again, on a nationwide basis.

You can use your in-house staff, subgrantees, training partners, qualified third-party trainers, consultants, anyone with the requisite experience and capacity to plan and provide that training.

Next slide. You may partner with agencies and organizations which have the requisite experience and capacity. Your nonprofit partners must be a 501(c)(3) or could be a governmental agency. This is where some of you who don't have the experience might want to reach out to the ultimate

grantees to see whether or not you can partner with them in providing the training. The training partners we look to provide more statewide information to the counselors that the national trainers might not have available.

Again, you have to propose to provide the housing counseling training nationwide. The proposed training program has to be national in scope, and again, as I mentioned it could be given in conjunction with training partners who would focus on state and local housing issues. Those training partners will not be the applicants, and they will not really be subgrantees. They will just be 501(c)(3) or governmental agencies that the applicants partner with to provide the training.

Next slide. Make sure your phone is on mute if the operator has unmuted you. Training recipients, those who are going to receive the training from the grantees, have to be housing counselors employed by housing counseling agencies that are currently participating in HUD's housing counseling program.

There is one exception to that. It would be the people—as Rhonda mentioned, we are going to have a class on how to start a housing

counseling program aimed at those agencies who are covered by the final rule, but are not currently an approved agency. Counselors who work for those types of agencies can participate in that class, and we will have that as a frequently asked question.

We want the trainers to be experienced in adult education. There has to be open enrollment, so grantees cannot restrict participation in their training to members of their network or their organization. We look for the training to be provided in a variety of modes, in person and online. There has to be learning checks, and that would include a final exam on any class.

As Rhonda mentioned, it'd cover the core topics. A major component of our program are the provision of scholarships to the housing counselors. In fact, current grantees, a large portion of the grant is designated for scholarships. We also want to make sure that the underserved and underrepresented populations are reached.

Next slide, please. The applicant may propose to provide training on one or more of the topics. So, you don't have to address all of the 23 topics

that we have listed in the NOFA. You can focus on a few of them, but you it may contain both basic and advanced questions.

As Rhonda mentioned, we have added more detail on disaster-related training, and just as an alert, this administration is very keen on disaster training for housing counselors, so keep that in mind. As Rhonda also mentioned, we have the new course topics of basic math and the one we discussed on how to start a housing counseling program. So, look at that, pick out the topics that you feel that you're most able to do and won't spread yourself too thin.

The detailed eligibility requirements are outlined in section three, Threshold Requirements, and section D, Statutory and Regulatory Requirements, that you can find at this website, so be sure and look at those. I'm sure that there's some little detail that's there that will be important to you.

Next slide. These threshold requirements include that the application has to be submitted on time. You have to be, as I said, a 501(c)(3) or governmental agency. You have to have experience in capacity. You want to make sure you have no outstanding audit or financial issues. You

can't have delinquent federal debt. The application has to be complete, and that would include any narratives and charts that are called for, and you will hear more about that in the details on the different sections.

You can't be debarred or suspended or have people that you plan to use as trainers that are debarred or suspended. You cannot, as an organization, be a lobbyist.

Next slide. Realize these threshold requirements are not curable. It means that if they're missing, you can't resubmit it. So, it's important that you make sure your package has all of those requirements before you submit it, and check your application carefully. Read it many, many times.

Next slide, please. At this point, let me turn it over to Lorraine Griscavage-Frisbee, who's going to discuss the charts.

Lorraine

Alright. Well, thank you very much, Virginia, and good morning to everyone. We're going to now focus on what is required for the application. We're going to discuss the charts, and then we're going to go into detail on the different five rating factors.

Again, as Rhonda mentioned, it's very important that you actually read the NOFA very carefully. Again, this training is not designed to replace your reading of that. It's designed just to highlight and outline what's required in the application, and charts are a very important part of the application process.

You'll find the charts in the instruction section that you find at the application on grants.gov. We actually have five charts relating to the different factors. It's very important to note that these charts are in Excel format. It's very important. Please, do not convert the charts to PDF when submitting the application. That's very critical.

The other tip we have for you is the charts are the same that were used in the FY '16 NOFA. Please, do not dig out the old charts and try to submit them. Make sure you're using this version with the application.

Next slide, please. There is an extremely useful tool in the NOFA on page 29 and 30. It's the summary table, and what it does is it outlines each of the factors, and if we can go to the next slide, please, this is what this tool looks like. What it will tell you is it will summarize the points for each factor and subfactor. It'll also tell you if the chart is required or a

narrative or both. We strongly recommend as an application tip that you print these two pages out and you follow it as you are preparing your application.

Next slide. So, let's delve in a little bit more for how you complete these charts. First of all, make sure that your name is on each chart, and you can either put that in the column or as a header, however it's indicated on each individual chart. Then, there's a couple of different ways you can fill out the data on the chart.

For certain columns, they may ask a question, or they may say this is a core topic, for example. When you put an X in that particular cell, you're indicating yes in the correct column. We also have some columns that are asking you for a numerical value, and that's typically going to be in whole numbers like the number of students that you trained, for example. You can't train two and a half students. You can only train two students.

Then, a couple of the columns and the rows may ask you for a couple of words like a course description.

So, let's take a look at a sample chart, and I'll better illustrate what I'm talking about. This is a sample chart A, and basically you're going to

write in your course name, and you're going to describe the delivery method. Then, you're going to put in some numerical values based on what is the title of that column. Then, you also have some other columns that we'll see, for example, did this particular course cover a core topic, and you would put an X to indicate yes it did. If it didn't cover a core topic, then you wouldn't put an X in that column.

Let's look at another example chart. This one is slightly different. This has to do with the funding in rating factor 4, and then this one is slightly different in that, first of all, there are no X columns, and you will put in some narrative, and you'll also put in some dates, for example, the time period that funds are available.

Then, dollar amounts. Of course, in this field, our amount of funds can actually have cents in it as well. Maybe you got \$50,000.25, for example. So, those are two examples of the charts.

Next slide, please. Now, we're going to go into more depth about the different rating factors for you. So, let's take a look at rating factor 1. Rating factor 1 focuses on the capacity, and it actually has four subfactors, and in this rating factor, we're going to be looking at your past

performance, your experience, your goals and accomplishments under either a prior HUD Training NOFA Grant or other funders, what you did with student feedback, and what kinds of scholarships that you offered.

So, let's take a look at these in a little bit more detail. First of all, when we talk about capacity, what we're actually trying to determine is if you, as an applicant, if we award you a grant, are you ready and also have the ability to immediately begin the work that you propose in rating factor 3.

So, let's take a look at these four subfactors more closely. The first one has to do with the capacity and experience of the organization. This is worth 14 points, and again, you are going to use chart A, first of all, to complete this subfactor.

One thing that I want to point out, you'll see throughout this presentation that we're going to ask you for information based on the FY 2016 grant period of June 1, 2016 and May 31, 2017. You're probably thinking that's not the normal fiscal year, and yes you would be correct about that, but it was our last FY 2016 Training NOFA Grant period. So, any time you see FY 2016, this is the period of time we're referring to.

Again, you're going to complete chart A, and as I said, put that X for yes in the appropriate column. Also put in the numbers.

Next slide. Again, this is a larger illustration of the chart A, and we already briefly reviewed it before. As I said, it has a combination of yes, no, or you can put NA if it doesn't apply, and it has numbers and also brief narrative.

Next slide, please. Also to address the subfactor, you're going to provide a narrative. We say simple and clear. There is a page limit to the NOFA application, and you need to provide us information, again for the FY '16 period that we said, June 1st through May 31st of the following year.

Provide us—excuse me, not for this particular—you're going to give the total years of training experience and the total number of counselors who participate in your training since its inception.

We want a brief summary of your overall experience. So, if you've had your program in operation for ten years, tell us briefly your accomplishments during those ten years. Also provide us the total years you've had web-based or other forms of remote training or online training, and also include the average years of housing counseling trainer

experience for the trainers you're going to use to implement your proposed work plan in rating factor 3. Also provide us relevant experience, provided training for persons with disabilities or limited English proficiency clients.

Next slide, please. Okay, the second subfactor has to do with performance and grant requirements. Basically, we're going to be evaluating how well you performed relative to your goals and grant requirements for your prior grant.

Now, if you were a previous grantee with us, and I'm going to stress if you were a previous Training NOFA grantee, we may use our own records to score this factor. There's no chart to complete as part of this subfactor. However, if you did not receive a HUD training grant during that FY 2016 period, you're going to have to submit a narrative. Then, for those of you that did, you're also welcome to provide a narrative, but it's not required. It's optional.

Next slide. So, what we will be looking at, first of all, if you're going to be submitting a narrative, tell us what your performance was relative to any other types of grants you received and goals that you set during that

FY '16 grant period. Tell us whether the funds you received, if you fully spent those, if you met your goals, and if you didn't meet your goals, explain why they weren't met.

Next slide, please. The other thing that we're going to look at in this subfactor has to do with any audit findings. For example, if HUD conducted an oversight or audit or performance review, and there were findings from example reviews performed by either HUD staff or HUD contractors, like we have a financial audit contractor, or HUD's inspector general, these findings will be taken into consideration when we score this section.

Again, if you did not receive a HUD grant, also provide information and documentation pertaining to other oversight and audits that you had done by, for example, financial auditors or other governing entities.

Next slide, please. The third subfactor deals with measuring student feedback. How did you collect the feedback, and what you did with the information that you received? Basically, we're looking for how you measured your student satisfaction and what kind of changes you made. This, again, does have both a combination of a chart and a narrative, so for

chart A, you're going to go to column G, Measured Student Satisfaction.

If you did that, if the answer is yes, what do you do? I'm hoping everybody said put an X in the column because X means yes.

Then, also in the narrative, tell us the process of how you collected the data and what were the results of your data. Then, attach a copy of the data collection instruments, for example, if you did a survey at the end of each class. Then describe any course or test adjustments you made based on the student feedback.

Next slide, please. The last subfactor has to deal with scholarships.

Again, you're going to go back to chart A, and you're going to complete columns L, M, N, and O on that chart, and you're going to list the number of scholarships that you provided for each scholarship type, again for that FY '16 grant period between June 1, 2016 to May 31, 2017.

With that, I'm going to turn it over to Tom Hardy, who's going to tell you about rating factor 2.

Tom

Thank you, Lorraine. Hello. Again, Tom Hardy, Office of Outreach Capacity Building, Office of Housing Counseling. I'd like to share with you NOFA information on rating factor 2.

Rating factor 2, Needs NOFA Priorities covers needs data, underserved, underrepresented populations, NOFA priorities affirmatively furthering fair housing, mobility, and lead-based paint.

Rating factor 2 needs NOFA Priorities is weighted 10 points. A narrative must be provided to enable scoring of this subfactor section. No charts are required or involved for rating factor 2. The rating factor addresses the applicant's assessment of need for training services for housing counselors and the extent to which the proposed activities described in response to rating factor 3 address these needs in addition to certain NOFA priorities.

Rating factor 2, subfactor 1, Needs Data. It's weighted 8 points.

Applicant's response within this section will estimate the total number of counselors that may require general housing counseling training for FY 2018. Additionally, an explanation must be included to indicate how the estimated number of counselors was determined.

Let's quickly touch on one of the subsections, that being underserved and underrepresented populations. Within this scoring section, as an applicant, you would indicate how the training partners propose to train counselors who serve communities in various areas. Those areas would be limited English proficiency, rural geographic locations, low-income areas, also persons with disabilities, and other underserved and underrepresented housing consumer populations as well.

Finally, applicant's response within this scoring section should incorporate needs into the training plans. As an example, an applicant can incorporate the previously mentioned training needs to determine delivery method, location. An agency may want to offer classroom training, as well it could be used to determine the award of scholarships.

Rating factor 2, subfactor 2, NOFA Priorities. This section has a 2-point maximum. This section requires a narrative response to three of the NOFA priorities. Those priorities, again, being affirmatively furthering fair housing, mobility, and lead-based paint. An applicant may address as few or as many of the priorities as they wish. Applicants are limited to a response of 500 words per NOFA priority. The subfactor has a maximum of 2 points available.

Priority one, Affirmatively Furthering Fair Housing, Staff Training.

Applicants will train their staff on fair housing and civil rights laws, method of providing their clients with information about the fair housing rights as well as referring potential fair housing violators to HUD, state, and local fair housing agencies as well as private housing groups as well.

Mobility Counseling. Applicants will provide training to housing counselors to provide clients with mobility counseling, to further describe mobility counseling. It's one of the three FY '18 NOFA Training Grant eligibility activities. Mobility counseling is counseling to individuals that will enable them to move into areas that are not of minority and poverty concentration.

Priority two, Lead-Based Paint. Applicants will train housing counselors to inform clients about lead-based paint. Housing counselors that provide education or counseling regarding pre-purchased homebuyer for locating, securing, maintaining residence and rental housing are encouraged to inform clients about their rights and responsibilities under HUD's lead-based paint disclosure rule.

I'd like to welcome our next presenter. That would be Kim Jakeway.

Kim will be providing information of rating factor 3.

Kim

Thank you, Tom. Welcome, everybody. Again, I'm Kim Jakeway. Next slide.

Today, I'll be taking you through rating factor 3. This rating factor addresses your past performance as it applies to the subfactor for impact, actual expenditures, cost per student, and scholarships. This is also where you will address the following subfactors within your work plan on housing counseling training, scholarships and fees, training partners, and management activities.

Next slide. Rating factor 3 is worth a total of 40 points. It addresses past performance and the quality and effectiveness of the proposed work plan. HUD will evaluate the extent to which applicants present a detailed and sound approach for providing the detailed services and demonstrates the cost-effectiveness of its activities and convincingly explains how the proposed activities will yield long-term results.

Next slide. Rating factor 3, subfactor 1, Past Performance. It's the impact. This subfactor is worth 5 points. HUD will analyze the applicant's submitted detailed, comprehensive report of actual expenditures from all funding sources during the fiscal year '16 grant period of June 1, 2016 through May 31, 2017. You will need to use chart C to submit this information.

Applicants must explain expenses in excess of 10% of the overall budget that are not in direct provision of training services and were not supported by a NICRA or indirect cost rate. For cost per student, you'll use chart A, past performance, to calculate the cost per student. Divide it by dividing the total expenditures from all sources on chart C by the total number of students shown in column E of chart A.

Then, you'll enter this number that you come up with and put it into column P of chart A. You're going to explain any factors that will have impacted the cost per student.

Next slide. Scholarships. You'll provide a narrative that describes the number of scholarships and what percentage of the HUD housing

counseling program training grants was spent on travel, lodging, and tuition during the fiscal year '16 grant period.

If you did not expend a HUD housing counseling program training grant during the period, then you'll need to provide this information based on the entire training budget for the same period. If applicable, you need to explain any adjustments made to allocations of scholarships based on change need.

Next slide. Rating factor 3, subfactor 2, Work Plan. This subfactor is worth 19 points. The work plan must describe in detail how you plan to develop and administer your proposed training services including administrative tasks, marketing, scholarships, and compliance with affirmatively furthering fair housing.

Next slide. The training that you propose to provide must indicate the eligible activities the applicant proposes to address at each course and the following: the proposed curriculum, administrative staff and trainers, delivery methods, marketing and enrollment, limited English proficiency, affirmatively furthering fair housing, and federal electronic and information technology accessibility in Compliance Act Section 508.

Next slide. Applicants must describe each course it plans to offer and indicate the eligible activities from section 3 that Virginia Holman covered earlier in this presentation that you propose to address within each course.

Applicants must note any national standards that may have been incorporated into the development of the curriculum. HUD will award higher points to those applicants that include courses that support disaster recovery, housing counseling for renters, financial stability, and sustainable homeownership.

Next slide. Rating factor 3, subfactor 3, Scholarships and Fees. This rating factor is worth 10 points. The proposal must include a scholarship element detailing the full or partial cost to be covered including travel, lodging, and tuition to be awarded to the housing counselors. New this year, indicate if scholarships will be made available to other HUD stakeholders covered by HUD's final rule for housing counseling certification for an introductory class only as described under the eligible activities that Virginia went over.

Describe the types of scholarships that will be offered to students both through this NOFA as well as through leveraged, non-federal resources and the methodology applied for issuing scholarship awards. Applicants must also describe the plan for determining how the various types of scholarship assistance will be distributed based on the needs identified in rating factor 2. For the fees, you need to indicate the fees the applicant plans to charge for each proposed activity.

Next slide. Rating factor 3, subfactor 4, Training Partners. This subfactor is worth 3 points. Please see the definition of training partners in the instructions for chart E, and then list in chart E, column B the name of the identified subgrantee and/or training partners and explain in the narrative the role each partner will play in logistical support, marketing, and outreach. This section will be scored on the number of training partners identified for past and proposed.

For the past training partners, provide information on the number of partnerships created during the period June 1, 2016 to May 31, 2017. For the proposed training partners, identify training partners proposed for fiscal year '18. Now, applicants that have established training partners will score higher on this subfactor.

Next slide. Rating factor 3, subfactor 5, Management Activities. This subfactor is worth 3 points. Applicant must describe activities that will be performed as part of the projected work plan including monitoring and oversight of agency staff, and if applicable, the subgrantees, and/or training partners also.

Applicants must also describe what process will be used to select proposed subgrantees and/or training partners and to determine sub-funding levels. That is it for rating factor 3, and I'm going to turn it over to Jonathan Freyer.

Jonathan

Thank you, Kim. My name is Jonathan Freyer. I'm a housing program specialist with the Office of Housing Counseling, and today I'll be going over rating factor 4.

Next slide. Although HUD funding through this NOFA may fully fund an organization's proposed program, applicants are encouraged to secure the use of other resources to supplement the HUD award. Points for rating factor 4 will be awarded based on the amount of leveraged funding that meets the criteria in the section.

Applicants that can demonstrate leveraged resources from training partners described in rating factor 3D will receive higher scores in this factor. Applicants who have no other resources available will receive no points for this rating factor.

Next slide. Rating factor 4, Leveraging Resources. This rating factor is worth 7 points. All applicants must itemize the list of leveraged resources for the applicant itself and for each proposed subgrantee and identified training partner. The following charts are utilized for this factor. Chart D, Leveraging Resources, is worth 5 points. Chart E, Funds from Partners, is worth 2 points. Remember to complete all columns in each chart.

Next slide. Acceptable funding sources must be available during the training grant period from July 1, 2018 to September 30, 2018.

Acceptable funding sources include attorney's general mortgage settlement funds, direct financial assistance grants, in-kind contributions such as services, equipment, office space, labor, and resources provide 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 SF-424.

Next slide. Remember, do not include the same leveraged resources that were submitted for the 2018 housing counseling program comprehensive grant application. Resources identified for the 2018 housing counseling program comprehensive grant application cannot be claimed again as a leveraged resource for the 2018 housing counseling training grant program application.

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 Program, Fair Housing Initiative program, or the Home Investment Partnership program.

Next slide. At this point, you should be seeing an example of chart D, Leveraged Resources. All applicants must itemized the list of leveraged resources for the applicant itself and for each proposed subgrantee, and identified training partner. All applicants must provide a list of all

proposed subgrantees they propose to fund and itemize for each of the names of the organizations providing all leveraged funds and in-kind contributions. Include the total amount and the source funds.

Next slide. In chart E, Training Partners, applicants must list all identified training partners with the funds earmarked by the training partners to support the training. Applicants that fail to provide the information may not receive any points for this factor. All leveraged resources claimed by an applicant including cash and third-party in-kind must meet all the criteria set forth in 2 CFR Part 200.

At this time, I will define what a training partner is. A training partner is any agency or organization that has at least two years of experience providing housing counseling training services to housing counselors employed by housing counseling agencies participating in HUD's housing counseling program. They may be governmental agencies, nonprofit organizations, or for-profit organizations.

Examples of training partners include state housing finance agencies, state, local, and tribe government agencies, housing counseling coalitions

and networks, housing industry associations, and HUD-approved housing counseling agencies and other housing industry partners.

Next slide. Evidence of funds must be maintained for HUD review.

Grantees 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.

That ends the information for rating factor 4. I'll be followed Tom Hardy who will go over rating factor 5.

Tom

Thank you, John. Rating factor, 5, our last rating factor. Rating factor 5, Achieving Results and Program Evaluation, provides information on your grant expenditure history. Components of the rating factor include your evaluation plan, information collection, data analysis, and work adjustments.

Rating factor 5, Achieving Results and Program Evaluation provides NOFA applicants an opportunity to score a maximum of 8 points. The rating factor ensures the applicant meets commitments made in the

application and cooperative grant agreements. Applicants must indicate how they will evaluate program success. Applicants demonstrating a variety of methods to evaluate performance will score higher points.

Rating factor 5, subfactor A. Evaluation Plan is weighted 6 points.

Applicants must indicate how they evaluate the impact of their training program. The plans must identify information collection. Weight will be given to applicants' ability to measure changes in counselors' knowledge and skill.

Under information collection, I'd like to offer an example of an applicant tool to enable information collection. That might include obtaining information on student feedback, learning checks, test results, and other meaningful measuring tools.

Additionally, the evaluation plan must identify data analysis and work plan adjustments. Further, this would include applicants' identification of steps to be taken to make needed adjustments.

Rating factor 5, subfactor B. Grant Expenditure History is weighted 2 points. In this final scoring section of the NOFA, HUD will evaluate an

applicant's compliance with programmatic requirements and expenditure results during their FY 2016 NOFA grant period. That period essentially is June 1, 2016 through May 31, 2017 and any HUD-approved extension periods.

FY '16 grantees are not required to provide a narrative response for this subfactor. HUD will use our records to evaluate performance. If an applicant did not receive a HUD training grant in FY '16, information must be provided based on compliance [indiscernible] requirements. Additionally, a narrative must be included.

That concludes our review of the FY Training NOFA rating factors 1 through 5. Thank you. I'd like to welcome our next presenter. That would be Ginger Holman. Ginger.

Virginia

Thank you, Tom. Now that we have told you what needs to be in the application, I want to go through some of the details of how you find it and how you actually submit it, some of the technology issues.

Next slide. You're going to find the application package at [grants.gov](https://www.grants.gov).

When you come to the home page, you'll click on that Search for Grants, and it will lead you to the link for our application.

Next slide. Again, you go to [grants.gov](https://www.grants.gov) to find the application. This is important. The application must be received by [grants.gov](https://www.grants.gov) by 11:59:59 p.m. Eastern Standard Time on August 31st, so you'll have to pay attention to the date and the time zone because it does need to be Eastern Time.

It's really to your benefit to submit the application two or three days in advance of that deadline to make sure that [grants.gov](https://www.grants.gov) has accepted it and that it's okay. So, you need to watch your email often because they're going to send you an email saying that they validated your application or they have rejected it, and you need to save those emails for the future.

Make sure that [grants.gov](https://www.grants.gov) has a valid email address for you and for the agency. You may want to have a more general mailbox address so that if you're not there, somebody else can get the email.

Next slide. First of all, you have to make sure that your organization is registered in [grants.gov](https://www.grants.gov). You need to have a DUNS number. You also

need to register with the System Award Management system at sam.gov, and you need to do both of those things just as quickly as possible. You're going to create a grants.gov username and password, and then your POC will be authorized, and you'll set up different roles. You need to track that role status.

Next slide. Again, the application is found at grants.gov, and you're searching for funding opportunity FR-6200-N-30, and you'll download a synopsis of the grant application from the control panel.

Next slide. Here's what that page will look like when you search for the grant opportunity. It'll give you the opening date and the closing date, and it'll give you a link to open the package.

Next slide. You're going to download that application from that page, view grant opportunity. You're going to select package and follow the download instructions. It'll have a zip file, which will have the NOFA and the charts. Then, as a separate step, you'll download the grant application package.

Your second step is to complete the application package. It's very important that you do that offline and save it often. You do not want to save it in grants.gov.

Next slide. Then, your third step will be to actually submit the application package, so of course, as I said you're going to save it lots and lots of times. You're going to follow the onscreen instructions from grants.gov on how to submit your package. You will be given an application tracking number, and make sure that you keep that and that other people in the agency know what that number is.

As I said, you'll receive a submission confirmation within two days. One will be a submission receipt and validation or a rejection email with errors, so you need to watch those carefully, and if you get the one with rejection with errors, it will tell you what your next steps are.

Next slide. Just as a point, that rejection issue is why you need to submit two or three days in advance of the deadline so you have the opportunity and time to correct your errors. You want to track and check the status of your submitted applications. Again, this tracking only confirms that

grants.gov received it and submitted it to the awarding agency, in this case OHC.

Thereafter, we're going to review and process the applications, and this will be a separate function from grants.gov, and we will not tell grants.gov the status.

Next slide. Again, the NOFA provides some critical, technical details on the format and submission process, so make sure you read that carefully. You need to use Adobe Reader 11.0.10. Do not use Adobe Reader DC. It also suggests as an alternative Acrobat Standard professional versions 9 through 11. In some ways, from my experience, this version of Adobe has a lot more functions than Adobe Reader.

Your narrative portion is limited to a total 50 double-spaced, 12-point font, single-sided pages. The course descriptions that you'll be asked to provide are excluded from that page limitation. The pages, I think as Lorraine mentioned, must be numbered with a header on each page, which will be your name and the rating factor you're dealing with. You need to use valid file names, so make sure that you read the instructions to know what they are.

Next slide. Just some tips that we've learned for success over time. Read the NOFA early and often and very carefully. Highlight it, outline it, do all those things. Follow all of the instructions, including using the correct software and file names.

Understand the charts and how to fill them out and how to submit them. This is important, and as mentioned before, do not convert the charts to a PDF format. We need to do some calculations with those charts, and if it's in a PDF file, we're unable to do that.

Answer all of the questions that we ask, but don't give us information that we do not ask for. It just takes up time, and we probably won't look at that additional information. As we've said, make sure all the pages are numbered and named with your agency name and the rating factor. Don't exceed the page limits. Again, like extra information that we didn't ask for, extra pages are not going to be read.

This was also mentioned before, do not ask for a specific grant amount or provide a budget. On form SF-424, line 18A, enter just the dollar. Don't put a zero there.

This is a really important tip. Make sure that more than one person in your agency knows your username and password for this process because if only one person knows it, and they're unavailable during the process, it creates a real problem that we can't solve, so share that information.

Next page. There is technical assistance available from grants.gov. You can go to grants.gov. They have an 800 number. They have an email address, and they are available 24/7. Make sure you keep copies of any emails you send and receive from grants.gov regarding a submission problem because if you have to make an appeal, those communications are going to be critical to support your appeal.

Next slide. From the Office of Housing Counseling, you can send us a question at housing.counseling@HUD.gov with T NOFA in the subject line regarding the program requirements, general questions. You cannot ask, or we will not answer a specific question that could give you a competitive edge, so details about what you want to include in our application would not be answered.

Next slide. We have not had too many questions submitted on the question box, and as Rhonda said, those that we're unable to answer today, we will turn into frequently asked questions and post them on our website. Jerry will send out a Listserve when that happens.

Rhonda, did you want to take live questions at this point?

Rhonda

I think we have time for at least two questions, and I see one question that's in the box, and I want to answer. It's coming from Jenna Bauer [ph] regarding the period of performance that's noted on page 8 of the NOFA.

Item D, period of performance indicates our 15-month period from July 1, 2018 through September 2019. Then, it also states the estimated project start date shows October 1, 2018 through December 31, 2019. Please clarify the difference in the dates.

The estimated length of the project is—the initial period of performance is 15 months from July through September 2019. For planning purposes, applicants should assume that the period of performance is from July 2018 through September 2019. On a case-by-case basis, after HUD has issued the 2018 training awards, HUD may approve a one-time request for a

grantee or grantees to extend the initial period of performance for good cause, and this request must include reasons why an extension is necessary and justify the specific timeframe of the proposed extension and an explanation of how the funds will be effectively spent within the proposed period of an extension period.

So, this is just anticipated if this should be the case that the project itself could potentially be ending in December if that's the situation. It's a case-by-case situation. So, thank you for that question.

Virginia Rhonda, there's also a question that two people had about the extension period. Would that be included in the response of past performance on chart A?

Rhonda Yes.

Virginia Well, that was easy. I think we have a request to clarify the definition of training partners relative to a for-profit company. Does it need to be tax exempt, I guess 501(c)(3)?

Rhonda A training partner or the applicant? I'm sorry.

Virginia

The training partner.

Rhonda

Training partners can be from a for-profit entity as long as they have experience in providing training in the topic that they're going to be training on with the grantee overseeing them. So, yes, it's possible that the training partners could be nonprofits, state entities like we've stated, and possibly for-profit entity.

Virginia

Again, the training partners are not subgrantees who would have to meet the other eligibility requirements. The training partners are an effort to expand your reach to localities where they would provide training logistics, that sort of thing, but with their own funding.

I think that we have covered the questions.

Rhonda

I think there is one more question regarding currently if an agency is a subgrantee under a comprehensive grant, can they apply for this training grant. Again, look for the eligible requirements. If the applicant is a 501(c)(3) or a state or local government entity, and meets all the other threshold requirements, they may apply for this training grant. So, read

the eligibility requirements carefully, again, to determine if that entity is eligible to apply.

Virginia

Also, just as a reminder, the presentation, a written transcript, and an audio replay number will be posted in the archived section of the OHC page on HUD Exchange probably some time next week. So, watch for that. We'll also send out a notice when that happens.

Rhonda, I'll turn it back to you.

Rhonda

Okay, well I think we've hit our timeframe on this, and I'd like to thank everybody that stayed on the call for this webinar, and for those that are eligible to apply, good luck on submitting your application by August 31st by 11:59 p.m. Eastern Time. Good luck to all that apply.

Thank you, and have a good day.

Moderator

Ladies and gentlemen, that does conclude our conference call for this morning. Thank you once again very much for your participation and for using the AT&T Executive TeleConference service. You may now disconnect. Speakers, please hold.