U.S. Department of Housing and Urban Development

Housing

FY19 NOFA Housing Counseling Training Grant
FR-6300-N-30
Application Due Date: 09/05/2019

FY19 NOFA Housing Counseling Training Grant
FR-6300-N-30
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U.S. Department of Housing and Urban Development

Program Office:	Housing
Funding Opportunity Title:	FY19 NOFA Housing Counseling Training Grant
Announcement Type:	Modification
Funding Opportunity Number:	FR-6300-N-30
Primary CFDA Number:	14.316
Due Date for Applications:	**09/05/2019**

Overview

Prospective applicants should carefully read all instructions in all sections to avoid sending an incomplete or ineligible application. HUD funding is highly competitive. Failure to respond accurately to any submission requirement could result in an incomplete or noncompetitive proposal.

HUD is prohibited from disclosing 1) information regarding any applicant's relative standing, 2) the amount of assistance requested by an applicant, and 3) any information contained in the application. Prior to the application deadline, HUD may not disclose the identity of any applicant or the number of applicants that have applied for assistance.

For Further Information Regarding this NOFA: Please direct questions regarding the specific program requirements of this Program Notice of Funding Availability (NOFA) to the office contact identified in Section VII.

OMB Approval Number(s): 2502-0567

Paperwork Reduction Act.

I. Funding Opportunity Description.

A. Program Description.

1. Purpose.

The purpose of this assistance is to continue investing in the creation and maintenance of a professional and effective housing counseling industry that is able to meaningfully assist consumers by providing them with the information they need to make informed housing choices and maximizes the impact of Federal funding appropriated for HUD's Housing Counseling Program.

Under the Dodd-Frank Wall Street Reform and Consumer Protection Act, Pub. L. No. 111-203 (2010), individual housing counselors participating in HUD's Housing Counseling Program shall demonstrate, by written examination and certification, that they are competent in providing counseling in each of the core topics. HUD published the Final Rule for Housing Counseling: New Certification Requirements, 81 Fed. Reg. 90,632 (2016) (codified at 24 CFR Part 214), on December 14, 2016. The Final Rule implements statutory requirements that housing counseling

required under or provided in connection with all HUD programs must be provided by HUD certified agencies and HUD certified housing counselors. Section 106(e) of the HUD Act of 1968 (12 USC 1701x(e)) (Section 106) provides for six (6) Core Topics in which housing counselors must be competent. These are: Financial management; Property maintenance; Responsibilities of homeownership and tenancy; Fair housing law and requirements; Housing affordability; and Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default.

HUD also acknowledges the need for more housing counselors trained in Home Equity Conversion Mortgage (HECM) default counseling. HUD recognizes the important role housing counselors can provide in helping to mitigate HECM defaults and foreclosures and decrease losses to the MMI Fund. This assistance will expand the number of agencies and counselors who can provide default counseling for Home Equity Conversion Mortgage (HECM) borrowers.

Current HUD priorities also center on Disaster Preparation and Recovery. Housing Counseling agencies (HCA's) are in a unique position to help their communities prepare for and recover from a disaster. They can help their clients prepare for disasters by integrating preparedness into their counseling and education activities. Post-disaster, they can use their knowledge of local resources and programs to help clients navigate the complexities of disaster recovery resources and programs. This NOFA supports courses that provide training in the areas of disaster preparation and recovery.

HUD recognizes that counselors may specialize in specific housing counseling topics, and that counselors will need more than general housing counseling training to provide high quality services.

In summary, this NOFA provides notice of a grant program that supports the provision of both basic housing counseling training and specialized topics of training including training in the core topics for housing counselor certification, HECM default counseling and disaster preparation and recovery to help meet these perceived needs and the requirements of Section 106. This financial support will assist HCA's to increase the use of partnerships with local and state-wide organizations to provide additional place-based training on state and local issues. In addition, this support should result in an increased number of counselor training scholarships.

2. Changes from Previous NOFA.

Two-Year NOFA: One Competition Distributes Subsequent Year Funding if Available.

HUD will use the grant applications received for FY2019 and the corresponding scores and funding methodology to make awards for FY2020, subject to the availability of appropriations. HUD will contact eligible FY2019 grantees to determine their interest in FY2020 funds if available.

Funding:

This amount will include funding to expand capacity to address and prevent HECM defaults.

Reporting:

Grantees will be required to submit a monthly report on counselors trained and courses offered with all funding. Quarterly reports will include only counselors trained and courses offered with

HUD Training Grant Funds.

Application Charts:

Added Public Reporting Information and Privacy Statement.

Added HUD number, HUD-92910.

Clarified definition and updated instructions on scholarships, columns N, O, and P in Charts A and B, to define "full scholarship" as travel (including lodging, transportation, and per diem) and tuition.

OMB published a Federal Register Notice (FRN) of the revised forms for this NOFA on June 19, 2019. The comment period closed August 5, 2019 and final approval by OMB is forthcoming. The FRN can be found at : https://www.govinfo.gov/content/pkg/FR-2019-06-19/pdf/2019-13019.pdf

Changes to Rating Factors:

Rating Factor 1: Requirement to provide number of counselors since inception changed to number of counselors trained in the last three grant years, June 1, 2015 to June 30, 2018

Rating Factor 3: Include narrative on actual expenditures in Rating Factor 3, Chart C – Applicants must explain expenses in excess of 10% of the overall budget that did not result in the direct provision of training services and were not supported by an approved Negotiated Indirect Cost Rate Agreement (NICRA) or an indirect cost rate.

HECM Default Counseling course(s) must be included in the proposed workplan training curriculum.

The applicant must also provide a narrative identifying HECM default counseling training, include the anticipated number and type (lodging, tuition only, tuition & travel) of HECM default housing counseling scholarships that will be made available during the grant period of performance October 1, 2019 through September 30, 2020.

Proposed Funding Methodology:

Applications that earn a score of 75 points or more will receive a base amount, as determined by HUD. The second tier of funding will be based on the total number of scholarships awarded in FY2017 Grant Period of July 1, 2017 to June 30, 2018. The third tier of funding will be based on the total number of classes provided during FY2017 Grant Period of July 1, 2017 to June 30, 2018. The fourth tier of funding will be based on the proposed number of scholarships that will be made available during the grant period October 1, 2019 through September 30, 2020 for HECM default counseling training.

3. Definitions.

a. Standard Definitions

Affirmatively Furthering Fair Housing (AFFH) Regulations. Statutory obligation to affirmatively further the purposes and policies of the Fair Housing Act and guidance promulgated thereunder.

Assurances. By submitting your application, you provide assurances that, if selected to receive

an award, you will comply with U.S. statutory and public policy requirements, including, but not limited to civil rights requirements.

Authorized Organization Representative (AOR) is the person authorized to submit applications on behalf of the organization via Grants.gov. The AOR is authorized by the E-Biz point of contact in the System for Award Management. The AOR is listed in item 21 on the SF-424.

Award, as used in this NOFA means a federal grant OR cooperative agreement as specified in Section II.E (Type of Funding Instrument).

Catalog of Federal Domestic Assistance (CFDA) is a directory of the various Federal listings, projects, services and activities offering financial and non-financial assistance and benefits to the American public. CFDA Number is the unique number assigned to each program, project, service or activity listed in the Catalog of Federal Domestic Assistance (CFDA).

Consolidated Plan is a document developed by states and local jurisdictions. This plan is completed by engaging in a participatory process to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions with funding from formula grant programs. (See 24 CFR part 91 for more information about the Consolidated Plan and related Annual Action Plan).

Contract means a legal instrument by which a non-Federal entity purchases property or services needed to carry out the project or program under a Federal award. The term as used in this NOFA does not include a legal instrument, even if the non-Federal entity considers it a contract, when the substance of the transaction meets the definition of a Federal award or subaward (See 2 CFR 200.22.)
Contractor means an entity receiving a contract.

Deficiency is information missing or omitted within a submitted application. Deficiencies typically involve missing documents, information on a form, or some other type of unsatisfied information requirement (e.g., an unsigned form, unchecked box.). Depending on specific criteria, deficiencies may be either curable or non-curable.

- Curable Deficiency – Applicants may correct a curable deficiency with timely action.

To be curable the deficiency must:

- Not be a threshold requirement, except for documentation of applicant eligibility;
- not influence how an applicant is ranked or scored versus other applicants; and
- be remedied within the time frame specified in the notice of deficiency.

- Non-Curable Deficiency – An applicant cannot correct a non-curable deficiency after the

submission deadline.

Non-curable deficiencies are deficiencies that, if corrected, would change an applicant's score or rank versus other applicants. Non-curable deficiencies may result in an application being marked ineligible, or otherwise adversely affect an application's score and final determination.

DUNS Number is the nine-digit identification number assigned to a business or organization by Dun & Bradstreet and provides a means of identifying business entities on a location-specific basis. Requests for a DUNS number can be made by visiting the Online DUNS Request Portal.

Eligibility requirements are mandatory requirements for an application to be eligible for funding.

Federal Awardee Performance and Integrity Information System (FAPIIS) is a database that has been established to track contractor misconduct and performance.

Grants.gov is the website serving as the Federal government's central portal for searching and applying for federal financial assistance throughout the Federal government. Registration in Grants.gov is required for submission of applications to prospective agencies.

Historically Black Colleges and Universities (HBCUs). -The Higher Education Act of 1965 defines historically Black colleges and universities (HBCUs) as "any historically Black college or university that was established prior to 1964, whose principal mission was, and is, the education of Black Americans, and that is accredited by a nationally recognized accrediting agency or association determined by the Secretary to be a reliable authority as to the quality of training offered or is, according to such an agency or association, making reasonable progress toward accreditation…"

Institution of Higher Education (IHE), has the meaning given at 20 U.S.C. 1001.

Non-Federal Entity means a state, local government, Indian tribe, institution of higher education (IHE), or non-profit organization carrying out a Federal award as a recipient or sub recipient.

Nongovernmental organizations include Non-Federal entities and for-profit entities for the purpose of calculating indirect cost proposals accompanying applications submitted under this NOFA.

Personally identifiable information (PII) means information that can be used to distinguish or trace an individual's identity, either alone or when combined with other personal or identifying information that is linked or linkable to a specific individual. The definition of PII is not anchored to any single category of information or technology. Rather, it requires a case-by-case assessment of the specific risk that an individual can be identified. For more detail, refer to 2 CFR 200.79.

Point of Contact (POC) is the person who may be contacted with questions about the application submitted by the AOR. The point of contact is listed in item 8F on the SF-424.

Opportunity Zone according to the IRS, is an "economically-distressed community where new investments, under certain conditions, may be eligible for preferential tax treatment." Opportunity Zones are further defined in 26 U.S.C. 1400Z.

Promotores/Promotoras are Spanish-speaking Community Health Workers who work in their communities to reduce barriers to health services and make health care systems more responsive.

Recipient means a non-Federal entity receiving an award directly from HUD to carry out an activity under a HUD program.

Section 3 Business Concern means a business concern: (1) 51 percent or more owned by Section 3 residents; (2) of which at least 30 percent of permanent, full-time employees are currently Section 3 residents, or were Section 3 residents within three years of the date of first employment with the business concern; or (3) provides evidence of a commitment to subcontract over 25 percent of the dollar award of all subcontracts to be awarded to business concerns meeting the qualifications in this definition.

Section 3 Residents means: 1) Public housing residents; or 2) Low and very-low income persons, as defined in 24 CFR 135.5, who live in the metropolitan area or non-metropolitan county where Section 3 covered assistance is expended.

Standard Form 424 (SF-424) means the government-wide forms required to apply for Application for Federal Assistance Programs, required by discretionary Federal grants and other forms of financial assistance programs. Applicants for this Federal assistance program must submit all required forms in the SF-424 Family of forms, including SF-424B. For an application under this notice to be complete, the applicant must sign and submit all required forms in the SF-424 Family.

Subaward means an award provided by a pass-through entity to a subrecipient for the subrecipient to carry out part of a Federal award received by the recipient. It does not include payments to a contractor or payments to an individual beneficiary of a Federal program. A subaward may be provided through any form of legal agreement, including an agreement that the pass-through entity considers a contract. The legal agreement must contain the subrecipient's assurance of compliance with program requirements, including but not limited to nondiscrimination and equal opportunity requirements.

Subrecipient means a non-Federal entity receiving a subaward from a pass-through entity to carry out part of a HUD program; but does not include an individual beneficiary of such program. A subrecipient may also receive other Federal awards directly from a Federal awarding agency (including HUD).

System for Award Management (SAM), is an official website of the U.S. government. SAM

is a U.S. Government system that consolidated the capabilities of Central Contractor Registry (CCR), Excluded Parties List System (EPLS) and the Online Representations and Certifications Application (ORCA). Registration with Sam.gov is required for submission of applications via Grants.gov. You can access the website at Sam.gov There is no cost to use SAM.

Threshold Requirement – Threshold requirements are a type of eligibility requirement. Threshold requirements must be met for an application to be reviewed; are not curable, except for documentation of applicant eligibility and are listed in Section *III.D Threshold Eligibility Requirements.* Similarly, there are eligibility requirements under Section III.E, *Statutory and Regulatory Requirements Affecting Eligibility*.

4. Program Definitions.

HUD-Approved Housing Counseling Agencies. HUD-approved housing counseling agencies are private and public nonprofit organizations that are exempt from taxation under section 501(a) pursuant to section 501(c) of the Internal Revenue Code of 1996, 26 U.S.C. 501(a) and 501(c), and approved by HUD, in accordance with HUD Handbook 7610.1 REV-5 and 24 CFR Part 214, to provide housing counseling services to clients directly, or through their affiliates or branches, and which meet the requirements set forth in this part.

Eligible Training Recipients. Recipients of training offered by Grantees under the award that are employed by housing counseling agencies participating in HUD's Housing Counseling Program.

Training Partners: Agencies and organizations that have 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 and/or non-profit organizations. Examples of training partners include state housing finance agencies, state, local and tribal government agencies, housing counseling coalitions and networks, housing industry associations, HUD approved housing counseling agencies and other housing industry partners.

[A1]Definition added.

[A1]Definition added.

5. Web Resources.

- Affirmatively Furthering Fair Housing Regulations
- Code of Conduct list
- Do Not Pay
- Dun & Bradstreet
- Equal Participation of Faith-Based Organizations
- Federal Awardee Performance and Integrity Information System
- FFATA Subaward Reporting System

- Grants.gov
- Healthy Homes Strategic Plan
- Healthy Housing Reference Manual
- HUD Funding Opportunities
- HUD's Strategic Plan
- HUD Grants
- Limited English Proficiency
- NOFA webcasts
- Opportunity Zone
- Procurement of recovered materials
- Section 3 Business Registry
- State Point of Contact List
- System for Award Management (SAM)
- Uniform Relocation Act – Real Property Acquisition and Relocation Requirements
- USA Spending

B. Authority.

HUD's Housing Counseling Program is authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x) and Section 4 of the Department of Housing and Urban Development Act (42 U.S.C. 3533) as amended by Subtitle D. Office of Housing Counseling of Dodd-Frank Wall Street Reform and Consumer Protection Act The Housing Counseling implementing regulations are found at 24 CFR part 214. Additional guidance is provided in the HUD Handbook 7610.1, REV-5.

II. Award Information.

A. Available Funds.

Funding of up to **$2,500,000** is available through this NOFA.

Additional funds may become available for award under this NOFA, because of HUD's efforts to recapture unused funds, use carryover funds, or because of the availability of additional appropriated funds. Use of these funds is subject to statutory constraints. All awards are subject to the applicable funding restrictions contained in this NOFA.

Awards are available to provide, under cooperative agreements with HUD, training activities designed to improve and standardize the quality of counseling provided by housing counselors employed by "Participating Agencies". Participating Agencies are all housing counseling and Intermediaries participating in HUD's Housing Counseling Program, including HUD-approved HCA's, Affiliates and Branches of HUD-approved Intermediaries, HUD-approved Multi-State Organizations (MSO), and State Housing Finance Agencies (SHFA).

B. Number of Awards.

HUD expects to make approximately 4 awards from the funds available under this NOFA. The number of awards under this NOFA will depend on the number of eligible applicants and other factors. For information on the methodology used to make award determinations under this NOFA, please see Section V.B. *Review and Selection Process* below.

C. Minimum/Maximum Award Information.

The minimum award amount for this project is $0, with a maximum award request of $2,500,000.00.

Estimated Total Funding:	$2,500,000
Minimum Award Amount:	$0 Per Project Period
Maximum Award Amount:	$2,500,000 Per Project Period

D. Period of Performance.

The period of performance for this project begins on October 1, 2019 and ends on September 30, 2020.

Estimated Project Start Date:	10/01/2019
Estimated Project End Date:	09/30/2020
Length of Project Periods:	12-month project period and budget period
Length of Project Periods Explanation of Other:	The initial period of performance for grants awarded under this program will be for a period of 12 months. For planning purposes, Applicants should assume that the period of performance is October 1, 2019 through September 30, 2020. HUD expects to make approximately 4 awards from the funds available under this NOFA. HUD may at its discretion, fund a single organization to deliver the full spectrum of activities eligible for funding, or make multiple awards under this NOFA. HUD also reserves the right to not make any awards.

E. Type of Funding Instrument.

Funding Instrument Type:	Cooperative Agreement

HUD expects to use a cooperative agreement. All awards will be made on a cost reimbursement basis in accordance with, and subject to, the requirements in 2 CFR Part 200. If an Applicant receives an award, it must comply with and must ensure that sub-recipients also comply with the above requirements.

Awards made under a Cooperative Agreement may entail significant HUD involvement

including, but not limited to, the following items:

- Review and approval of marketing of courses assistance
- Work plan changes, including but not limited to increasing the availability of remote training;
- Review and approval of proposed courses, including course materials;
- HUD may provide Grantees with counseling content standards
- Review and approval of training locations, technology and logistics. HUD reserves the right to review and approve or reject training locations, technology and logistics as well as the type of training and courses offered including review to ensure appropriate access is provided for persons with disabilities and persons with Limited English Proficiency (LEP);
- Review and approval of evaluation instruments and methodology for determining value of courses and impact;
- Identifying functional needs of persons with disabilities or other population groups and outreach techniques; and
- Course audit by HUD staff.

If funds are provided subject to a Cooperative Agreement, HUD may also exercise the right to have substantial involvement by conducting monitoring reviews, requesting quarterly reports, approving all proposed deliverables documented in the Applicant's Work Plan or Statement of Work (SOW), and determining whether the agency meets all certification and assurance requirements.

III. Eligibility.

A. Eligible Applicants.

Others (see text field entitled "Additional Information on Eligibility" for clarification)

Additional Information on Eligibility:

Non-profit organizations, other than institutions of higher education, are eligible to apply. Applicants must be a public or private non-profit organization and must submit evidence of “tax exempt” status under section 501(a) pursuant to section 501(c)(3) of the Internal Revenue Code (26 USC 501(a) and (c)(3)). Applicants must have at least two years of experience providing housing counseling training services nationwide to housing counselors employed by housing counseling agencies participating in HUD’s Housing Counseling Program. Applicants are not required to be HUD Approved Housing Counseling Agencies.

Applicants may utilize in-house staff, sub-grant recipients, Training Partners (see definition of Training Partners in the instructions for HUD-92910 Chart E and in the definitions section of this NOFA), qualified third-party trainers, and consultants, with requisite experience and capacity. HUD strongly encourages the partnering by Grantees with SHFAs and other Training

Partners. However, only a non-profit must be designated as the primary Applicant. This NOFA is structured to encourage agencies to sub-allocate funding to Sub-Grantees or Training Partners or both. Sub-Grantees and Training Partners may include 1) SHFAs; 2) local, county or state governments; or 3) local or state housing coalitions/networks that are public or private non-profit organizations. Sub-Grantees and/or Training Partners in the third category must have "tax exempt" status under IRC section 501(a) as an entity described in IRC section 501(c)(3) [(26 USC 501(a) and (c)(3)].

As required by 2 CFR 25.200 and 24 CFR Part 5 Subpart K, all Applicants for financial assistance must have an active DUNS number (http://fedgov.dnb.com/webform)and have an active registration in the SAM(www.sam.gov) before submitting an application. Getting a DUNS number and completing SAM registration can take up to four weeks; therefore, Applicants should start this process or check their status early.

See also Section IV.B for necessary form and content information.

All Applicants and Sub-grantees must disclose to HUD the status of active HUD Office of Inspector General (OIG) audits or investigations at the time of the NOFA application submission date. At the time of application submission or thereafter, HUD may determine that Applicants are not eligible for grant funding based on its review of HUD OIG audits and investigations.

B. Ineligible Applicants.

For Profit Entities

Indian Tribes

Tribally Designated Housing Entities (TDHE)

Native American Tribal Governments

Individuals

C. Cost Sharing or Matching.

This Program does not require cost sharing, matching or leveraging.

D. Threshold Eligibility Requirements.

Applicants who fail to meet any of the following threshold eligibility requirements will be deemed ineligible. Applications from ineligible applicants will not be evaluated.

Outstanding civil rights matters must be resolved to HUD's satisfaction prior to grant award, provided that all applicable legal processes have been satisfied.

1. Timely Submission of Applications. – Applications submitted after the deadline stated within this NOFA that do not meet the requirements of the grace period policy will be marked late. Late applications are ineligible and will not be considered for funding. See also Section IV Application and Submission Information, part D. Application Submission Dates and Times.

E. Statutory and Regulatory Requirements Affecting Eligibility.

Eligibility Requirements for Applicants of HUD's Grants Programs.

The following requirements affect applicant eligibility. Detailed information on each requirement is posted on HUD's Funding Opportunities Page (**click here**).

Outstanding Delinquent Federal Debts
Debarments and/or Suspensions
Pre-selection Review of Performance
Sufficiency of Financial Management System
False Statements
Mandatory Disclosure Requirement
Prohibition Against Lobbying Activities
Equal Participation of Faith-Based Organizations in HUD Programs and Activities

F. Program-Specific Requirements Affecting Eligibility.

Geographic Coverage. Applicants must propose to provide the housing counseling trainings nationwide. The proposed training program must be national in scope. In addition, the proposed training program offered by or in conjunction with Training Partners must focus on state and local housing issues.

Required activities:

1. **Eligible Training Recipients.** Recipients of training offered by Grantees under the award must be housing counselors employed by housing counseling agencies participating in HUD's Housing Counseling Program.
2. **Trainers.** Trainings must be delivered by experienced trainers who have been trained in adult education and have practical experience and subject matter expertise in the specific field they are presenting. Multiple trainers can be used for a single course to fulfill these requirements.
3. **Open Enrollment.** Training enrollment and assistance provision must be open to all. For example, enrollment, eligibility and scholarships may not be restricted to Affiliates or Branches of a specific Intermediary or participating housing counseling agency or conducted in a way that favors affiliates or branches of a particular organization.
4. **Housing Counseling Training** must not be limited to in-person, but must be offered through a variety of models, to increase ease of access and meet the preference(s) of counselors including webinars and other Internet-based training models. Live, Internet-based, and other training modes of delivery must be accessible to persons with disabilities. Applicants may offer courses through additional modes of delivery.
5. **Learning Checks**. Regardless of format, training must have learning checks including a final examination that confirm a counselor's participation and measure understanding of course material and learning objectives.
6. **Core Topics.** The Final Rule for Housing Counseling Certification, enacted on December 14, 2016, states 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 following core topics: 1) financial management; 2) property maintenance; 3) responsibilities of homeownership and tenancy; 4) fair housing laws and requirements; 5) housing affordability; and, 6) avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default. The proposed work plan must describe how the six Core Topics required will be incorporated in the Applicant's proposed courses.

7. **HECM Default Counseling.** In order to be eligible for funding, the proposed curriculum must include one or more courses for HECM Default Housing Counseling.
8. **Scholarships.** The proposal must include a scholarship element, including assistance with travel, hotel, and/or tuition expenses for eligible housing counselors.
9. **Underserved/Underrepresented Populations.** All training programs must include a strong emphasis on effectively serving LEP, rural, lower income, persons with disabilities and other underserved/underrepresented of housing consumer populations. Affirmative efforts must be made to ensure that existing housing counseling capacity in underserved and underrepresented housing consumer populations is preserved and expanded. To support the delivery of services in communities where English is not the primary language, the training and testing must be culturally sensitive.

Eligible Activities.

Applicants may propose to develop and implement a comprehensive and ongoing training program for housing counselors working for agencies participating in HUD's Housing Counseling Program. The training program must contain both basic and advanced training courses. Eligible activities may also include ongoing efforts to evaluate training quality and impact and assess the need for additional training.

An Applicant may propose to provide training on one or more of the training topics listed below. The proposed training curriculum must include the Core Topics identified under Section I.A. *Program Description Purpose*. Complete Chart B- *Proposed Performance* to identify those classes which include the Core Topics. Training specific to HECM default counseling must also be offered as part of the proposed training curriculum.

1. **General Housing Counseling**. Teach counselors the principles and applications of housing counseling from the lender's and the counselor's point of view. Review the skills and tools needed to be an effective housing counselor. Provide overviews of the industry from a national perspective, as well as information about pre- and post-purchase counseling for homeowners, delinquency, and default counseling.
2. **Pre-Purchase Counseling.** Train counselors in conducting results-oriented individual counseling sessions for prospective homebuyers, including financial literacy, budget analysis, developing corrective action plans and time lines for success, and facilitating progress as customers overcome obstacles and move toward mortgage-readiness. Train counselors regarding state-of-the-art software designed specifically for credit rebuilding, debt reduction, automated budgeting, and down payment savings accumulation. Use sample customer cases to identify obstacles and simulate counseling sessions. Teach counselors to give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability. Teach counselors to conduct educational seminars and advise clients regarding how to avoid predatory lenders and common lending pitfalls. Provide counselors the knowledge

and tools to help borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and eventually foreclosure. Train counselors to counsel potential homebuyers to get an independent home inspection before the home sale closing, and train counselors in any HUD required home inspection materials, if applicable. Train counselors on the HUD/EPA Lead Disclosure Rule (24 CFR Part 35, Sub-part A) and the Lead Safe Housing Rule (24 CFR Part 35, Sub-parts B, K and R). See the lead-safety information and guidance at: https://www.hud.gov/program_offices/healthy_homes. ;Train counselors to counsel potential homebuyers on radon and related issues. See EPA's radon guidance at: www.epa.gov/radon and HUD's at: https://www.hud.gov/healthyhomes ; by clicking on "About Radon" (including the radon fact sheet linked from that page). Train counselors to help clients manage debt, avoid predatory lenders, avoid discriminatory loan limits and avoid mortgage default. Train counselors to educate potential homebuyers on how to recognize fair housing issues such as redlining, steering, discriminatory appraisals and discriminatory advertising practices. Train counselors to educate potential homebuyers on how to file a fair housing complaint if they suspect their rights have been violated under the Fair Housing Act. Teach counselors how to read the warning signs of debt problems and how to recognize predatory lenders, as well as identify available resources to help keep homeowners out of financial trouble. Inform counselors about HUD's Equal Access Rule and the provision of housing without regard to sexual orientation, gender identification, or marital status. Assist counselors with obtaining a thorough understanding of state and federal regulations, including the Real Estate Settlement Procedures Act of 1974 (12 USC 2601 et seq.) (RESPA) and the Truth in Lending Act (15 USC 1601 et seq.) (TILA) so they are fully versed in Federal, State, and local requirements in the counseling service area

3. **Training Counselors on Lending Practices and Financial Analysis.** Train counselors in lending practices, analysis of financials, risk elements, and general concepts affecting conventional and government-insured mortgage loan decisions. Provide counselors with effective procedures and techniques to teach clients about financing options and how to choose appropriate loan products and features. Review case studies to illustrate the functional areas of the underwriting process, from the application to the loan sale.
4. **Homebuyer Education Programs.** Teach counselors how to: deliver a comprehensive homebuyer education program; use the best materials and methods to train homebuyers with regard to increasing homebuyer financial literacy; create informed consumers when shopping for a home and mortgage loan; improve one's budget and credit profiles; encourage potential homebuyers to order an independent home inspection before home sale closing, and train counselors regarding any HUD required home inspection materials, if applicable; make homebuyers knowledgeable about the Lead Disclosure Rule for pre-1978 homes, EPA's Rehabilitation, Repair, and Paint Rule and the testing available for lead hazards, toxic mold, radon, and other conditions that affect the living environment and can add substantial costs to home owners having to address these issues after settlement; and maintaining one's home and finances after purchase.
5. **Foreclosure Prevention.** Train counselors on the protocol for counseling homeowners in financial distress. Address all aspects of delinquency and default, including reasons for default, ways to maximize income and reduce expenses, calculating delinquencies,

understanding the players in the mortgage marketplace, loss-mitigation options for FHA-insured and other loans, information about foreclosure laws and timelines, tips on effectively intervening with lenders and servicers, managing multiple mortgages or liens, and the pros and cons of mortgage loan refinancing. This training should include information on Federal and other foreclosure prevention programs, such as the Flex Modification Program, as well as how to identify and report loan scams.

6. **Reverse Mortgages.** Train counselors about reverse mortgages for elderly homeowners, including FHA-insured HECMs. Teach them to understand products and programs, analyze plans, compare their costs and benefits, and identify alternatives. Also, review relevant counseling skills and ethics.
7. **HECM Default Counseling.** Train housing counselors to work with HECM borrowers who are delinquent and/or at risk of defaulting due to unpaid property taxes, insurance, homeowner association dues, or other fees and assessments. Counselors do not need to be HECM roster counselors to perform HECM default counseling.
8. **Reverse Mortgage- HUD HECM Counselor Roster Examination Preparation.** Provide counselors in-class in preparation for the HUD HECM Counselor examination.
9. **Reverse Mortgage Continuing Education**. Provide counselors a continuing education course that offers advanced topics on reverse mortgage counseling.
10. **Non-Delinquency Post Purchase.** Train counselors in how to advise individuals and conduct workshops aimed at ensuring the long-term success of new homebuyers, including home maintenance and repair, lead safety for pre-1978 homes (including EPA's Rehabilitation, Repair, and Paint Rule), financial literacy and management, insurance, and record keeping.
11. **Counseling Individuals and Families that are Homeless or at Risk of Becoming Homeless.** Train counselors about the various social services available to which they should be referring homeless and potentially homeless families and individuals. Provide information on Federal, state, and local homeless programs, including the Continuum of Care (COC) Program and how clients can access these programs. Share strategies on how to partner with local public service providers to ensure that clients receive attention and assistance quickly and efficiently. Review the unique characteristics of the homeless population to help counselors understand the types of financial literacy, physical, and social problems facing the families and individuals who seek their assistance.
12. **Counseling on Emergency Preparedness and Recovery.** Train counselors how to prepare agency and personal Emergency Preparedness Plans. Train counselors about unique circumstances faced by victims of disasters and other emergencies. Discuss Federal Emergency Management Agency (FEMA), FHA and Small Business Administration (SBA) programs that assist with recovery.
13. **HUD's Housing Counseling Program Requirements.** Train counselors about the requirements of HUD's Housing Counseling Program, including the reporting and delivery of homeownership counseling and education for Local Housing Counseling Agencies, National and Regional Intermediaries and SHFAs.
14. **Housing Counseling Program Management.** Train managers and future managers about opportunities to diversify funding sources; recruiting, managing, and retaining counseling staff; performing contract reviews and programmatic assessments; marketing to a variety of target audiences; complying with fair housing and other civil rights requirements ; maintaining focus on quality assurance and higher proficiency; increasing

capacity; and efficiently managing case files utilizing a variety of time management techniques.

15. **Rental Housing.** Train counselors in how to educate individuals on how to secure and maintain residence in rental housing; tenant/landlord responsibilities; Lead Disclosure Rule requirements and lead safety awareness; fair housing and other civil rights requirements; state and local laws; the eviction process; budgeting; and how to access rental assistance programs, research, and use of policy and program information, such as market eviction research and eviction data to develop counseling strategies to help renters maintain their housing and avoid evictions. Teach counselors to give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability. Train counselors regarding mobility counseling, (e.g., promoting strategies which result in moves to low poverty and racially diverse communities, closer to jobs, quality education, health care and other services); outreach and recruitment of landlords, owners and developers in diverse communities of opportunity; and outreach to community organizations that can provide support to families to solicit their involvement, identify available housing, and link families to services and other support in diverse communities of opportunity.
16. **Federal Housing Administration (FHA).** Train housing counselors about FHA-insured financing, including minimum requirements of FHA loans, loan limits, advantages or disadvantages of FHA-insured financing, HUD Real Estate Owned (REO), FHA appraisal requirements, FHA sections 203(k), 203(b), and 203(h) forward mortgage insurance programs and HECM.
17. **Fair Housing/Lending and Civil Rights.** Train housing counselors how to provide households with information, counseling and/or education on housing discrimination, lending and insurance, practices and the rights and remedies available under Federal, state and local fair housing laws. Train housing counselors how to provide households with the name and contact information for local fair housing groups or government agencies that enforce fair housing laws. Train housing counselors to make persons aware of Federal, state and local accessibility requirements, as well as innovative housing design or construction to increase access for persons with disabilities. Train housing counselors on requirements to provide meaningful access to persons with LEP and effective communication with persons with disabilities. Train housing counselors on HUD requirements under HUD's Equal Access Rule, as well as protections against discrimination under state or local law. Train housing counselors on how their clients may file a housing discrimination complaint. The contact information for the HUD Office of Fair Housing and Equal Opportunity is: 1-800-669-9777 (Toll free) 1-800-927-9275 (TTY); and www.hud.gov/fairhousing. ;
18. **Fair Lending and Mortgage Fraud Counseling.** Train housing counselors about how to identify and counsel regarding fair lending violations and mortgage fraud, including loan documentation review. Familiarize counselors with the requirements of the Fair Housing Act, truth in lending laws, predatory lending laws, HUD's Equal Access rule, and their companion statutes and regulations as they apply to housing providers, mortgage lenders, realtors, homebuilders, public agencies, and non-profit organizations. Train counselors to recognize lender and real estate practices that create a disparate impact on clients who are members of a protected class under the Fair Housing Act. Train housing counselors in how to provide guidance and assistance to the client

regarding identifying fair lending violations, loan scams, and mortgage fraud, filing a formal complaint and pursuing a formal investigation with the appropriate authorities under these laws, for example with the Loan Modification Scam Prevention Network: https://www.preventloanscams.org/ and the HUD OIG Hotline Toll-free at: 800-347-3735, or 800-877-8339 (TTY), Fax: 202-708-4829;
E-mail: hotline@hudoig.gov

19. **Affirmatively Furthering Fair Housing.** Train counselors to provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under Federal, state, and local fair housing laws. Train counselors to provide households with names and contact information for local fair housing groups or government agencies that enforce fair housing laws. Train counselors to make persons aware of Federal, state and local accessibility requirements, as well as innovative housing design or construction to increase access for persons with disabilities; Train counselors to develop a system to share information about possible discrimination and, when there is information that suggests that individual or systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local Fair Housing Assistance Program (FHAP) agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider. Train counselors to affirmatively market counseling and education services to those least likely to apply. Train counselors to become familiar with affirmative fair housing marketing requirements to inform clients of housing opportunities that provide greater housing choice or mobility. Train counselors to become familiar with accessibility requirements; serve clients with disabilities and their representatives, who live in segregated or institutional settings; educate clients with disabilities on effective housing search strategies; inform clients of skilled providers of housing search assistance; and inform clients of housing builders, management companies, real estate, and brokers that are skilled in providing housing opportunities in the most integrated setting appropriate to the needs of persons with disabilities. Train counselors to create, maintain, and market a database of accessible housing for persons with disabilities. Train counselors to ensure housing counseling training activities are accessible to persons with disabilities, including making reasonable accommodations as necessary. Train counselors on how to take reasonable steps to provide meaningful access to persons with LEP.
20. **Making Housing Counseling "culturally sensitive."** Prepare counselors to be more culturally sensitive to the needs of the community they are serving.
21. **Basic Math Instruction.** Add basic math calculations and using an on-line calculator as components of the certification examination preparation.
22. **How to Start a Housing Counseling Program.** HUD published the Final Rule for Housing Counseling Certification on December 14, 2016. That rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs must be provided by HUD certified housing counselors employed by a HUD-approved HCA. This course is designed for agencies covered by HUD's Final Rule for Housing Counseling Certification, but not currently participating

in HUD's Housing Counseling Program. Course should provide information on how to start a HUD Housing Counseling Program. Suggested topics include how to identify the needs of target population, identify counseling services, develop a work plan, create intake, disclosure, and privacy forms, identify resources, identify a client management system, collect data for services provided, and an overview on how to apply for HUD approval to participate in HUD's Housing Counseling Program. A list of Other HUD Programs covered by this final rule can be found at https://www.hudexchange.info/resource/5192/other-hud-programs-covered-under-huds-final-rule-for-housing-counseling-certification/

23. **Disaster Preparation.** More detailed suggestions for class topics:
    a. Counseling in the Disaster Recovery Period: Recovery counseling will focus on relocation, re-housing, rebuilding, helping clients navigate FEMA, insurance, local aid and grant programs, credit counseling, and foreclosures. In addition to traditional housing counseling activities, the agencies and their counselors will provide community support activities. Counselors need to understand disaster recovery programs from various agencies such as HUD (Section 8, FHA insured mortgage financing (e.g., Sections 203(h) and 203(k) programs, and foreclosure policies), FEMA, SBA, United States Department of Agriculture (USDA), Government-Sponsored Enterprises (GSEs), and others. They also need to understand homeowners and flood insurance. Counselors need to be prepared to work with highly stressed clients and staff who may be affected by Post Traumatic Stress Disorder.
    b. Emergency Preparedness Plans and Continuity of Operations Plans: Train agency managers how to develop agency Emergency Preparedness Plans and Continuity of Operations Plans (COOP) and how to implement the Plans. Provide resources, templates, etc. from HUD, FEMA, Red Cross and other agencies. Discuss how to work with local communities and other agencies for services and funding and how to formalize the relationships. Business continuity planning must account for both man-made and natural disasters. Agencies should plan to manage any emergency. Be prepared to assess the situation, use common sense and available resources to take care of agency staff, clients, and community. A COOP will help keep an agency operating as it responds to and recovers from the effects of a disaster or emergency situation.
    c. Family Emergency Preparedness Plans: Training counselors to assist clients in preparing a Family Emergency Preparedness Plan. Provide resources, templates, etc. from HUD, FEMA, Red Cross and other agencies.

Additional Requirements. Agencies selected as Grantees must comply with the following requirements:

1. **Salary Limitation for Consultants.** FY2019 Grant funds may not be used to pay or to provide reimbursement for payment of the salary of a consultant/trainer, whether retained by the federal government or the Grantee, at a rate more than the equivalent of General Schedule 15, Step 10 base pay rate for which the annual rate for FY2019 is $138,572. The hourly rate is $66.40.

2. **Accessibility**. In the conduct of training and educational courses, successful Applicants must give priority to methods that provide access to individuals with disabilities, i.e., holding the live, in-person training or any other type of meeting in an accessible location, in accordance with the regulations implementing Section 504 of the Rehabilitation Act of 1973 and Titles II and III of the Americans with Disabilities Act of 1990, as applicable. All programs or activities must be held in accessible locations or use accessible technology unless the recipient can demonstrate that doing so would result in a fundamental alteration of the program or an undue financial and administrative burden, in which case the recipients must take any action that would not result in such an alteration or such burden but would nevertheless ensure that individuals with disabilities receive the benefits and services of the program or activity, e.g., training at an alternate accessible site, in-home training. Individuals with disabilities must receive services in the most integrated setting appropriate to their needs. Accessibility arrangements auxiliary aids and services, and reasonable accommodations may include, but are not limited to: materials provided in different formats, including large print or Braille; interpreter services including such service accompanying web-based training; recording and archiving live, in-person training; and use of closed captioning. Arrangements for registration, testing, and evaluation must be accessible to persons with disabilities. Information on how to request available assistive services and reasonable accommodations must be available, as well as available in different formats. Regarding accessible technology, HUD requires its funding recipients to adopt the goals and objectives of Section 508 of the Rehabilitation Act of 1973 by ensuring, whenever Electronic and Information Technology (EIT) is used, procured, or developed, that persons with disabilities have access to and use of the information and data made available through the EIT on a comparable basis as is made available to and used by persons without disabilities.
3. **Effective Communications and Meaningful Access.** Successful Applicants must ensure that all training notifications as well as communication during training sessions are provided in a manner that is effective for persons with hearing, visual, and other communications-related disabilities consistent with Section 504 of the Rehabilitation Act of 1973 (24 CFR 8.6), and as applicable, the Americans with Disabilities Act. This includes ensuring that training materials are in appropriate alternative formats as needed, e.g., Braille, audio, large type, sign language interpreters, and assistive listening devices, etc. All products and tools for capacity building must be accessible in accordance with Section 504 of the Rehabilitation Act of 1973 (See, e.g., 24 CFR 8.6 on effective communications). Applicants obtaining Federal financial assistance from the Department shall take reasonable steps to ensure meaningful access to their programs and activities for persons with LEP. For more information on LEP, please visit https://www.hud.gov/program_offices/fair_housing_equal_opp/promotingfh/lep-faq
4. **Reports.** All grant recipients will be required to report to HUD on a monthly and quarterly basis, as specified in the Cooperative Agreement.
5. **Code of Conduct.** Applicants that are subject to 2 CFR Part 200 (including most non-profit organizations) are required to develop and maintain a written code of conduct (See 2 CFR 200.318(c). The code of conduct must prohibit real and apparent conflicts of interest that may arise among employees, officers, or agents; prohibit the solicitation and acceptance of gifts or gratuities by an organization's officers, employees and agents for

their personal benefit in excess of minimal value; and outline administrative and disciplinary actions available to remedy violations of such standards. Self-recusal will not eliminate a potential or apparent conflict of interest. Prior to entering into an agreement with HUD, the Applicant will be required to submit a copy of its code of conduct and describe the methods it will use to ensure that all officers, employees, and agents of the organization are aware of the code of conduct.

6. **Financial Management Systems.** Applicants selected for funding must provide documentation demonstrating that the Applicant's financial management systems satisfy the requirements in the applicable regulations at 2 CFR Part 200. Consistent with the requirements of the Single Audit Act Amendments of 1996 (31 USC 7501-07), if the applicant expended $750,000 or more in federal awards in its most recent fiscal year, such documentation must include a certification from, or a copy of, the most recent audit by the Applicant's independent public accountant attesting to the fact that the Applicant maintains internal controls over Federal awards, complies with applicable laws, regulations, and contract or grant provisions, and prepares appropriate financial statements. The Applicant will have at least 30 calendar days to respond to this requirement. If an Applicant does not respond within the prescribed time or responds with insufficient documentation, then HUD may determine that the Applicant has not met this requirement and may withdraw the award offer. If an Applicant has not expended $750,000 or more in Federal awards in its most recent fiscal year, HUD, or its assignee may conduct an audit of the Applicant's financial system. HUD will work with the applicant to meet federal financial management system standards prior to HUD releasing funds.
7. **Indirect Cost Rate.**
   Consistent with 2 CFR 200.414, Applicants may use their negotiated rate or the de minimis rate of 10 percent of Modified Total Direct Costs (MTDC). See Section IV.F of this NOFA for indirect cost rules information.

   Indirect costs are, by nature, administrative and represent the expenses of doing business that are not readily identified, exclusively with a specific grant, contract, project function or activity, but are necessary for the general operation of the organization and the conduct of activities it performs. The Federal requirements for the determination of allowable and unallowable direct and indirect Facilities and Administrative (F&A) costs is established by 2 CFR 200, Subpart E - Cost Principles and is available at: https://www.ecfr.gov/cgi-bin/text-idx?node=2:1.1.2.2.1.5&;;rgn =div6 . Grantees are required to properly document their cost methodologies to demonstrate that indirect costs meet these criteria.
8. **Participation in HUD-Sponsored Program Evaluation.** See Section VI, B below**.**
9. **Ensuring the Participation of Small Businesses, Small Disadvantaged Businesses, and Women-Owned Businesses.** See Section VI, B below.
10. **Executive Order 13166,** Improving Access to Services for Persons with LEP. Housing counseling training organizations shall take reasonable steps to ensure meaningful access to their services to individuals with LEP. Applicants are to comply with Executive Order 13166, and may refer to the Department's January 22, 2007 Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons

(72 FR 2732).

11. **Executive Order 13279,** Equal Protection of the Laws for Faith-Based and Community Organizations. HUD is committed to full implementation of Executive Order 13279 in the operation of its programs.
12. **The Americans with Disabilities Act of 1990** (42 USC 12101 *et seq.),* the Age Discrimination Act of 1975 (42 USC 6101 *et seq*.), and Title IX of the Education Amendments Act of 1972 (20 USC 1681 *et seq.).*
13. **Affirmatively Furthering Fair Housing.** Under Section 808(e) (5) of the Fair Housing Act, HUD has a statutory duty to affirmatively further fair housing. HUD requires the same of its funding recipients. To meet this requirement, in the narrative responses to the Rating Factor 3 (B) (1) (f), Applicants must describe the organization's training, outreach and other activities that affirmatively market fair housing information,including:

- Training counselors to provide households with information, counseling and/or education on discriminatory housing, lending, and insurance practices and the rights and remedies available under Federal, state, and local fair housing and other civil rights laws;
- Training counselors to provide households with names and contact information for local fair housing groups or government agencies that enforce fair housing and other civic rights laws;
- Training counselors to make persons aware of Federal, state and local accessibility requirements, as well as innovative housing design or construction to increase access for persons with disabilities;
- Training counselors to develop a system to share information about possible discrimination and, when there is information that suggests that individual or systemic violations of fair housing laws have occurred or are occurring, training housing counselors to provide this information to HUD or local FHAP agencies. Examples of information that suggest systemic discrimination include knowing of multiple clients of the same protected class who are unable to obtain housing from the same housing provider or knowing of multiple clients who allege discrimination or harassment involving the same housing provider;
- Training counselors to affirmatively market counseling and education services to those least likely to apply; Train counselors to provide households with information on housing options in a range of neighborhoods, including those of higher opportunity, allowing households to identify neighborhoods that best fit their needs;
- Training counselors to become familiar with affirmative fair housing marketing requirements to inform clients of new or rehabilitated sources of information for housing opportunities that provide greater housing choice or mobility, as well as affirmative fair housing requirements for housing counseling agencies, such as displaying the fair housing symbol;
- Training counselors on methods for affirmatively marketing housing counseling services, such as advertising in publications in non-English languages or oriented to certain population groups and co-marketing with settlement or advocacy organizations;
- Training counselors to: become familiar with accessibility requirements; serve clients

with disabilities who live in segregated or institutional settings, and their representatives; educate clients with disabilities on effective housing search strategies; inform clients of skilled providers of housing search assistance; inform clients of housing builders, management companies, real estate, and brokers that are skilled in providing housing opportunities in the most integrated setting appropriate to the needs of persons with disabilities; and /or create, maintain, and market a database of accessible housing for persons with disabilities;

- Training counselors must ensure housing counseling training activities are accessible to persons with disabilities, including making reasonable accommodations, as necessary. Training counselors must also describe how they will take reasonable steps to provide meaningful access to persons with LEP including but not limited to translating materials into non-English languages. For more information about how this requirement may be met for this grant, (See Rating Factors 2 and 3 in Section V below).

G. Criteria for Beneficiaries.

Criteria are also listed under Additional Requirements in Section E above.

IV. Application and Submission Information.

A. Obtaining an Application Package.

Instructions for Applicants.

You must download both the Application Instruction and the Application Package from Grants.gov. You must verify that the CFDA Number and CFDA Description on the first page of the Application Package, and the Funding Opportunity Title and the Funding Opportunity Number match the Program and NOFA to which you are applying.

The Application Package contains the portable document forms (PDFs) available on Grants.gov, such as the SF-424 Family. The Instruction Download contains official copies of the NOFA and forms necessary for a complete application. The Instruction Download may include Microsoft Word, Microsoft Excel and additional documents.

An applicant demonstrating good cause may request a waiver from the requirement for electronic submission. For example, a lack of available Internet access in the geographic area in which your business offices are located. Lack of SAM registration or valid DUNS is not deemed good cause. If you cannot submit your application electronically, you must ask in writing for a waiver of the electronic grant submission requirements. HUD will not grant a waiver if HUD does not receive your written request at least 15 days before the application

deadline and if you do not demonstrate good cause. An email request for a waiver sent 15 days before the application is due will also be considered. If HUD waives the requirement, HUD must receive your paper application before the deadline of this NOFA. To request a waiver you must contact:

Judy Ayers Britton
Email: judith.a.ayersbritton@hud.gov
U.S. Department of Housing and Urban Development
909 SE 1st Avenue, Room 500
Miami, FL 33131

Inquiries regarding this NOFA should be submitted to housing.counseling@hud.gov and indicate 'FY19 Training NOFA' in the subject line.

B. Content and Form of Application Submission.

You must verify that boxes 11, 12, and 13 on the SF424 match the NOFA for which you are applying. If they do not match, you have downloaded the wrong Application Instruction and Application Package.

Submission of an application that is otherwise sufficient, under the wrong CFDA and Funding Opportunity Number is a curable deficiency.

1. Content.
Forms for your package include the forms outlined below:

Forms / Assurances / Certifications	Submission Requirement	Notes / Description
HUD Applicant Recipient Disclosure Report (HUD) 2880 Applicant/Recipient Disclosure/Update Report	HUD will provide instructions to grantees on how the form is to be submitted.	HUD instructions to grantees are provided by webcast, To view the webcast, click here.

Additionally, your complete application must include the following narratives and non-form attachments.

SF424 Application for Federal Assistance In Block 8.d of the form, Applicant must include a 9-digit number for the Applicant's zip code. Please be sure to check your DUNS number and ensure that it is listed on https://www.sam.gov/sam/ with an active registration, and that the person submitting the application has an ID and password for the Grants.gov system and has been authorized to submit the application on behalf of the applicant organization named in block 8a of the SF424 by the eBiz Point of Contact listed in the SAM.gov registration for the

Applicant organization. Since Applicants are not required to request a specific grant amount, all Applicants should enter $1 in block 18a.

1. **Organization Description.** Applicants must provide a brief description, no more than 225 words, as they would like it to appear in the press release issued by HUD in the event that the Applicant is funded through this NOFA. Each description should contain: name of organization; organizational history; purpose and mission; years of service; affordable housing services provided; number of clients served to date; and agency web address for additional information.
2. **Non-Profit Status.** Each Applicant is required to submit, for itself and for any organization with which it is partnering for the purpose of this NOFA, a legible copy of the document that supports the Applicant's claim to be a tax exempt non-profit organization (for example, a 501(c)(3) determination letter issued by the IRS). The documentation must contain the official name, address, and telephone number of the legal authority that granted the tax exemption.
3. **Narrative Statements.** Applicants must provide narrative statements responding to specific questions in this NOFA, including the data requested in the Housing Counseling Training Charts. The narratives along with the completed Excel charts and exhibits will constitute the basis for evaluating the application.
4. **HUD-92910 Charts.** Applicants must provide a complete HUD-92910, Housing Counseling Training Charts, in the required Excel format as part of their application submission. The charts must be completed in their entirety in order for Applicants to receive full points. The completed charts and exhibits along with the narratives will constitute the basis for evaluating the application. Previous versions from prior applications should not be used. OMB published a Federal Register Notice (FRN) of the revised forms for this NOFA on June 19, 2019. The comment period closed August 5, 2019 and final approval by OMB is forthcoming. The FRN can be found at : https://www.govinfo.gov/content/pkg/FR-2019-06-19/pdf/2019-13019.pdf

2. Format and Form.
Narratives and other attachments to your application must follow the following format guidelines.

Size Limitations and Format for Narrative Statements. Applicants must be as specific and direct as possible. Applicants are limited to a total of 50 double-spaced, 12-point font, single-sided pages for the narrative portion. Course descriptions including summaries, learning objectives, learning measures/ test questions, and handouts or other student aids are excluded from the page limitation. Pages in excess of the size limit will not be read. Number the pages of the narrative statements and include a header that includes the Applicant's name and the Rating Factor number and title. Within each narrative, clearly identify each sub-factor immediately above the response for that sub-factor. Valid file names may only include the following **UTF-8** characters**: A-Z, a-z, 0-9, underscore, hyphen, space, and period.**

If Applicants use any other characters when naming their attachment files their

applications will be rejected.

C. System for Award Management (SAM) and Dun and Bradstreet Universal Numbering System (DUNS) Number.

1. SAM Registration Requirement.
Applicants must be registered with SAM before submitting their application. In addition, applicants must maintain an active SAM registration with current information while they have an active Federal award or an application or plan under consideration by HUD.

2. DUNS Number Requirement.
Applicants must provide a valid DUNS number, registered and active at SAM, in the application. DUNS numbers may be obtained for free from Dun & Bradstreet.

3. Requirement to Register with Grants.gov.
Anyone planning to submit applications on behalf of an organization must register at Grants.gov and be approved by the EBiz Point of Contact in SAM to submit applications for the organization.

Registration for SAM and Grants.gov is a multi-step process and can take four (4) weeks or longer to complete if data issues arise. Applicants without a valid registration cannot submit an application through Grants.gov. Complete registration instructions and guidance are provided at Grants.gov. See also Section IV.B for necessary form and content information.

D. Application Submission Dates and Times.

The application deadline is 11:59:59 p.m. Eastern time on **09/05/2019**. Applications must be received no later than the deadline.

Submit your application to Grants.gov unless a waiver has been issued allowing you to submit your application in paper form. Instructions for submitting your paper application will be contained in the waiver of electronic submission.

"Received by Grants.gov" means the applicant received a confirmation of receipt and an application tracking number from Grants.gov. Grants.gov then assigns an application tracking number and date-and time-stamps each application upon successful receipt by the Grants.gov system. A submission attempt not resulting in confirmation of receipt and an application tracking number is not considered received by Grants.gov.

Applications received by Grants.gov must be validated by Grants.gov to be received by HUD.

"Validated by Grants.gov" means the application has been accepted and was not rejected with errors. You can track the status of your application by logging into Grants.gov, selecting "Applicants" from the top navigation, and selecting “Track my application” from the dropdown list. If the application status is "rejected with errors,” you must correct the error(s) and resubmit

the application before the 24-hour grace period ends. Applications in "rejected with errors" status after the 24-hour grace period expires will not be received by HUD. Visit Grants.gov for a complete description of processing steps after submitting an application.

HUD strongly recommends applications be submitted at least **48 hours before the deadline** and during regular business hours to allow enough time to correct errors or overcome other problems.

You can verify the contents of your submitted application to confirm Grants.gov received everything you intended to submit. To verify the contents of your submitted application:

- Log in to Grants.gov.
- Click the Check Application Status link, which appears under the Grant Applications heading in the Applicant Center page. This will take you to the Check Application Status page.
- Enter search criteria and a date range to narrow your search results.
- Click the Search button. To review your search results in Microsoft Excel, click the Export Data button.
- Review the Status column.
- To view more detailed submission information, click the Details link in the Actions column.
- To download the submitted application, click the Download link in the Actions column.

Please make note of the Grants.gov tracking number as it will be needed by the Grants.gov Help Desk if you seek their assistance.

HUD may extend the application deadline for any program if Grants.gov is offline or not available to applicants for at least 24 hours immediately prior to the deadline date, or the system is down for 24 hours or longer and impacts the ability of applicants to cure a submission deficiency within the grace period.

HUD may also extend the application deadline upon request if there is a presidentially-declared disaster in the applicant's area.

If these events occur, HUD will post a notice on its website establishing the new, extended deadline for the affected applicants. HUD will also include the fact of the extension in the program's Notice of Funding Awards required to be published in the Federal Register.

In determining whether to grant a request for an extension based on a presidentially-declared disaster, HUD will consider the totality of the circumstances including the date of an applicant's extension request (how closely it followed the basis for the extension), whether other applicants in the geographic area are similarly affected by the disaster, and how quickly power or services are restored to enable the applicant to submit its application.

PLEASE NOTE: Busy servers, slow processing, large file sizes, improper registration or

password issues are not valid circumstances to extend the deadline dates or the grace period.

1. Amending or Resubmitting an Application.
Before the submission deadline, you may amend a validated application through Grants.gov by resubmitting a revised application containing the new or changed material. The resubmitted application must be received and validated by Grants.gov by the applicable deadline.

If HUD receives an original and a revised application for a single proposal, HUD will evaluate only the last submission received by Grants.gov before the deadline.

2. Grace Period for Grants.gov Submissions.
If your application is received by Grants.gov before the deadline, but is rejected with errors, you have a grace period of 24 hours after the application deadline to submit a corrected, received, and validated application through Grants.gov. The date and time stamp on the

Grants.gov system determines the application receipt time. Any application submitted during the grace period not received and validated by Grants.gov will not be considered for funding. There is no grace period for paper applications.

3. Late Applications.
An application received after the NOFA deadline date that does not meet the Grace Period requirements will be marked late and will not be received by HUD for funding consideration. Improper or expired registration and password issues are not causes that allow HUD to accept applications after the deadline.

4. Corrections to Deficient Applications.
HUD will not consider information from applicants after the application deadline. HUD may contact the applicant to clarify information submitted prior to the deadline. HUD will uniformly notify applicants of each curable deficiency. A curable deficiency is an error or oversight that, if corrected, it would not alter, in a positive or negative fashion, the review and rating of the application. See curable deficiency in the definitions section (Section I.A.3.). Examples of curable (correctable) deficiencies include inconsistencies in the funding request and failure to submit required certifications. These examples are non-exhaustive.

When HUD identifies a curable deficiency, HUD will notify the authorized representative by email. This email is the official notification of a curable deficiency. Each applicant must provide accurate email addresses for receipt of these notifications and must monitor their email accounts to determine whether a deficiency notification has been received. The applicant must carefully review the request to cure a deficiency and must provide the response in accordance with the instructions contained in the deficiency notification.

Applicants must email corrections of curable deficiencies to applicationsupport@hud.gov within the time limits specified in the notification. The time allowed to correct deficiencies will be no less than 48 hours and no more than 14 calendar days from the date of the email notification. The start of the cure period will be the date stamp on the email sent from HUD. If the deficiency cure deadline date falls on a Saturday, Sunday, Federal holiday, or on a day when

HUD's Headquarters are closed, then the applicant's correction must be received on the next business day HUD Headquarters offices in Washington, DC are open.

The subject line of the email sent to applicationsupport@hud.gov must state: Technical Cure and include the Grants.gov application tracking number or the GrantSolutions application number (e.g., Subject: Technical Cure - GRANT123456 or Technical Cure - XXXXXXXXXXX). If this information is not included, HUD cannot match the response with the application under review and the application may be rejected due to the deficiency.

Corrections to a paper application must be sent in accordance with and to the address indicated in the notification of deficiency. HUD will treat a paper application submitted in accordance with a waiver of electronic application containing the wrong DUNS number as having a curable deficiency. Failure to correct the deficiency and meet the requirement to have a DUNS number and active registration in SAM will render the application ineligible for funding.

5. Authoritative Versions of HUD NOFAs. The version of these NOFAs as posted on Grants.gov are the official documents HUD uses to solicit applications.

6. Exemptions. Parties that believe the requirements of the NOFA would impose a substantial burden on the exercise of their religion should seek an exemption under the Religious Freedom Restoration Act (RFRA).

E. Intergovernmental Review.

This program is not subject to Executive Order 12372, Intergovernmental Review of Federal Programs.

F. Funding Restrictions.

Financial Management Systems. Applicants selected for funding must provide documentation demonstrating that the Applicant's financial management systems satisfy the requirements in the applicable regulations at 2 CFR Part 200. Consistent with the requirements of the Single Audit Act Amendments of 1996 (31 USC. 7501-07), if the Applicant expended $750,000 or more in Federal awards in its most recent fiscal year, such documentation must include a certification from, or a copy of, the most recent audit by the Applicant's independent public accountant attesting to the fact that the Applicant maintains internal controls over federal awards, complies with applicable laws, regulations, and contract or grant provisions, and prepares appropriate financial statements. The Applicant will have at least 30 calendar days to respond to this requirement. If an Applicant does not respond within the prescribed time or responds with insufficient documentation, then HUD may determine that the Applicant has not met this requirement and may withdraw the award offer. If an Applicant has not expended $750,000 or more in federal awards in its most recent fiscal year, HUD, or its assignee may conduct an audit of the Applicant's financial system. HUD will work with the Applicant to meet Federal financial management system standards prior to HUD releasing funds.

Indirect Cost Rate.

Normal indirect cost rules apply. If you intend to charge indirect costs to your award, your application must clearly state the rate and distribution base you intend to use. If you have a Federally negotiated indirect cost rate, your application must also include a letter or other documentation from the cognizant agency showing the approved rate. Successful applicants whose rate changes after the application deadline must submit new rate and documentation.

Nongovernmental organizations and Indian tribal governments. If you have a Federally negotiated indirect cost rate, your application must clearly state the approved rate and distribution base and must include a letter or other documentation from the cognizant agency showing the approved rate. If you have never received a Federally negotiated indirect cost rate and elect to use the de minimis rate, your application must clearly state you intend to use the de minimis rate of 10% of Modified Total Direct Costs (MTDC). As described in 2 CFR 200.403, costs must be consistently charged as either indirect or direct costs but may not be double charged or inconsistently charged as both. Once elected, the de minimis rate must be applied consistently for all Federal awards until you choose to negotiate for a rate, which you may apply to do at any time. Documentation of the decision to use the de minimis rate must be retained on file for audit.

State and local governments. If your department or agency unit has a Federally negotiated indirect cost rate, your application must include that rate, the applicable distribution base, and a letter or other documentation from the cognizant agency showing the negotiated rate. If your department or agency unit receives more than $35 million in direct federal funding per year, you may not claim indirect costs until you receive a negotiated rate from your cognizant agency for indirect costs as provided in Appendix VII to 2 CFR part 200.
If your department or agency unit receives no more than $35 million in direct federal funding per year and your department or agency unit has developed and maintains an indirect cost rate proposal and supporting documentation for audit in accordance with 2 CFR part 200, Appendix VII, you may use the rate and distribution base specified in that indirect cost rate proposal. Alternatively, if your department or agency unit receives no more than $35 million in direct federal funding per year and has never received a Federally negotiated indirect cost rate, you may elect to use the de minimis rate of 10% of MTDC. As described in 2 CFR 200.403, costs must be consistently charged as either indirect or direct costs but may not be double charged or inconsistently charged as both. Once elected, the de minimis rate must be applied consistently for all Federal awards until you choose to negotiate for a rate, which you may apply to do at any time. Documentation of the decision to use the de minimis rate must be retained on file for audit.

G. Other Submission Requirements.

1. Application Certifications and Assurances.

By signing the forms in the SF-424 either through electronic submission or in paper copy

submission (for those granted a waiver), the applicant and the signing authorized representative affirm that they have reviewed the certifications and assurances associated with the application for federal assistance and (1) are aware the submission of the SF424 is an assertion that the relevant certifications and assurances are established and (2) acknowledge that the truthfulness of the certifications and assurances are material representations upon which HUD will rely when making an award to the applicant. If it is later determined the signing authorized representative to the application made a false certification or assurance, caused the submission of a false certification or assurance, or did not have the authority to make a legally binding commitment for the applicant, the applicant and the individual who signed the application may be subject to administrative, civil, or criminal action. Additionally, HUD may terminate the award to the applicant organization or pursue other available remedies. Each applicant is responsible for including the correct certifications and assurances with its application submission, including those applicable to all applicants, those applicable only to federally-recognized Indian tribes, and those applicable to applicants other than federally-recognized Indian tribes. All program-specific certifications and assurances are included in the program Instructions Download on Grants.gov.

2. Lead Based Paint Requirements.

When providing education or counseling on buying or renting housing that may include pre-1978 housing, when required by regulation or policy, applicants must inform clients of their rights under the Lead Disclosure Rule (24 CFR part 35, subpart A), and, if the focus of the education or counseling is on rental or purchase of HUD-assisted pre-1978 housing, the Lead Safe Housing Rule (subparts B, R, and, as applicable, F - M).

3. Application Checklist. The Application Checklist indicates forms, information, certifications and assurances that apply to this NOFA.

V. Application Review Information.

A. Review Criteria.

1. Rating Factors.

Criteria. Applications will be evaluated competitively according to the Rating Factors for Award described below and ranked against all other applicants. See table below for a summary of the Rating Factors and Sub Factors, their point values and information on whether to use the charts or provide separate narratives. Total maximum points for this award are 100.

RATING FACTOR		POINTS	CHART	NARRATIVE
RF1	**Capacity of the Applicant**	**35**		
RF1(1)	Capacity/Experience of Organization	14	Chart A, Past Performance	Narrative on Training Experience

RF1(2)	Performance/Grant Requirements	10	N/A	Narrative required only if applicant has not received a HUD HC Training grant for HUD FY 16 Sub factor 2.1 (goals)
RF1(3)	Measuring Student Satisfaction	6	Chart A. Past Performance	Narrative on Student Satisfaction
RF1(4)	Scholarships	5	Chart A, Past Performance, Columns N, O & P	N/A
RF2	**Need/NOFA Priorities**	**10**		
RF2(1)	Needs Data	8	N/A	Narrative on Needs
RF2(2)	NOFA Priorities	2	N/A	Priorities 1 and 2
RF3	**Soundness of Approach/ Scope of Housing Counseling Training Services**	**40**		
RF3(1)	Past Performance - Impact	5	(1) Chart C, Actual Expenditures Chart A, Column Q	(0) Scholarships. (1) Include narrative on actual expenditures
RF3(2)	Work Plan	19	Chart B, Proposed Performance. columns C, D, E	(1)(a) Course outline for each class (1) (b) (1) (c) (2), (3), (4), (%)
RF3(3)	Scholarships and Fees	10	N/A	Narrative on scholarships and fees
RF3(4)	Training Partners	3	Chart E	(d) (1) and (2)
RF3(5)	Management Activities	3	N/A	Narrative
RF4	**Leveraging Resources**	**7**		
RF4(A)	Itemize Leveraging	**5**	Chart D	N/A

RF4(B)	Fees	**2**	Chart E	N/A
RF5	**Achieving Results and Program Evaluation**	**8**		
RF5(a)	Evaluation Plan	6	N/A	Narrative on Information Collection, Data Analysis and Work Plan Adjustments
RF5(b)	Grant Expenditure History	**2**	N/A	Only if Applicant has not received a HUD HC Training grant for HUD FY 17

Rating Factors for Award Used to Rate and Rank Applications. The Rating Factors for award, and maximum points for each factor, are outlined below. These Rating Factors will be used to evaluate applications. The maximum score is 100 for all applicants. HUD may rely on other information, such as performance reports, financial status information, monitoring reports, audit reports and other information available to HUD in making score determinations under any Rating Factor.

Rating Factor 1: Capacity of the Applicant	**Maximum Points:** 35

HUD uses responses to this Rating Factor to evaluate the applicant's readiness to begin and ability to implement the proposed work plan detailed in Rating Factor 3.

1. Capacity/Experience of Organization (14 points)

Using HUD-92910 **Chart A, *Past Performance***, all Applicants must provide the requested information for all housing counseling courses including those required for certifications such as foreclosure and advanced foreclosure certification that the applicant and any applicant partners provided during the FY 2017 Grant Period of July 1, 2017 and June 30, 2018. See instructions for completion in Chart A, Past Performance tab. Also indicate in the narrative response:

- Total years of experience by the applicant as an organization providing housing counseling training and total number of housing counselors who have participated in your training program in the last three grant years, June 1, 2015, to June 30, 2018.
- Total years of experience by the applicant as an organization providing web-based (interactive or non-interactive), or other forms of remote training;
- Average years of housing counseling trainer experience for proposed trainers;
- Relevant experience providing training in a manner that is effective for persons with disabilities and persons with limited English proficiency, including in-person, web-based, and other forms of remote training.

2. Performance/Grant Requirements (10 Points)

Applicants that did not receive a HUD Housing Counseling grant or HUD Housing Counseling Training grant during the FY 2016 Grant Period of July 1, 2017, to June 30, 2018, must provide a response to this sub-factor. Previous HUD grantees may respond to this sub factor, but are not required to do so, as HUD may utilize its own records to score regarding these compliance issues.

In scoring this section, HUD will evaluate performance relative to goals and how well the applicant has satisfied the requirements, including reporting, on HUD or other grants received. If an applicant has not received a HUD Housing Counseling Training grant for the period July 1, 2017, to June 30, 2018, the applicant should base its response on activities and requirements under HUD's Housing Counseling Program, other HUD grants, or other sources of funding, such as other federal, state, local, or other awards. For non-HUD training grants, provide contact information of funders.

- Goals and Accomplishments. Describe performance relative to quarterly and annual reports submitted for FY 2017 training grant awards or other goals set during the FY 2016 Grant Period of July 1, 2017, to June 30, 2018, and approved extensions. Indicate whether funds were fully spent, goals were met, and explain why they were not, if applicable. If an extension was required, explain reason for not expending funds within the grant period.
- HUD Oversight / Audits / Financial & Administrative Reviews. Significant findings on oversight, Financial & Administrative Reviews and audits conducted by HUD staff, HUD contractors and/or HUD's Inspector General will be taken into consideration when scoring this section. Significant findings may be findings that suggest an applicant has operated its agency in a manner inconsistent with the Housing Counseling Program or other HUD program requirements, including waste, fraud and abuse of grant funds and fair housing or other civil rights requirements. HUD will develop and apply a scoring scale based on the number of significant findings documented during a review(s) and/or audit(s), and incidence of repeat findings, complaints, etc. HUD will also factor in the applicant's responsiveness to findings and implementation of corrective action, as well as substantiated complaints received about the organization. HUD may also factor in frequency and responsiveness to complaints, the Applicant's responsiveness to findings and implementation of corrective action, grantee performance/reporting, and counseling activity reporting. For agencies not receiving a HUD grant, provide information and documentation pertaining to oversight / audits of governing entities.

3. Measuring Student Feedback (6 points)

Scoring in this section will reward applicants that measure student feedback and make course and/or test adjustments as a result of student feedback. In addition to completing Chart A, applicants must attach a separate narrative that:

a. Describes the process to collect student feedback data;

b. Summarizes data collected during the FY 2017 Grant Period of July 1, 2017, to June 30, 2018;

c. Attach a copy of the data collection instruments utilized, if applicable;

d. Describes the course and/or test adjustments made as a result of student feedback during the FY 2017 Grant Period of July 1, 2017 to June 30, 2018.

4. Scholarships - (5 points) Chart A, *Past Performance*, Columns N, O & P - List the number of scholarships provided for each scholarship type during the FY 2017 Grant Period of July 1, 2017, to June 30, 2018.

Rating Factor 2: Need/NOFA Priorities	**Maximum Points:** 10

This Rating Factor addresses the applicant's assessment of the 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.

1. Needs Data (**8 Points**) Answer the following:

Estimate the total number of counselors who may require general housing counseling training in FY2019. Explain how the applicant estimated this number.

Describe and document the overall need and demand for each of the following training delivery methods based on delivery during the prior two fiscal years: place-based, online-interactive, and on-line non-interactive.

a. Under-served and Under-Represented Populations. Indicate how the Applicant and Training Partners propose to train counselors who serve communities with LEP, rural, lower income, persons with disabilities and other under-served and underrepresented housing consumer populations. Rural Areas are defined by the U.S. Department of Agriculture at 7 CFR 3550.10. Applicants must also describe how its housing counseling training activities will provide access to persons with disabilities, including making reasonable accommodations as necessary and how they will take steps to provide meaningful access to persons with LEP.

b. HECM default counseling training. Applicants must offer HECM default counseling training and must indicate how the Applicant and Training Partners propose to train counselors on HECM default counseling. Also, the Applicant must identify states and/or regions that have the highest HECM originations for fiscal year 2018. HUD HECM origination data can be found at: (https://www.hud.gov/program_offices/housing/rmra/oe/rpts/hecmsfsnap/hecmsfsnap)

c. Incorporating Needs into Training Plan. Explain how applicant will incorporate the training needs described above for determining delivery method, locations to offer classroom training if applicable, and awarding scholarships. Applicants should apply this methodology in detail when responding to Rating Factor 3 C. (1), Scholarships.

2. NOFA Priorities (2 Points)

The total number of points an applicant can receive under this sub-factor is two (2). Each priority addressed below has a point value of one (1) point. An applicant may address as few or as many of the priorities as they wish. It is up to the applicant to determine which combination of the priorities is addressed. Regardless of the combination selected, a maximum of two (2) points is available. Applicants must limit responses to 500 words per NOFA priority.

The following priorities apply to the Housing Counseling Training funding for the purpose of

this NOFA. Indicate if, and describe how, the applicant's training work plan substantively addresses the NOFA priority. Applicants may receive one point for demonstrating any one of the following, with a maximum of 2 points awarded for these priorities overall.

Priority 1: Affirmatively Furthering Fair Housing.

a. Staff Training (1 point): Applicants must demonstrate that they will train their staff on fair housing and civil rights laws, that they have a method of providing their clients with information about their fair housing rights, and that they have established a mechanism for referring potential fair housing violations to HUD, state or local fair housing agencies, or private fair housing groups. For example, an applicant demonstrates that it has entered into a memorandum of understanding with a fair housing enforcement agency that will provide fair housing training and informational materials and accept referrals of potential fair housing complaints; and,

b. Mobility Counseling (1 point): Applicants must describe how they will train housing counselors to provide clients with mobility counseling and what information applicants will train counselors to furnish to clients that will enhance their housing choices outside of areas of minority and poverty concentration.

Priority 2: Lead-Based Paint. (1 point) Applicants may earn one (1) point by describing how they will train housing counselors to inform clients about lead-based paint. Housing counselors that provide education or counseling regarding Pre-Purchase/Home Buying, or Locating, Securing, or Maintaining Residence in Rental Housing, are to be encouraged to inform clients about their rights and responsibilities under the HUD Lead-Based Paint Disclosure Rule (24 CFR part 35, Subpart A), and, if the rental or purchase may be HUD-assisted, requirements of 24 CFR part 35, subparts B, K, and R.

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Training Services	**Maximum Points**: 40

This Rating Factor addresses past performance and the quality and effectiveness of the proposed work plan. In rating this factor, HUD will evaluate the extent to which the applicant presents a detailed and sound approach for providing the proposed services. HUD will also evaluate the extent to which the applicant demonstrates the cost-effectiveness of its activities, and convincingly explains how the proposed activities will yield long-term results**.**

1. Past Performance - Impact (5 points) - To score this factor, HUD will analyze the Actual Expenditures and Cost per Student during the FY 2017 Grant Period of July 1, 2017, to June 30, 2018.

- **Actual Expenditures -** ***HUD-92910 Chart C Actual Expenditures*****-** HUD will evaluate the applicant's submitted detailed, comprehensive report of actual expenditures from all funding sources during the FY 2017 Grant Period of July 1, 2017, to June 30, 2018. At a minimum, the report must include salaries, fringe and other benefits, consultant/trainer expenses, travel (staff, trainers), scholarships, rent (office and training venues), phone, postage, supplies, technology/equipment, and indirect costs for administration of the applicant's FY2017 training program. Use Chart C to submit this information and provide a narrative on actual expenditures. Applicants must explain expenses in excess

of 10% of the overall budget that did not result in the direct provision of training services and were not supported by an approved Negotiated Indirect Cost Rate Agreement (NICRA) or an indirect cost rate. Narrative must be provided to receive full points. If the Applicant did not receive a HUD Housing Counseling Program Training Grant during this time period, provide this information based on the Applicant's entire training budget for the same period. If applicable, the report should also include sub-grants or allocations to Training Partners. Applicants must explain expenses in excess of 10% of the overall budget that did not result in the direct provision of training services and were not supported by an approved Negotiated Indirect Cost Rate Agreement (NICRA) or an indirect cost rate.

- **Cost per Student - HUD-92910 *Chart A Past Performance* -** Calculate the cost per student by dividing the Total Expenditures (All Sources) on Chart C by the total number of students shown in Column E, Chart A Past Performance. Enter this number in Column Q. Explain any factors that may have impacted the cost per student such as number and type of scholarships, locations, or other training expenses.
- **Scholarships -** Describe in a narrative the number of scholarships and percentage of the HUD Housing Counseling Program Training grant was spent on travel, lodging, and tuition during the FY 2017 Grant Period of July 1, 2017, to June 30, 2018. If the applicant did not expend a HUD Housing Counseling Program Training grant during this time period, provide this information based on the applicant's entire training budget for the same period. If applicable, explain any adjustments made to allocation of scholarships based on changed needs. For example, an agency may add scholarships for disaster related courses in response to the occurrence of natural disasters.

2. Work Plan (19 points).

The Work Plan must describe in detail how the applicant plans to develop and administer the proposed training services, including administrative tasks, marketing, scholarships, and compliance with all required fair housing and civil rights provisions, including the requirements to Affirmatively Furthering Fair Housing and ensure compliance with the Federal Electronic and Information Technology Accessibility and Compliance Act, Section 508.

1) <u>Housing Counseling Training</u>. The applicant must describe each course it plans to offer and indicate which of the housing counseling Eligible Activities listed in section III. D. 3. the applicant proposes to address in each course. Applicants must denote 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 Preparation and Recovery, Housing Counseling for Renters, Financial Stability, and Sustainable Homeownership. In order to be eligible for funding, the propposed curriculum must include one or more courses for HECM Default Housing Counseling.

a. <u>Proposed Curriculum - HUD-92910 *Chart B. Proposed Performance*</u> For each course listed in Column B answer the following:

1) Insert a brief course description in Column T including instructional goals for each course

2) In a narrative, provide a course outline (no more than 2 pages per course) describing the following:

1. Course title.
2. Course length for classroom and web-based sessions.
3. All topics to be covered during course learning objectives for each course. Learning objectives must encompass comprehension, application, analysis, and synthesis cognitive levels of learning.
4. Understanding and comprehension explaining how learning checks are incorporated into classroom and web-based courses.
5. If applicable, how the course supports one or more of the FY2019 Strategic Objectives outlined in Paragraph 1) above.
6. Privacy and security policies in place to ensure counselors taking remote training courses are protected, and how the remote training will be conducted in a way that verifies the identity of the student and eliminates the opportunity for fraud, cheating, and any other circumstances that would result in questioning the veracity, impact, and applicability of the training.
7. Identify what criteria, including a course examination, will be established for successful completion of the course.
8. If applicable, indicate the type of counselor certification this course will be used for.
9. Describe the process through which curriculum is developed. Describe research conducted and indicate experts consulted for curriculum or test content development.

b. <u>Administrative Staff and Trainers</u>.

1. Number of administrative staff devoted to training program management for training activities under the application.
2. Number of trainers to be utilized for the proposed courses.
3. Describe how trainers are selected and the specific selection criteria employed.
4. Describe how the applicant will monitor trainers including student feedback.

c. <u>Delivery Methods</u>. As outlined in 92910 Chart B- Proposed Performance, Column C, Indicate the delivery method to be used for each course to be offered, (i.e. "web-based" or "in-person").

1. Indicate the number of proposed web-based courses to be offered (Column D) and the number of counselors to be trained (Column E).
2. Indicate the number of proposed (in-person) trainings to be held (Column D) and the number of housing counselors to be trained at each class (Column E).
3. Also, applicants must describe how the proposed delivery method(s) will be accessible to persons with disabilities.

d. <u>Marketing / Enrollment</u>. Applicants must describe plans to market the trainings and register counselors. Describe policies and plans to ensure training enrollment and assistance provision is open and fair. For example, how will you ensure that enrollment, eligibility and scholarships may not be restricted to affiliates or branches of a specific intermediary or conducted in a way that favors affiliates or branches of a particular organization. Describe how affirmative marketing efforts contribute to ensure that existing housing counseling capacity in rural, under-served and underrepresented populations is preserved and expanded. (1) Describe how marketing, enrollment, registration, and requests for assistance services or reasonable

accommodation will effectively communicate with persons with disabilities and will also provide meaningful access to persons with LEP; (2) Describe plans to take reasonable steps to provide meaningful access to persons with limited English Proficiency (LEP), pursuant to Title VI of the Civil Rights Act of 1964, for example, providing materials that are available in languages other than English. Applicants may refer to the Department's January 22, 2007 Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (72 FR 2732).

e. Limited English Proficiency. (1) Describe how, in curriculum development and implementation, a strong emphasis is placed on academic content to effectively serve persons with limited English proficiency, under-served and under-represented populations. (2) Describe plans to take reasonable steps to provide meaningful access to persons with limited English proficiency (LEP), pursuant to Title VI of the Civil Rights Act of 1964, for example, providing materials that are available in languages other than English. Applicants may refer to the Department's January 22, 2007 Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (72 FR 2732).

f. Affirmatively Further Fair Housing. Under Section 808(e) (5) of the Fair Housing Act, HUD has a statutory duty to affirmatively further fair housing. HUD requires the same of its funding recipients. See **2018 General Administrative Requirements and Terms for HUD Financial Assistance Awards** 1.b for the actions you must take to address this requirement. In the narrative responses to the Rating Factor 3 (2)(f), applicants must describe the organization's training, outreach and other activities that affirmatively market fair housing information. Applicants must describe one activity they will do that affirmatively furthers fair housing. Applicants should show what training will be provided to counselors to conduct the targeted outreach and to provide housing counseling services to under-served and underrepresented housing consumer populations.

g. **Federal Electronic and Information Technology Accessibility and Compliance Act, Section 508.** Applicants offering training on-line must describe how they comply with Section 508 requirements. Please visit www.section508.gov for more details.

3. Scholarships and Fees. (10 Points). Applicants must describe scholarships and fees for each proposed activity.

(a) Scholarships. The proposal must include a scholarship element, detailing the full or partial costs to be covered, including travel (lodging, transportation and per diem), and tuition to be awarded to housing counselors. 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 Eligible Activities (site eligible activity Section) . 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. Discuss plans to maximize the number of scholarships awarded. Estimate what percentage of the proposed budget will be earmarked for scholarships, with a breakdown for tuition and travel (lodging, transportation and per diem). Applicants must also describe plans for determining how the various types of scholarship assistance will be distributed based on the needs identified in Rating Factor 2 including assistance for counselors in rural areas, under-served and underrepresented populations, areas nationwide and reduce travel costs for local

participants or areas with limited housing counseling resources, limited English proficiency housing counselors, and training on HECM default counseling. Information on the methodology used to determine types of scholarships should be made available to scholarship applicants at the beginning of the application process. For HECM default counseling training, include the anticipated number and type (lodging, tuition only, tuition & travel) of HECM default counseling scholarships that will be made available during the grant period of performance October 1, 2019 through September 30, 2020.

(b) Fees. If applicable, indicate the fee the applicant plans to charge for each proposed activity for those students that do not receive a scholarship for tuition.

4. Training Partners. (3 points) (*See* definition of Training Partners in the instructions for HUD-92910 Chart E) List in HUD-92910 Chart E, Column B, the name of the identified sub-grantees and/or Training Partners that will enable the applicant to successfully implement the proposed work plan and explain in a narrative the role each partner will play in logistical support, marketing and outreach for the proposed activities and the impact on cost-effectiveness. Applicants may utilize in-house staff, sub-grant recipients, consultants, and Training Partners with requisite experience and capacity. Indicate the partner's name, type of entity, contact person and phone number of partner, number of events, if the partner is past and/or proposed and the amount of funding the Training Partner contributed or will contribute to that training. This section will be scored on the number of Training Partners identified for past and proposed training projects, their role in the proposed training and, their demonstrated experience in past training. Their contributions for proposed training plans will be included as leveraged funding for RF4.

1. **Past Training Partners -** Provide information on the number of partnerships created during the period of July 1, 2017, to June 30, 2018, and what each partner contributed to assist in providing more training opportunities for counselors and/or reduced the cost and/or burden to the grantee as indicated in HUD-92910 Chart E.
2. **Proposed Training Partners -** Identify Training Partners proposed for FY 2019 that will assist in providing more training opportunities for counselors and/or reduce the cost and/or burden to the grantee as indicated in HUD-92910 Chart E. Those applicants that have established Training Partners will score higher on this sub factor.

5. Management Activities (3 points). Applicants must describe management activities that will be performed as part of the projected work plan, including monitoring and oversight of agency staff and if applicable, sub-grantees and/or Training Partners. Also describe what process will be used to select proposed sub-grantees and/or Training Partners and to determine sub-funding levels.

Rating Factor 4: Leveraging Resources	**Maximum Points:** 7

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 this Rating Factor will be awarded based on the amount of leveraged funding that meets the criteria in this section. Applicants that can demonstrate leveraged resources from Training Partners described in Rating Factor 3-D, will receive higher scores in this factor. Applicants who have no other resources available will receive no points for this Rating Factor.

Do not include the same leveraged resources that were submitted for the 2019 Housing Counseling Program Comprehensive Grant application. Resources identified for the 2019 Housing Counseling Program Comprehensive Grant application cannot be claimed again as a leveraged resource for the 2019 Housing Counseling Training Grant Program application.

Applicants will be evaluated based on their ability to show that they have obtained additional non-Federal resources for their housing counseling training activities, for the period, including: direct financial assistance (grants); fees; and in-kind contributions such as services, equipment, office space, labor; etc. Resources may be provided by *non-federal* government sources, public or private non-profit organizations, for-profit private organizations, or other entities committed to providing assistance. Grantees will be required to maintain evidence that leveraged funds cited in this application were actually provided to the agency. Funding files and/or leveraging files will be reviewed by HUD staff as a part of the performance reviews and on-site monitoring visits.

Do NOT include funding from federal sources such as, but not limited to, the Community Development Block Grants (CDBG), Emergency Homeowner Loan Program (EHLP), Fair Housing Initiatives program (FHIP), and Home Investment Partnerships program (HOME).

Attorneys General Mortgage Settlement funds are not considered Federal and therefore can count toward leveraging.

A. **Itemize Leveraging** (7 Points) Utilize Chart D - *Leveraging Resources* and HUD-92910 Chart E - *Funds from Training Partners* to provide the following information:

- HUD-92910 Chart D - *Leveraging Resources* (5 points)
- HUD-92910 Chart E - *Funds from Training Partners* (2 points*)*

All applicants must itemize the list of leveraged resources for the applicant itself, and for each proposed sub-grantee and identified Training Partner. All applicants must provide a list of all proposed sub-grantees they propose to fund, and itemize for each the names of the organizations providing all leveraged funds and in-kind contributions. Include the total amount and the source of funds. Applicants must list all identified Training Partners with the funds earmarked by the Training Partners to support the training. Applicants that fail to provide this 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 of the criteria set forth in 2 CFR Part 200. Responses should be consistent with the leveraged funds amount shown on the SF424, and the documentation for this Rating Factor.

Resources provided by the applicant may count as leveraged resources. These amounts must include only funds that will directly result in the provision of housing counseling training. These funds must also be reflected in the SF424.

B. **Fees.** While agencies are strongly encouraged to aggressively leverage funds from other private and public sources, fee income can be counted as leveraged resources. Applicants claiming fee income must project the total income anticipated from fees. Fee income should be identified as program income on line 18. Estimated Funding, f. Program Income of SF-424 "Application for Federal Assistance".

Rating Factor 5: Achieving Results and Program Evaluation	**Maximum Points:** 8

This Rating Factor emphasizes HUD's determination to ensure that Applicants meet the commitments made in their applications and cooperative agreements and assess their performance in achieving agreed upon performance goals. This factor reflects HUD's Strategic Goal to embrace high standards of ethics, management and accountability. In scoring this section, HUD will consider Applicant methodologies used to evaluate overall program performance and whether the Applicant submitted their organization's transition or succession plan. Applicants that utilize a variety of methods and techniques to evaluate performance, including those methods and techniques identified in this Rating factor, will be awarded a higher score.

a. Evaluation Plan. **(6 points)** In responding to this factor, applicants must indicate how they evaluate the impact of the training program. The applicant must describe an evaluation plan that explains what will be measured, how an applicant is going to measure it, and the steps in place to make adjustments to its work plan if performance targets are not met within established time frames.

Specifically, the plan must identify:

(1) Information Collection. Describe the applicant's procedures for measuring the impact of the training program. The applicant must describe how student feedback, learning checks, testing results, and any other data will be collected or measured to evaluate the success of the proposed training program. The applicant must also explain how results of marketing and outreach efforts, especially outreach to counselors in and serving rural areas will be measured.

For this NOFA, HUD will give particular weight to an applicant's ability to measure change in housing counselor's knowledge and skills as a result of the training offered.

(2) Data Analysis and Work Plan Adjustments. Indicate how the information collected will be evaluated, and the steps the applicant has in place to make adjustments to the work plan if performance targets are not met within established time frames or student feedback indicates need to revise teaching methodology.

b. Grant Expenditure History (2 points) In scoring this section, HUD will evaluate Applicant compliance with programmatic requirements and expenditure results, during the FY 2017 grant period of July 1, 2017, to June 30, 2018 and any approved extension period. If an extension was required, applicant must submit a narrative to explain reason for not expending funds within the grant period.

If the Applicant did not receive a HUD Housing Counseling Program Training Grant during this time period, provide this information based on the Applicant's compliance with the funders' requirements.

FY18 NOFA Housing Counseling Training Grant	Maximum Points: 100

2. Other Factors.

Preference Points.
HUD encourages activities in Opportunity Zones (OZ) and activities in collaboration with

HBCUs. HUD may award two (2) points for qualified activities supporting either or both initiative(s). In no case will HUD award more than two preference points for these activities.

Opportunity Zones.
This program does not offer Opportunity Zone preference points.

HBCU.
This program does not offer HBCU preference points.

B. Review and Selection Process.

1. Past Performance
In evaluating applications for funding, HUD will consider an applicant's past performance in managing funds. Items HUD may consider include, but are not limited to:

The ability to account for funds appropriately;
Timely submission and quality of reports submitted to HUD;
Meeting program requirements;
Meeting performance targets as established in the grant agreement;
The applicant's organizational capacity, including staffing structures and capabilities;
Time-lines for completion of activities and receipt of promised matching or leveraged funds; and
The number of persons to be served or targeted for assistance;

HUD may reduce scores as specified under V. A. Review Criteria. Whenever possible, HUD will obtain past performance information. If this review results in an adverse finding related to integrity or performance, HUD reserves the right to take any of the remedies provided in Section III.E Pre-selection Review of Performance, above.

2. Assessing Applicant Risk.
In evaluating risks posed by applicants, the Federal awarding agency may use a risk-based approach and may consider any items such as the following:

- Financial stability;
- Quality of management systems and ability to meet the management standards prescribed in this part;
- History of performance. The applicant's record in managing Federal awards, if it is a prior recipient of Federal awards, including timeliness of compliance with applicable reporting requirements, conformance to the terms and conditions of previous Federal awards, and if applicable, the extent to which any previously awarded amounts will be expended prior to future awards;
- Reports and findings from audits performed under Subpart F—Audit Requirements of this part or the reports and findings of any other available audits; and

- The applicant's ability to effectively implement statutory, regulatory, or other requirements imposed on non-Federal entities.

a. Integrity

HUD evaluates the integrity of the applicant as reflected in government-wide websites, information in HUD's files, the federal Do Not Pay portal, public information and information received during HUD's Name Check Review process. If this integrity evaluation results in an adverse finding, HUD reserves the right to take any of the remedies provided in Section III.C.4.a.5, Do Not Pay website Review.

b. Technical Review. First, each application will be reviewed for technical sufficiency to determine whether the application meets the threshold requirements set out in this NOFA and whether all required forms have been submitted. Applications that do not meet the threshold requirements will not be rated and ranked.

c. General Review. The second review considers the responses to the Rating Factors outlined above and other relevant information. Applications will be evaluated competitively, and ranked against all other applicants that applied in the same funding category.

d. Funding Methodology.

1. Within the overall availability of funds, applications that earn a score of 75 points or more will receive a base amount, as determined by HUD. The second tier of funding will be based on the total number of scholarships awarded in FY2017 Grant Period of July 1, 2017 to June 30, 2018. The third tier of funding will be based on the total number of classes provided during FY2017 Grant Period of July 1, 2017 to June 30, 2018. The fourth tier of funding will be based on the proposed number of scholarships for HECM default counseling.
2. HUD may award the entire amount available under this NOFA to the highest scoring application. However, to provide the highest quality, comprehensive, and nationwide training program, HUD reserves the right to make multiple awards.
3. In the event of multiple awards, awardees will be funded based on a formula determined by HUD.
4. If an applicant turns down an award offer, HUD may make an offer to the next highest-ranking application.
5. In the event HUD commits a funding error, that when corrected would result in selection of an applicant during the funding round of a Program NOFA, HUD may select that applicant for funding, subject to the availability of funds.

e. Award Adjustments. HUD reserves the right to adjust funding levels for each applicant as indicated in Section II.D. of this NOFA.

VI. Award Administration Information.

A. Award Notices.

Following the evaluation process, HUD will notify successful applicants of their selection for funding. HUD will also notify other applicants, whose applications were received by the deadline, but have not been chosen for award. Notifications will be sent by email to the person listed as the AOR in item 21 of the SF424.

Negotiation. After HUD has made selections, some HUD programs may negotiate specific terms of the funding agreement and budget with selected applicants. If HUD and a selected applicant do not successfully conclude negotiations in a timely manner, or a selected applicant fails to provide requested information, an award will not be made to that applicant. In this case, HUD may select another eligible applicant. Consult the program NOFA for specific details.

HUD may impose special conditions on an award as provided under 2 CFR 200.207:
• Based on HUD's review of the applicant's risk under 2 CFR 200.205;
• When the applicant or recipient has a history of failure to comply with the general or specific terms and conditions of a Federal award;
• When the applicant or recipient fails to meet expected performance goals; or
• When the applicant or recipient is not otherwise responsible.

Adjustments to Funding. To ensure the fair distribution of funds and enable the purposes or requirements of a specific program to be met, HUD reserves the right to fund less than the amount requested in an application.
a. HUD will fund no portion of an application that:
(1) Is not eligible for funding under applicable statutory or regulatory requirements;
(2) Does not meet the requirements of this notice; or
(3) Duplicates other funded programs or activities from prior year awards or other selected applicants.
b. If funds are available after funding the highest-ranking application, HUD may fund all or part of another eligible fundable application. If an applicant turns down an award offer, or if HUD and an applicant do not successfully complete grant negotiations, HUD may make an offer of funding to another eligible application.
c. If funds remain after all selections have been made, remaining funds may be made available within the current FY for other competitions within the program area, or be held for future competitions, or be used as otherwise provided by authorizing statute or appropriation.
d. If, after announcement of awards made under the current NOFA, additional funds become available either through the current appropriations, a supplemental appropriation, other appropriations or recapture of funds, HUD may use the additional funds to provide additional funding to an applicant awarded less than the requested amount of funds to make the full award, and/or to fund additional applicants that were eligible to receive an award but for which there were no funds available.

Funding Errors. If HUD commits an error that when corrected would cause selection of an applicant during the funding round of a Program NOFA, HUD may select that applicant for funding, subject to the availability of funds.

B. Administrative, National and Department Policy Requirements for HUD recipients.

For this NOFA, the following Administrative, National and Department Policy Requirements and Terms for HUD Financial Assistance Awards apply. Please Click here to read the detailed description of each applicable requirement.

1. Compliance with Non-discrimination and Other Requirements

Unless otherwise specified, these non-discrimination and equal opportunity authorities and other requirements apply to all NOFAs. Please read the following requirements carefully as the requirements are different among HUD's programs.

- Compliance with Fair Housing and Civil Rights Laws, Which Encompass the Fair Housing Act and Related Authorities (cf. 24 CFR 5.105(a)).
    - Affirmatively Furthering Fair Housing.
    - Economic Opportunities for Low-and Very Low-income Persons (Section 3).
    - Improving Access to Services for Persons with Limited English Proficiency (LEP).
    - Accessible Technology.

2. Equal Access Requirements.
3. Ensuring the Participation of Small Disadvantaged Business, and Women-Owned Businesses.
4. Equal Participation of Faith-Based Organizations in HUD Programs and Activities.
5. Participation in HUD-Sponsored Program Evaluation.
6. Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards.
7. Accessibility for Persons with Disabilities.
8. Environmental Requirements.

Compliance with 24 CFR part 50 or 58 procedures is explained below:
In accordance with 24 CFR 58.34(a)(3) and (a)(9), and 50.19(b)(3) and (b)(9), activities funded under this NOFA are exempt or categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321) and not subject to environmental review under related laws and authorities.

C. Reporting.

HUD requires recipients to submit performance and financial reports under OMB guidance and program instructions.

1. Reporting Requirements and Frequency of Reporting. Applicants should be aware that if the total Federal share of your Federal award includes more than $ 500,000 over the period of performance, you may be subject to post award reporting requirements reflected in Appendix XII to Part 200-Award Term and Condition for Recipient Integrity and Performance Matters.

2. Performance Reporting. All HUD-funded programs, including this program, require recipients to submit, not less than annually, a report documenting achievement of outcomes under the purpose of the program and the work plan in the award agreement.

Award recipients will be required to submit quarterly progress reports, comparing actual accomplishments with the goals and objectives established for the period, explaining why established goals were not met, and highlighting any problems, delays, or adverse conditions that materially impaired the ability to meet the objectives of the awards. Each recipient is also required to report accomplishments against proposed outputs and outcomes as part of their quarterly reporting requirement to HUD. Recipients shall use quantifiable data to measure performance against goals and objectives outlined in their application, or as subsequently revised.

3. Race, Ethnicity and Other Data Reporting. HUD requires recipients that provide HUD-funded program benefits to individuals or families to report data on the race, color, religion, sex, national origin, age, disability, and family characteristics of persons and households who are applicants for, participants in, or beneficiaries or potential beneficiaries of HUD programs in order to carry out the Department's responsibilities under the Fair Housing Act, Executive Order 11063, Title VI of the Civil Rights Act of 1964, and Section 562 of the Housing and Community Development Act of 1987. NOFAs may specify the data collection and reporting requirements. Many programs use the Race and Ethnic Data Reporting Form HUD-27061, U.S. Department of Housing OMB Approval No. 2535-0113.

D. Debriefing.

For a period of at least 120 days, beginning 30 days after the public announcement of awards under this NOFA, HUD will provide a debriefing related to their application to requesting applicants. A request for debriefing must be made in writing or by email by the authorized official whose signature appears on the SF424 or by his or her successor in office and be submitted to the point of contact in Section VII Agency Contact(s), below. Information provided during a debriefing may include the final score the applicant received for each rating factor, final evaluator comments for each rating factor, and the final assessment indicating the basis upon which funding was approved or denied.

VII. Agency Contacts.

HUD staff will be available to provide clarification on the content of this NOFA.

Questions regarding specific program requirements for this NOFA should be directed to the point of contact listed below.

Judy Ayers Britton
(305) 520-5059

judith.a.ayersbritton@hud.gov

Persons with hearing or speech impairments may access this number via TTY by calling the toll-free Federal Relay Service at 800-877-8339. Please note that HUD staff cannot assist applicants in preparing their applications.

VIII. Other Information.

1. National Environmental Policy Act.

This NOFA does not direct, provide for assistance or loan and mortgage insurance for, or otherwise govern or regulate, real property acquisition, disposition, leasing, rehabilitation, alteration, demolition, or new construction, or establish, revise or provide for standards for construction or construction materials, manufactured housing, or occupancy. Accordingly, under 24 CFR **50.19(c) (1),** this NOFA is categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321).

Broadcast. HUD may hold an informational broadcast for potential applicants to learn more about the Program and the application. The Program Office will notify all eligible applicants regarding the timing of this broadcast and provide viewing information.