



Final Transcript

**HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: 2017
Supplemental Comprehensive Counseling NOFA**

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SPEAKERS

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PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by and welcome to the 2017 Supplemental Comprehensive Counseling NOFA conference call. At this time, all participants are in a listen-only mode. Later we will conduct a question and answer session. [Operating instructions]. As a reminder this conference is being recorded.

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

Virginia

Thank you very much, Greg and welcome, everybody to today's webinar on the supplemental comprehensive housing counseling grant. Before we get into the details, I would like to go over some logistics. As Greg said, the audio is being recorded. We will be posting a playback number along with a PowerPoint and a transcript on our page on HUD Exchange. That usually takes seven to ten days but we will send out a listserv when the archives have been updated.

As Greg also mentioned, your lines are muted. I did, late this morning, send you all a handout for the webinar but you can also go to the control panel on the right hand side of your screen and download it there as well. Next slide.

We will not be having polling questions today but we will have a question and answer period at the end. At that point the operator will give you instructions on how to ask the questions or make your comments. Do not use the speakerphone when you're asking your question and I know that

this will be mentioned a couple of other times but the questions cannot be specific to your organization or a particular problem that you are having.

The presenters will go over that in more detail.

Your questions are really important to us so if you do not want to verbally give your question, you can write it in to us. There's a box, again, on the panel on the right hand side of your screen. If you just write your question, we have staff monitoring those questions and we will try to answer as many as we can. If after the webinar, you still have a question, or you got a very specific agency question, send it to housing.counseling@hud.gov and put 2017 Supplemental NOFA in the subject line. Again, while the phones are muted at this point, if at some point we unmute them all just use your phone's mute function. Next slide.

There will be a brief survey that will pop up at the end of the webinar and please answer the questions and answer them as completely as possible, particularly on how we can improve the webinars because we do use all of that information every time we plan a webinar. You will also be receiving, within 24 to 48 hours, a thank you for attending email from GoTo Webinar. The email is going to say this is your certificate of

training. Please note that there is no attachment. It is in fact just that email so print it out and save it for your records.

At this time, I want to turn it over to David Valdez who is going to be your moderator.

David

Thank you, Ginger and hello, everybody. Thank you for attending our FY '17 Supplemental NOFA training. Today, we're going to be focusing on several aspects of the FY '17 supplemental process including how to apply, how to find the grant application, how to complete it and we'll actually be talking about the substance of the NOFA itself which includes the rating factors. I ask you to pay special attention to the eligibility section which I'll go over just briefly. As I already mentioned, today's agenda is going to cover eligibility requirements, the funding methodology that HUD applies, how to find and submit your grant application, how to complete it and, of course, the rating factors, one through five.

I'll go ahead and start with the eligibility requirements and the funding methodology. Again, I ask you to pay special attention to the eligibility requirements as it will be important for you to know whether or not you are, in fact, eligible for this supplemental. Now, what is the purpose of a

supplemental NOFA? So, just to clarify, as many of you know, we often do a two-year NOFA cycle. We already had a competition last year for '16, '17 funds as part of our two-year NOFA process. Those that were awarded HUD funds in FY 2016 will go through a separate process. They will not be applying for the supplemental for 2017 funds. Instead, if you received HUD award in 2016, a HUD housing counseling grant, you should have received an expression of interest letter and that is how HUD is gauging whether or not you are interested in 2017 funds. Just as a reminder for those that did receive funds in 2016, we'll be applying the same scores and funding methodology to generate your award.

Now, to the task at hand. We're talking about the FY '17 Supplemental NOFA. So, the purpose of this NOFA is essentially to give those a chance who didn't receive HUD money last year a chance to do so and just our way of recognizing there may be newly eligible entities or agencies who maybe were unaware of last year's two-year NOFA, agencies who may have applied but were ultimately not funded. This is the second opportunity to obtain comprehensive housing counseling grant funds. Again, I'd like to stress, as I will in the next couple of slides, this is not for the two-year grantees so if you received money in '16 from HUD for the

comprehensive housing counseling grant program, the supplemental NOFA is not the route that you should take to access 2017 funds.

Now, in terms of the format, we've simplified the responses over the past couple of years. This is mostly to save burden on both you and on the HUD side. Applicants are not asked to request a specific award amount and some of my colleagues will go over this a little bit further in terms of what you enter in your SF-424. The biggest change here that I want to bring your attention to is the fact that we've changed the HUD 9906 charts. Previously, they were in Excel format and now we've turned them into a nice PDF form that is actually customized so if you're an LHCA, you click LHCA and only the pertinent information for LHCA's, the pertinent charts will pop up for you. So, there's no more sifting or incorrectly filling out a parent organization chart if you're an LHCA or vice versa. This is something we're really excited about.

Another development that's related to this is the fact that now that they're in this PDF format, they've been made mandatory forms so we will no longer have cases where applicants forget to attach the 9906 forms or there's no transmission errors or anything like that. It's actually required

before you submit that you have completed all the charts and so it's a mandatory document.

What we'll go over are some—we're not going to touch too much on the threshold requirements. You can find that in the general section. One thing to bring your attention to is that we are using the FY 2016 general section and this is because we want to keep the two-year NOFA, the '16, '17 competition that took place last year and this FY '17 supplemental competition just as identical as we can and this is just about fairness to applicants and an equal level playing field. If you want specifics about what we're about to go over in terms of eligibility requirements, you can find this in section 3A of our program NOFA.

My colleague, Ben, in just a bit will go over where to get the NOFA, how to find it, how to download it and this will be a little more clear. So, the bottom line about eligible applicants, this is the language that's straight out of the NOFA but rather than read directly from this, the bottom line is that one has to be a HUD-approved agency that didn't receive FY '16 housing counseling grant money. That's sort of as simple as we can put it. I do encourage you to read the actual text of the NOFA but that's the short and sweet way to put it. In terms of the direct approval by HUD, it must

have been received prior to our NOFA publication date which, this year, fell on January 31st of 2017.

Now, if you're an agency that hasn't been directly approved by HUD yet but you otherwise meet the qualifications for approval, one option for you is to affiliate with a state housing finance agency or an intermediary. This is a good rule of thumb here, a nice little layout of ineligibility. So, again, to hammer the point home, if you received FY 2016 funds and this could be either as a direct grant or as a sub grant, you're not going to be eligible for the supplemental NOFA. There is one exception and I want to be clear about this exception. So, again, here's the text of the NOFA. If an agency received FY 2016 funds as an LHCA or as a sub-grantee of a state housing finance agency or intermediary and subsequently received approval as an MSO or intermediary on or after February 18th 2016 and before January 31st 2017, you would be an eligible applicant.

Now to simplify this, let's look at an example. A freestanding LHCA applied last year, got direct funding perhaps and between the last NOFA and the publication of this newest NOFA, they are now HUD-approved as a state housing finance agency or an intermediary, then in that case, that agency would be eligible to apply as an MSO or an intermediary. So,

that's really the only exception here is if you move from one type of organization into an MSO or intermediary and then you would be able to apply using those designations.

One thing we've built in to this is the ability to offset some of the counselor certification costs, so, as many of you know, HUD published a final rule on counseling certification this past December. Unfortunately, our certification system is not available yet and so the testing and all that is yet to come but that doesn't mean that one can't prepare through training and that sort of thing and we want to clarify that those expenses are eligible expenses under the supplemental NOFA.

Let's talk a little bit about funding methodology. The main thing you should know is that this is identical to the methodology that we applied to last year's two-year '16, '17 NOFA. You can also look back at that one but everything is replicated in this NOFA. You wouldn't need to do that. It's important to just know that, again, for reasons of trying to level the playing field and keep it as fair as possible, we are just duplicating that funding methodology.

Now, successful applicants who reach a fundable score will be awarded a base grant amount and this is going to be determined largely by the size and the nature of your network and the types of activities that you do. In this NOFA, there's a slight decrease in the weighting of network size. NOFA also continues to factor in full time equivalents and network management activities and in this NOFA, we actually do base a portion of the award on your intent to review members of your network. This is to encourage you to use our HUD 9910 form which, as you know, we use to conduct performance reviews so a portion of your award will be based on whether or not you propose to perform the reviews using our 9910 on your sub agencies.

Now, another thing that this NOFA does is it encourages networks and so there's an increased support for state housing finance agencies, intermediaries, MSOs, all of those who manage sub grantees and branches. We also are trying to encourage local housing counseling agencies to form partnerships with parents. The amount of grants to state housing finance agencies and intermediaries is largely going to depend on the number of sub grantees and branches and, as I'll explain in a little bit, that's not quite the same with the LHCA situation.

Now, this is sort of the elephant in the room but I'd like to address it here.

In terms of information about award amounts or timing, the truth is that Congress hasn't yet appropriated funds for our program so we have no idea, we have no way to tell the amount of available funding. We can look at historical funding and that sort of thing but, truthfully, the amount of available funding isn't known and the timing and it's contingent on Congressional action. We do reserve the right to establish a maximum grant amount and similar to our last year's NOFA, this is an 18-month period of performance so it goes back to the start of FY '17 and it runs through March 31st of 2018.

As I mentioned before, every successful applicant is going to be awarded a base award. You can increase your award by satisfying additional funding criteria which I'll go over shortly and I just want to note and this is where I just referenced, unlike in the intermediary, the parent organization context, here successful LHCA's that actually apply independently, you're allowed to sub allocate your grant funds. If you have branches, you can sub allocate down to those branch offices. But, our NOFA is not going to consider your branch offices when we're calculating a base award. Just be aware of that.

Now, for parent organizations, so intermediaries, state housing finance agencies, MSOs, we will determine the actual funding amounts to be distributed. So you have control over how you're going to distribute your award and one important thing is that if you're going to be counting a sub grantee or branch as a calculation towards your award, the brand office or the sub grantee must be providing at least services to 30 clients a year. So, keep that in mind.

Now, here's your chance for additional funding above and beyond the base award. We set up a competitive funding amount here so what does that mean? Well, it just translates into a higher score means more money. A percentage of the higher scores, they may receive incentive funding here. We also take into account the number of full time equivalents that provide direct housing counseling services as of the start of FY '17. Again, we provide funding to provide support to networks, so preferred parent organizations we're incentivizing, and also funding for reverse mortgage counseling so this is an additional amount. This is all based on whether you have HUD HECM roster counselors and the number of HUD HECM roster counselors.

Now, double dipping. In general, applicants are prohibited from accessing grant funds from multiple sources. So, what does this mean? This essentially just means that you can't be a direct grantee and a sub grantee. So, you can apply for funds directly and then affiliate with a parent and try to get funds both ways. In addition, if you received, again, 2016 funds from HUD and you don't fit the exception, you also, you're prohibited from accessing funds in that way. You will go through the expression of interest process. It's a completely separate process unrelated to this supplemental.

Now, here's an exception to the double dipping requirement and this will apply to those folks who conduct HECM counseling. So, in essence, an agency can have a HECM roster counselor and fund their activity through a combination of both the comprehensive housing counseling grant funds should there be any awarded, plus a single additional grant from an intermediary that only provides reverse mortgage counseling. That's the gist of this here and, again, this is the exact NOFA language but I tried to summarize that for you.

Let's talk about some of the eligible activities. Agencies are only going to be reimbursed for activities that are outlined in the NOFA. So, this is all

in the NOFA. I won't read everything here but the biggest ones are individual housing counseling, obviously, we want to encourage group education and classes, fair housing education or counseling, lead-based paint education, marketing and outreach and there's a couple more on this following page. Again, you can refer to the NOFA but chief among these would probably be—a good eligible activity would be training for your counselors, some of the administrative costs that you incur, the costs of capacity building and scam awareness as well. Just keep in mind that in order to be eligible for reimbursement, these activities that you're conducting have to be consistent with your housing counseling work plan that's on file with your HUD POC.

Now, in section 4b 2b of our program NOFA, you'll find an application checklist. It's very important that you take a look at this checklist and it basically outlines all of the required forms, certifications and assurances that you're going to need to provide to us. Some of them may or may not apply to you and I've labeled them as such but everybody will have to submit the HUD 9906 charts and as I've mentioned before, this year you will not be able to submit your application without them so that's a good thing. You'll have to submit your SF-424 and HUD 2880 applicant recipient disclosure if you're going to insert a dollar into the HUD

requested assistance line.

We're also going to need an organization description. This is just a brief description of what your organization is about, your mission, where you're located, what you do, that sort of thing. We're looking for 250 words or less. Any narrative statements that are outlined in the NOFA will also be required. Any external audits and investigations, we're looking for those that occurred on or after FY '14. And HUD 9902 if you were approved after the start of this fiscal year. So, if you haven't filed a yearly all your quarterly reports leading up to the final HUD 9902 report, you'll have to provide us with information from October 1st to present. Then there's a couple of others that are applicable only to certain applicants and we'll go over some of those in detail in the following section.

With that, I'd like to hand it off to my colleague, Ben Yanetta and thank you.

Ben

Sorry about that, I had to take myself off mute. Thank you, David. Hi, everyone. Today, I'm going to be talking to you a little bit about the overall technical process for finding the grant, first of all, and getting it submitted to grant [indiscernible]. Here's a quick rundown on the process.

We'll go into each of these a little bit more in detail. First, you'll need to go to SAM.gov to register. You can't get your grant through the system without being there first. Then you'll need to go to grants.gov to download the application and the instructions to go along with it and then the next step is to thoroughly read that NOFA, both the HUD general section and the program specific. It looks like we lost our slides here for a moment. I'm afraid, David, the slides are not being viewed right now.

David Can you see it now?

Ben It's not the full screen.

David Thank you.

Ben Ah, there we go. Thank you. Alright. So, you'll go and download the instructions and then you'll read both the general section and the program specific NOFA in their entirety. It's very important to do that. I should say right now that this training is not in any way a substitute for actually reading those NOFAs because they're going to be very specific and they're going to tell you exactly what you need to do. So, then you go through the fun of completing the actual application and we'll go into that

in detail, the other presenters will, and then finally, I'll end with showing you how to submit your completed application.

So, the first thing, like I said, is going to register with SAM. This is the system for awards management. You'll need to be signed up for this site if you aren't already. You'll need to do that now because it might take a few days or maybe even a week to get registered and authorized in it. If you're not in there, your application will not get processed. Also, if you're already in SAM, you do want to make sure that your registration won't expire between now and when the grant closes. You don't want to submit your grants through grants.gov and have it kicked back because your SAMS registration has lapsed.

And it's important to know in SAM, that registering is only step one. The second step is to be authorized to submit. I also want to mention that HUD is not the point of contact for the SAM system. If you have any troubles working with the website, you'll need to use the help available that's through the SAM website. You'll also want to make sure that you have your user name and password available for that site, and it's always a good idea to have more than one person authorized to submit just in case somebody's not there.

This is a screen shot of the SAM website. Again, they have a pretty good user interface if you do have some problems. Contact them directly if you're having some issues with the site. HUD isn't exactly the manager for that site, so we're not able to troubleshoot.

After you're registered in SAM and you're authorized to submit, you will visit grants.gov. Here on this screen is also a link to the registration checklist; all the information that you'll need to build your profile in that system completely. This is another system that HUD isn't the owner of. You'll need to send any technical issues and support requests to their help center on their website.

After you're registered on grants.gov, you can search straight for this supplemental [indiscernible]. You'll want to type FR-6100-N-33. If you take anything from this presentation, remember that number if that's how you're going to find the NOFA on grants.gov. You might want to jot that down.

After you select that one, after you type that into the search function and find it and pop it up, you click on the final tab. I'd read through

everything that's on this page. It's all going to be good information, not going to harm you any, but the actual application and the grant information is on that final tab, the Package tab, and on the far right you'll see Select Package and that will take you to the following screen.

The follow screen asks you to provide an email address. It's not a requirement, but you probably should provide one. I would recommend it, because if there is a change to the NOFA, if we make a decision that something was wrong and we update it, this system will notify you that there was an update. We don't anticipate that happening, but stranger things have happened.

After you click on the submit button there, it will ask you what you want to download. There's Download Instructions and Download Package. You'll want to download them both.

We talked about this a bit already, but there's two NOFA's. One is a program specific and one is the general section. We're actually using the general section from the FY16 here. This is the general section that covers all of the HUD grants that are out there and it has a lot of the submission process, and general program requirements. There is some information

that you'll be referencing, so you want to read that NOFA and the program specific NOFA.

The general section NOFA is included as a pdf in the instructions package that you downloaded just a moment ago.

After you download all those items, drop them into one folder to keep them organized. One of the files is a zipped file, so you'll need to extract that to see everything that's available. So once you have those all in one place, you're ready to begin the fun part – completing the application. And, again, the rest of the presentation is going to go into much more detail about how you're going to complete the various rating factors and everything for that.

But after you're done putting your application together, you're going to need to submit it. You submit the application and all of its components right back to grants.gov. The instructions for submitting the application are on grants.gov. You'll need to read their instructions on how to upload the files and how to track your application.

The key here is the deadline is March 17th, but don't wait until March 17th. That would be silly. Get your application ready to go as soon as you can, and then you upload it and grants.gov will send you an email on if it was validated or rejected. If you receive any emails from grants.gov, save them. If something happens to your application, you need to prove that you submitted it correctly and that it was validated, you'll need that email to prove it to HUD. This is again an uncommon thing, but it's better safe than sorry. That means that you also need to make sure that grants.gov has a valid email for you so you'll actually receive those rejected or validated emails.

If you want to know why your application was rejected, you're going to need to get that email or if you just want to check it for your own peace of mind, you need to go to grants.gov and sign in and select Track My Application under the Read Applicants tab. If it shows up as rejected with errors, you need to resubmit it before the grace period ends. Any rejected application that isn't resubmitted and approved, that's validated, won't even be sent to HUD for consideration in this grant award. So the key here is you want to see the words VALIDATED for your application.

Of course that doesn't mean we're immediately going to give you funding, but this is just the first step to getting your application submitted to grant for review and consideration.

Some general tips on this grant. Some of the submission information can be found in Section 4 of the General Section NOFA, the pdf that I told you about a moment ago. You read through that and that will give you some more specifics and technical details on the requirements. There's nothing really super surprising in there.

The main rules are don't go over 25 pages on the narratives. You want to be as concise as you can. You want to include your headers and page numbers. The headers should reference what the rating factor that you're referring to and the sub factor that they're referring to are what they're answering. But that's more of the application process, so I won't go into that.

The final technical key, and this has been an issue in the past, is that filenames can't be over 50 characters long. That in itself isn't too common, but key, do not use special characters in your filenames.

Underscores and spaces are okay, but no exclamation points, pound signs or anything like that. Those will not get transferred.

That's it for the technical site, so at this point I'm going to turn it over to Sean Rich to talk about the completing the grant application and Rating Factor 1.

Sean

Thank you, Ben. Hi, my name is Sean Rich and I'm going to discuss a couple important points about how to complete key parts of application, how to determine your eligibility for bonus points, and what HUD reviewers will be looking for in your responses for Rating Factor 1. Following my presentation, my colleagues will walk you through the remaining four rating factors.

Before I begin, I just want to let you know a few key points. First, you should read the entire general and program specific NOFA prior to applying. Our presentation will focus on a number of important items pertaining to the rating factors that warrant your attention, but obviously there will be other things that you'll need to know.

Second, if you downloaded the program specific NOFA and application, you can follow along or you can use these slides as a reference for later. And for those of you that are following along, I'll be going over the material on pages 27 through 30. So let's begin.

It's important for you to know that the application is a form fillable pdf. Pay attention to the instructions in the form as you go along. You'll notice that the instructions will pop up if your cursor hovers over a question. These instructions will alert you as to what information is being requested, as well as what is required.

Also, you can download the form fillable application and complete it offline using Adobe Reader.

Next, I would like to call to your attention pages 27 to 28 of the NOFA. On these pages we have included a very helpful summary table for your reference. This table will help you to determine the number of possible points allocated to each rating factor or sub factor. It also lets you know when you should complete the HUD 99 of [indiscernible] Housing & Counseling charts or provide separate narratives. Next slide, please.

Before I give you an overview of the chart, I want to call your attention to the standard form 424 or to SF424. If you have already downloaded the application package, this form is the first form on the mandatory form list and it's called the Application for Federal Assistance SF424. This is the cover page and will be the very first page of your application submission.

As David mentioned earlier, you are not required to enter a specific grant amount at this time. When completing this question, you should put in an amount of \$1.00 in the box. That's box 18, it's called The Estimated Funding A Federal. The funding aware levels will be determined after we complete a review and funding for your project is based upon the funding methodology that was previously discussed.

I'm going to give you a little information about the charts now. As you're completing the forms, you'll notice that certain sections of the form will be automatically populated based upon the other responses that you have provided. For the same reason, certain fields will not allow you to enter information. This is completely normal and it will help you save time and avoid errors, so pay attention to that.

Please also note that the fields that are highlighted in yellow are fields where responses are required. It's a good practice to review the application carefully to ensure that you have provided the correct responses to all the fields, even those that are not highlighted before you actually submit it.

For fields that require a brief response, I recommend that you type your response in the Word processing program. This will allow you to easily edit your response before copying and pasting it into the application. Next slide, please.

Here you see a list of charts. I will review chart A while discussing this rating factor and my colleagues will review the remaining charts as they go over their rating factors.

So now we're going to talk a little bit about the bonus points in Rating Factor 1. If you're following along in a NOFA, we're on the following pages, but the bonus points are going to be discussed on page 29.

From the charts listed on pages 27 to 28, you can see that each rating factor has a specific number of points with a total allowable points for

your application being 100. In addition to those points, applicants are eligible to receive bonus or preference points if they meet specific criteria, and these criteria are described on page 29 of the NOFA. Please carefully read both Section 5 of the general NOFA and page 29 of the program specific NOFA to determine the following: if you are eligible, how to complete chart A1 or chart A2 if you're a parent agency, and what documentation you must obtain to prove your eligibility. Examples of documentation the applicants need are described in this slide.

For the Promise Zone designation, an applicant must provide a HUD 50153. And for the Preferred Sustainability Status Community Designation, applicants must provide a HUD 2995. Additionally, parents [ph] who manage networks must obtain certification for all sub grantees or branches identified on chart A2. In order to receive these points, you will need to obtain the requested information, but you will not need to provide a narrative response.

On this slide I just want to indicate something that you probably should remember while you're filling out the chart. Any time that you place an X in a box, it indicates Yes. So on this slide you can see that. Next slide, please.

The first rating factor has a 31 point allocation. In this section, you will provide information to support your readiness and ability. We will examine your response to see the extent to which you and your sub grantees and branches are capable of immediately implementing your proposed work plan. We will also look to see how your plan adjustments were managed in the past. Next slide.

This slide shows the screenshot of the new HUD 9906 chart A. You'll respond to each question for this rating factor using this chart. Please refer to the NOFA when completing this chart as it provides more detail about each field. That's, again, on page 29 of your program specific NOFA.

So we're going to go over this sub factor, just an overview. The first part of this rating factor refers to capacity and this sub factor section is worth 18 points. While reviewing this factor we will provide higher points to responses that demonstrate a greater capacity based on the responses that you provide in chart A1 or chart A2 if you're a parent agency.

Please be aware that all applicants must provide the requested information regarding the applicant, and if applicable is proposed sub grantees or

branches. Therefore, for each grantee or branch you will have to provide complete information. After you provide information for the first entity, you will see a button at the very end of the form which will allow you to add another branch or sub grantee. The instructions have been included on the form to guide you in this process.

Now, applicants that manage networks of counseling agencies and also provide direct housing counseling services at their main office must complete an additional step when filling out the HUD 990682 chart.

These applicants must indicate the direct housing counseling activities by including the main office in the list of sub grantees and branches on their chart. The main office will be treated as a branch for scoring and funding formula purposes. When completing chart A2, parent agencies must generally only list branches that are open to provide services to a minimum of 30 clients a year. This 30 client minimum does not apply to agencies that offer only housing counseling services limited to reverse mortgages, including home equity convergent mortgages or HECM's.

Next slide, please.

This is just an example of the questions you'll see on chart 2. Again, please refer to the NOFA page 29 and the instructions in the form when

completing this form. You will either be expected to enter specific information, such as an address, number or short response, or to place an X in the box indicating that you are answering Yes.

This section is our Performance Review & Compliance section, sub factor 2. It's worth 7 points. Applicants do not have to submit anything for this section. HUD reviewers will evaluate applicant compliance with our programmatic requirement using our own records, such as your HUD 9902 reports and quarterly reports. The records that we will use will be covering the periods October 1, 2015 to September 30 of 2016.

This sub factor, 3, is worth 6 points and that applicants that demonstrate a variety of methods and techniques to measure client satisfaction will be awarded a higher score. We'll look at the responses on chart A to make this determination. In particular, we will look at fields S and T of chart A, which cover the periods of October 1, 2015 through September 30, 2016.

Also, just to remind you that whenever you enter X that will mean that you're responding positively as a Yes.

In closing, I would like to remind you that instructions on the form are there to guide you, so be sure to pay attention to the highlighted information. Next, Shea Williams will talk to you about Rating Factor 2.

Shea

Thank you so much, Sean. My name is Shea Williams. I happily serve in the Office of Policy & Grant Administration, Office of Housing Counseling. I have the pleasure of presenting the section titled Rating Factor 2 for you. This factor addresses the extent to there's a need for funding, the proposed activities described in the applicants work plan and the degree to which the applicants work plan addresses certain NOFA priorities. Specifically, this section addresses specific topics identified and specific NOFA priorities in this rating factor.

Please note that applicants who fail to adequately address specific needs, provide source citations, examples and/or descriptions will not receive 4 points for this rating factor. Being very detailed, specific and descriptive is a must when addressing this rating factor.

Sub factor 1 addresses needs as it is relates to serving rural communities, specifically those areas without internet access and geographically isolated counseling agencies. We've inserted an image above that illustrates this

sub factor in the application with respect to rural communities in the HUD 9906 chart A for LHCA's, which is Local Housing Counseling Agencies, and chart B for intermediaries and other parent organizations. Selecting Field U indicates that the applicant, its sub grantees and/or branches proposes to serve a community that includes a rural area as defined by the US Department of Agriculture. Furthermore, selecting Field V indicates that the applicant proposes to serve a rural area that lacks internet access.

Field W can get a bit tricky, so it is imperative that you pay close attention to this field. Selecting Field W indicates that an applicant, one of its sub grantees or branch offices is and will be the only agency participating in HUD's Housing Counseling program that is physically located in the service area of the applicant sub grantee or branch. And I want to repeat that. It is imperative that you pay really close attention to this area.

Selecting this field indicates not only that the person is in a rural area, but that this applicant, one of its sub grantees or branch offices is and will be the only agency participating in HUD's Housing Counseling program that is physically located in the service area of the applicant, sub grantee or branch office.

Sub factor 1 Section C, as illustrated above, identifies impediments to fair housing choice. The applicant completes this section utilizing chart F, Fields A, B and C. Field A lists the jurisdiction or area to be served. Field B requires a brief description of the impediments and strategies for overcoming the effects of such impediments for each proposed jurisdiction or service area. Field C identifies the applicable state or local consolidated plan, analysis of impediments, assessment of fair housing or other source of information on impediments to fair housing, including but not limited to discriminatory housing practices under the Fair Housing Act, and it's implementing regulations at 24CFR part 100.

For those research gurus and language techies out there, impediments include housing issues pertaining to patterns of integration and segregation; racially and ethnically concentrated areas of poverty; disparities in access to opportunities; disproportionate housing needs as well as the contributing factors for these issues.

Sub factor 1 Section D, Persons with Disabilities & Limited English Proficiency, this section has no associated chart that is required, but is equally important in addressing the needs of the proposed service area. In a brief narrative, applicants must describe how meaningful program access

will be provided to persons with disabilities and persons with limited English proficiency.

Sub factor 2, NOFA Priorities, this sub factor is worth a maximum of 4 points. Applicants should review the four descriptions of the NOFA priorities found in the Appendix 7 of the FY2016 general section. For this program section they are: Affirmatively Furthering Fair Housing, Increased Energy Efficiency, and The Health & Safety of Homes. This response has to be limited to 500 words per NOFA priority. To receive credit for a particular policy priority, applicants must indicate if and describe how the agency's housing counseling work plans to substantially address a NOFA priority.

Intermediaries, state housing finance agencies or multi-state organizations must state that 1/3 or more of their sub grantees and/or branches meet the relevant criteria and provide at least three relevant, specific examples.

Continuing with Sub factor 2, NOFA Priorities, I wanted to further address the priorities specifically. With respect to Subsection A, Affirmatively Furthering Fair Housing, this section is worth a maximum of 2 points. Applicants may receive 1 point for demonstrating any one of

the following: [audio skip] training and mobility counseling. Your agency may demonstrate this section and earn one point by describing how they will train their staff on Fair Housing and Civil Rights laws, their method of providing their clients with information about their Fair Housing rights, and their mechanism for referring potential Fair Housing violations to HUD, state or local Fair Housing agencies, or private Fair Housing groups. For example, an applicant may meet this requirement by demonstrating that it is entered into a memorandum of understanding with a Fair Housing enforcement agency that will provide them with Fair Housing training and information materials, and accept referrals of potential Fair Housing complaints.

Number 2, Mobility Counseling, this is worth 1 point. Applicants may earn one point by describing how they will provide clients with mobility counseling and what information applicants will furnish to clients that will enhance their housing choice outside of areas of minority and poverty concentration.

Subsection B, Increase Energy, Efficiency and the Health & Safety of Homes. This is worth a maximum of 2 points. It is awarded for this priority overall – 1 point for meeting criteria 1 or criteria 2 or both.

Criteria 1, Improve Residence Home Health & Safety, worth 1 point. The applicant demonstrates a high degree of technical expertise through past performance or staff competencies in improving residence health and safety, particularly of that of children of the vulnerable populations by promoting green and healthy defined construction, rehabilitation and maintenance of housing and communities.

Number 2, Green Building or Renewable Energy, also 1 point. Applicants may receive this point by fulfilling either the green building or renewable energy criteria or both. Green Building Standards: the applicant must describe how its curriculum and work plan inform clients about one or more industry recognized green building standards and certifications for green building or rehabilitation, including supporting and promoting an energy efficient, green and healthy housing market by retrofitting existing housing, supporting energy efficient new construction and improving home energy labeling or promoting financial products that reduce the carbon footprint of non-HUD supported residential housing.

And the last area under Green Building or Renewable Energy, is Renewable Energy. The applicant demonstrates through past performance

and technical competencies the ability to assist with the delivery of successful financing and/or installation of onsite renewable energy technologies in HUD-supported affordable housing.

This concludes my section on Rating Factor 2. I would like to turn it over to my colleague John Olmsted who will be speaking on Rating Factor 3.

John

Thank you, Shea. It's a pleasure to be able to speak to you folks today on the supplemental NOFA for this year. So if we can go to the next slide, please, David.

Now, it's obvious that Rating Factor 3 is 40% of the points, folks, and it's a critical section, so if you miss things in here or don't give yourself credit for what you've legitimately done, you may not have a chance to make up potential lost points in other sections because their values aren't quite as high. So I want to urge everybody to pay attention to the entire NOFA process, but there's a lot of points here that are at stake and you don't want to miss them.

This is the section where we take a look at what you've been doing and then also what you plan to do as part of this round of funding. We're

going to be looking at the quality and effectiveness and the impact of services, complexity, the projected work plan, how you coordinate with other organizations and other programs and other HUD programs. You're going to have six charts that are going to be key to you in this particular section. They are listed at the bottom.

Fortunately, through some very hard technical work by our team here, the chances of missing out on those charts has virtually been eliminated.

The first sub factor we're going to look at is Past Performance, and that's worth 24 points. We're going to be looking at the period from the last fiscal year, October 1, 2015 to September 30, 2016.

We're going to assess the 9902 form in terms of numbers that you've provided for us. If you're a newly approved applicant who were not required to submit a 9902 as part of the Housing Counseling system, then you'll need to put together a 9902 and submit as part of the application. If you're an existing organization, we would take a look at what's available in the Housing Counseling, we can draw down from our Housing Counseling system.

David, would you go to the next slide? Even though there's a line on the bottom, I'm going to reference that. This is chart E, Actual Expenses. This chart is going to be used in your document to us for the FY16 period past performance, what your actual expenses are for those activities that you would have put on a 9902.

And I'm also going to take this opportunity to draw everybody's attention to a box up above which is option. You can put in a maximum grant amount requested in this box. Do not go back to the SF424 and put in anything there other than that \$1.00 figure, but you can put in this box an optional maximum grant amount that you may want to request. And the example I would use is you may decide that while you may be eligible, for example, \$35,000, you feel that you only want to take \$30,000 because that's all you feel your organization can expense adequately over the grant period.

I do want to remind folks, though, if you put a figure in there and it's less than what we would have calculated for you, then you'll be capped by what you put in this particular box right here. I just point that out so that you're aware of it. You can leave it blank and just go with what our calculations turn out to be.

As you keep working on chart E you're going to put in all sources of funding for the chart under total budget. There's a section under here called Other. You have to explain what you're including for expenses in Other in a narrative. Break it down a little bit, be detailed as to what the other expenses may be in there that don't fall under the other chart E categories.

Past performance oversight, this is where you're going to be looking at chart G. For the LHCAs, it's G1, column B. You're going to tell us what types of oversight activities. What we're talking about here is your day-to-day management and oversight of your counseling activities.

Periodically do supervisors sit in on counseling sessions for observation purposes? Do you randomly pull client files to assess whether the counselors are being complete in their process?

For intermediaries, you'll use chart G, too; intermediaries, housing finance agencies, and MSOs. You'll use both columns B and C. And it's important that you let us know. No narrative is necessary in this particular section.

Let's look at the form right here. So you're going to tell us, if you look on the left-hand column B that's what your actual activities during the FY16 period is and then on column C would be projected activities for FY17. If you're an LHCA, you may not have the same oversight activities that an intermediary or some type of parent agency might have. So, keep that in mind.

Next slide, please. On G2, you're going to have to consider the oversight; this is particularly for intermediaries, housing finance agencies and MSOs. Indicate the total number of affiliate sub-grantees in your branches for FY16 as of 10/1/2015. You'll want to tell us the number of performance reviews that you actually completed during that period and you're going to utilize columns B and C to do that.

Also, this is going to come up again under projected activities, so you're going to want to tell us what you're going to do in FY17 for projected performance reviews. As you know as a parent, if you're a parent agency managing a network we look for the parents to go out and perform some of the review and oversight activities consistent with what HUD would do on what we call our 9910 form.

Next slide, please. This is a projected work performance section here, folks. This is where you're telling us about what you're planning to do with this round of funding. Just be aware that the performance period here, recognizing that we're later in the year by the time the funds come out, can go back and start on October 1, 2016 and go to March 2018. The extra time is granted in there for anticipation of funding later in the year and figures like that. That doesn't mean you have to utilize the full March 31, 2018 date but it's an option available to you, meaning you do not have to ask us for no cost extensions and things of that nature.

You're going to have a higher score for a greater variety of services and delivery modes. The charts will talk to you about some of the delivery modes. And a comprehensive plan for oversight activities as well as Shay [ph] talked about Affirmatively Furthering Fair Housing. We'll pull that off of your answers on charts A and B. So, you want to make sure that they're complete.

Next slide, please. We're going to look at your counseling and education services, reach and complexity of proposed services. So, if you're an intermediary, housing finance agency, or MSO under chart A2, we'll be

looking for percentage of award to be sub-allocated. It's not applicable obviously to an LHCA who is applying for standalone funding.

All the applicants will use chart B service and mode. Let's go to that chart, David. I believe it's the next slide. This is an example of the types of services and the methodologies that we have. There's one-on-one counseling, there's group education, phone counseling, all those various things under the different categories of HUD-eligible counseling activities, which you see across the top. Give yourself credit for what you provide or plan to provide. So, don't miss out on a chance to gain those points. Obviously when we come out for performance reviews, we're going to take a look at whether those in fact, those activities, took place.

I talked about it under projected, but if you go back to chart G2, the 2017 column for the intermediaries, finance agencies, and MSOs, you need to let us know the types of performance reviews, the number of performance reviews you're going to do within your network. So, that's important. Maximum of five performance reviews may be entered in columns D and E. Think about whether you can go out and do the maximum and give yourself the greatest opportunities to score your points.

LHCAs are going to complete just column C of that form. If we go to that next slide, David, you'll see the form here. This talks about conducting and documenting quality control of disbursement, conducting supervisory monitoring reviews of the client files as I discussed in the past performance. It's all in the same form, make sure LHCAs fill out both what they did in 2016 and what they are going to be doing for the FY 2017 funding.

Next slide, please. Projected performance work plans, a lot of this will get picked up in some the Affirmatively Fair Housing stuff in chart F, fields D and E. You want to show us at least one activity that addresses an impediment that Shay was talking about. If you're an intermediary, or a parent—I'm just going to group them all by saying parent at this point going forward—if you're a parent organization with sub-grantees and affiliates, you want to show us at least three of the sub-grantee areas meet that criteria and how the outcomes to the proposed activities will be measured.

We want to know how you're going to measure results here. Here's the chart, as you can see it has dropdown boxes where you can enter in information. We encourage you to be very specific in your narratives, cite

examples, be thorough but brief if you can, but don't leave any stones unturned in that area.

Rating Factor 3, sub-factor 3 coordination, we're going to be taking a look at how you coordinate and partner with other organizations, both at the parent level and the LHCA level. One point I want to make that's specified in the NOFA, when you name programs under the—if we go to the next chart, David. If you'll notice there's an Other box down there that has a dropdown where you might list other programs. FHA, Forward Mortgage Insurance, and HECM Reverse Mortgage programs are not considered eligible as another program for entry in those boxes. As you can see the chart lists a number of things, Second Mortgage Assistance, for instance, Public Housing Resident Home Ownership programs, say you're partnering with a housing authority to help them get some of their tenants into home ownership or something of that nature. Give yourself an opportunity, if you offer those types of connections, make sure we know about it so you get full credit for it.

At this point, I'm going to turn the presentation over to my colleague Beth Eiler, who's going to talk to you about Rating Factor 4 from the great state of Pennsylvania.

Beth

Thanks, John. That was a really good overview of Rating Factor 3. Now I'm going to speak to you in regards to Rating Factor 4.

Rating Factor 4 is worth a total of six points. Six points might not seem like a lot of points but when it comes to the case where you might be on the edge, six points would really make a difference. You have to make sure you pay attention to all the sections, even the ones—put effort into all of them, even the ones that don't have a lot of points because they could count.

For this first slide you'll see that the points will be awarded based on the amount of leveraged funds. So, you want to make sure that you list all of the funding that you receive that is acceptable. Non-federal funds you can list, grants, fees, in kind contributions, and settlement funds from the National Mortgage Settlement are not considered federal and therefore can count towards leveraging. There's a link there if you want to get some more information regarding that settlement. You can go to that provided link.

Fee income could be included, but as we're saying you cannot include funds from federal sources. And they must be available—the funding that you have you must have proof that they're available from October 1, 2016 through March 31, 2018, which is the period of this grant. There must be evidence that is available for HUD review.

The acceptable funding sources, non-federal, is direct assistance and fees, just as we stated in the other slide, in kind contributions, and for this National Mortgage Settlement. Not acceptable funding leveraged resources are the following federal sources, we have listed here.

Next slide. I should say they can be in these—the federal sources that can't be included are either received directly or indirectly that are funds that would be passed through from state governments, city governments. If they're federal in nature, they can't be included in your application.

Now what you are looking at is chart D. This is a chart you would use to enter your information for this rating factor. So, if you would like to, what you should do is you should look—as I explained, refer back to the chart. The information on the slides, the next couple of slides, they'll correspond

with that chart, with the letter. This is the information that needs to be put in, in this order, into that form.

As we're saying it has to be during that grant period and all the fields must be completed and you have to make sure that you have to have a separate entry for each resource. You can't group them all together. If you have to hit the add another leverage resource button in order to add each unique source of funding.

Next. Here is an example for you in case you have funding that's available outside the fiscal year 2017 grant period. You need to pro rate them. For example, if the funds are available January 2016 through December 2016, you can only include three months, which would be October 1st through December 31st, the funding. That would be \$25,000 of \$100,000 of that grant should be entered on chart D.

Next. And that's all I have for you. Now, I'm going to pass the presentation back to David Valdez who will finish it up for us. Dave?

David

Thank you, Beth. And so we're almost done, folks. We're on the last rating factor. This one is also relatively small, but very important. It's worth a total of eight points.

Here we're measuring—essentially we're looking at whether or not you actually met the commitments that you made in the application and taking a look at your program, evaluating your program. In this NOFA, you're going to indicate how you're going to evaluate program success. And we reward those applicants who used a variety of methods to evaluate performance.

Here's a quick illustration of the chart. So you'll be responsible for filling out A1 if you're an LHCA, A2 if you're a parent org, fields Z through A1. As you can see, some of these components of evaluation we're looking at are whether or not you use a CMS, which you should be for programmatic requirements. But, are you using it to track your grants? Are you using it to generate action plans? Are you [indiscernible] that CMS data? Those are the types of things we're looking for and that you can earn points for.

Now, sub-factor 2 is grant expenditure history. So, if you've received a HUD grant before this is where we'll be looking at (A) whether you're

still in compliance with programmatic requirements, and also the results of your last expenditure. So, if you received a HUD grant, we'll be looking at how you expended those funds and this is specific to if you ever received FY 2015 funds. We will be evaluating how those funds were spent, whether or not there was any leftover funds that needed to be recaptured, those types of things would count against an applicant.

The good news is that as an applicant you do not have to provide a response to the sub-factor. This is another area where HUD will make evaluations on their own using our own data set. And so you need not complete anything on this part.

With that, I want to conclude. I just want to thank everyone for joining us today. I hope we were able to clarify outstanding questions and just clarify the process in general. I know the NOFA can seem imposing, but if you look at it in the large sense of the different rating factors, and I think we've broken down exactly what we're looking for, you should be successful in your application.

I have a couple of just some tips and pointers, points of assistance here. If you have questions after this, we are going to open it up for a short Q&A

at the conclusion of this presentation. But, if you don't want to identify yourself on the phone or a question comes up later, please feel free to contact us at housing.counseling@hud.gov. It's very important that in the title of your email that you include that this is related to the FY17 supplemental NOFA webinar.

You can also reach out to your POCs. Although they may have some answers to some of the general questions about the NOFA, they can answer some of those. Some of the more specific questions should be routed to those of us who are working on this exclusively. If you send it to housing.counseling, we'll definitely get it to that person and you'll get your question answered.

Again, as Ben mentioned and several others, grants.gov as well as sam.gov are unaffiliated with HUD, and so they have independent systems, help desks, etc. So, if you experience any problems along the way with grant submission or sam.gov registration or anything like that, please reach out individually to either grants.gov or sam.gov for some help.

Here's that information, here's the 1-800 number. The email is very easy to remember, it's supportedgrants.gov. And the good thing is these folks are available 24/7 to answer your questions.

Ben also mentioned this before but just keep a good track, a good paper trail of emails that you send to grants.gov, or maybe sam.gov, if you're having submission problems. This is going to help you in the event, the unlikely and let's hope that it doesn't happen to you, the event that one needs to appeal a late submission or something of the sort, at least you have this paper trail saying we contacted grants.gov, we took these steps, etc. Just keep a good tab on all of the communications you keep.

And again, we can't stress this enough, just read both sections of the NOFA. The general section is a general outline of how HUD handles its distribution of grants. But the program NOFA is very important as well because it's outlining everything we talked about today, including the rating factors and the sub-factors. So, if you really want to maximize your grant award, just take a look at those rating factors and make sure that you're getting credit for every one that you legitimately meet. Don't miss out on any points that you're entitled to.

Just understand the charts. Take a look at them before. Download the PDF, play around with it. As I mentioned before, you click LHCA and it'll only open up the pertinent LHCA instructions. Conversely, if you open up the parent ones, those only pop up. That'll reduce a lot of errors and people filling out the wrong parts. But just be aware, play around with it a little bit, get used to what the form looks like because it is different this year.

Make sure you're answering all the questions. Don't go on a diatribe; don't give us information about things that we're not requesting in the NOFA itself. Make sure to also submit it early, and this is just going to save you a lot of grief if something unexpected comes up and your grant is rejected for whatever reason, you'll have some time to remedy that situation and you won't be rushing at the eleventh hour to try to get it to us.

With that, I'd like to go ahead and take some questions. I'm sure we have some waiting in the written queue, and then after we've answered a couple of those I'd like to open up the line. I'll let our operator know when we're ready for that.

Brianna David, this is Brianna. I can start with some questions that were written in, but I think we might want to go ahead and open up or have the operator start taking questions so we can get some lined up, if that's okay.

David Yes, that sounds great.

Moderator [Operator instructions].

Brianna I can just toss out a question that came in that others might also have. I thought it seemed applicable to a lot of agencies. Somebody asked, "Where do we upload the organization description?"

I can actually answer that one. Ben showed you how to download the various documents you're going to need from grants.gov. One of them was a fillable PDF called the Application Package. When you download that PDF package, there is a box on that package for attachments. You click that box and then an attachments form will open up. That is the way that you add attachments. Basically, open up the PDF package and you add your attachments from there.

David Thank you, Brianna. Do we have any folks queued up on the line?

Moderator No questions from the phone lines.

Brianna Somebody asked if the slides will be available for download. And I just wanted to point out that they are currently available on your control panel. In your right-hand side of the screen there's a handouts box, and you can click on the slides right there. They're available right now.

Virginia I also wanted to remind them that within a week we'll be posting to the archives on the HUD Exchange the presentation, the slides, an audio replay number, as well as the transcript. So, look forward to that.

Brianna Somebody asked regarding the complementing other HUD programs part of the rating factors. "Do partnerships with local bar associations, universities, or colleges qualify?" This was for the complementing other HUD program section of the NOFA.

I don't know if one of the other presenters wanted to answer that one.

David Sure. Since those are not HUD programs themselves, they would not be eligible entities to collaborate with. As you're going through the charts,

there will be a pretty comprehensive list of the HUD programs that you are able to select. So, you'll be able to see, do we partner with them, do we collaborate with them on any of these particular programs. That's where you'll have an opportunity to see whether or not you in fact meet that criteria.

Brianna

Are there any questions on the phone line right now?

Moderator

No questions from the phone lines.

Brianna

Somebody asked, "If we apply for this grant, can we join our intermediary in December for the FY 2018-19 grant?" So, they're asking if they apply as a direct grantee under this '17 supplemental, can they join their intermediary, I'm assuming as a sub-grantee, this December for the next year's grant.

I'm going to take a stab at that one. We can't say how we're going to structure grants in the future. All we can say for certain is what the eligibility is for this year. So, if you are eligible this year and you apply, we cannot speak definitively how that will affect your eligibility going

forward but in prior years, this has not disqualified agencies from becoming a sub-grantee in years after they were a direct grantee.

David Thank you, Brianna. Do we have anybody else on the line?

Moderator No questions at this time.

Brianna Some questions that were written that are more applicable to specific agencies and maybe not the whole group as a whole, so I'm just scrolling through to see if I can find any that are applicable to everybody. Just give me a minute.

Somebody asked if their SAM approval needs to be updated if their agency status has changed. If they changed from an LHCA, for example, to an intermediary do they need to change their SAM registration?

The answer to that is no. SAM registration is for your agency and SAM actually doesn't—sam.gov doesn't know what kind of housing counseling entity you are. It doesn't matter what kind of housing counseling entity you've changed from, as long as your organization with its DUNS number

has SAM approval you're okay. As Ben mentioned, you should go to sam.gov and check to make sure that your registration is current.

Most of the other questions that we have are specific to very particular types of agencies, and if we haven't responded yet, we will respond to your questions after the call is over. We'll take all the questions that haven't been answered yet about your agency and respond to you directly. So unless we don't have any other questions on the phone right now, we might be done with our questions.

Moderator No questions from the phone lines.

Brianna Actually, a couple have just come in. Somebody said they missed the first part of the session but are new organizations able to apply for this NOFA?

David, do you want to go over the eligibility one more time?

David Sure, in terms of eligibility, if you were a newly established agency after the publication of the last NOFA in between the publication of this new NOFA, you should be eligible if you're directly HUD approved, as long as

you didn't receive a grant in FY16 either as a direct grantee or as a sub-grantee. And I assume since you're new, you have not.

Brianna

I think that takes care of the more general questions that would be of interest to everybody on the line. I think we might have just concluded the call.

David

Alright, everyone. Well, thank you very much. Again, I just want to remind you to submit your questions to housing.counseling@hud.gov. And as Brianna mentioned, if you submitted some very specific questions, we'd love to answer them and we will. We'll be following up with you from the [housing.counseling](mailto:housing.counseling@hud.gov) box to answer those types of questions and make sure that in the subject line you're typing in that this related to the FY 2017 supplemental NOFA training. This will be easy for us to track.

Another plug is just to sign up for our Listserv to make sure that you're up-to-date with the latest training and grant information, different types of training events as well. This PowerPoint, the transcript, and this audio replay are going to be available on the HUD website, on our OHC website, on the HUD Exchange. So, these are the links where you'll find us. So, the first is a link to our housing counseling HUD exchange

website. Of particular use to you will probably be the second link, which is the HUD housing counseling FAQs. There are lot of frequently asked questions that we've already addressed or perhaps you may have a question, you'll probably find your answer there.

With that, I just want to thank you for joining us today. Thank you so much. Have a great afternoon.

Moderator

Ladies and gentlemen, that does conclude your conference for today.

Thank you for your participation and for using AT&T Executive TeleConference. You may now disconnect.