

**Notice of Funding Availability for  
HUD's FY 2016 and 2017 Comprehensive Housing Counseling Grant Program  
Frequently Asked Questions (Part 6)**

Question: In Chart A1 – Rating Factor 1, Column L, Average Counseling Hours per FY15 HECM Client – does this only include the counseling time or can it also include the time to complete paperwork, etc.?

Answer: The average counseling time indicated in the application should be consistent with the time permitted to be recorded on the Certificate of HECM Counseling by Mortgagee Letter 2011-09.