

Application for Federal Assistance SF-424

Version 02

* 1. Type of Submission: <input type="radio"/> Preapplication <input checked="" type="radio"/> Application <input type="radio"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="radio"/> New <input type="radio"/> Continuation <input type="radio"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify) _____
--	--	---

* 3. Date Received: 05/30/2007	4. Applicant Identifier: _____
--	--

5a. Federal Entity Identifier: _____	* 5b. Federal Award Identifier: _____
--	---

State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
---	---

8. APPLICANT INFORMATION:

*** a. Legal Name:** The Housing Partnership Network

* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-3172401	* c. Organizational DUNS: _____
--	---

d. Address:

* Street1:	160 State Street
Street2:	5th Floor
* City:	Boston
County:	Suffolk
* State:	MA: Massachusetts
Province:	_____
* Country:	USA: UNITED STATES
* Zip / Postal Code:	02109

e. Organizational Unit:

Department Name: _____	Division Name: _____
----------------------------------	--------------------------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.	* First Name: Danielle
Middle Name: _____	
* Last Name: Samalin	
Suffix: _____	
Title: Housing Counseling Program Director	

Organizational Affiliation:

* Telephone Number: _____	Fax Number: (617) 720-3939
* Email: _____	

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1: Select Applicant Type:

M. Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.169.

CFDA Title:

Housing Counseling Assistance Program

*** 12. Funding Opportunity Number:**

FR-5100-N-09

* Title:

Housing Counseling Program

13. Competition Identification Number:

HCP-09

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

23 States - see attached member list

*** 15. Descriptive Title of Applicant's Project:**

HUD Housing Counseling Program NOFA for FY 2007

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="2,334,925.00"/>
* b. Applicant	<input type="text" value="REDACTED"/>
* c. State	<input type="text" value="1,352,342.00"/>
* d. Local	<input type="text" value="1,839,769.00"/>
* e. Other	<input type="text" value="REDACTED"/>
* f. Program Income	<input type="text" value="REDACTED"/>
* g. TOTAL	<input type="text" value="REDACTED"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

- Yes
- No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

**** I AGREE**

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:
* Title:
* Telephone Number: Fax Number:
* Email:
* Signature of Authorized Representative: * Date Signed:

Authorized for Local Reproduction

Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102

Application for Federal Assistance SF-424

Version 02

*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

[Empty text input field]

Attachments

AdditionalCongressionalDistricts

File Name

Mime Type

AdditionalProjectTitle

File Name

Mime Type

2239-Membership_List_2007.doc

application/msword

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB

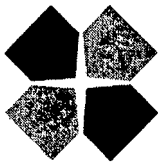
0348-0046

<p>1. * Type of Federal Action:</p> <p><input type="checkbox"/> a. contract</p> <p><input checked="" type="checkbox"/> b. grant</p> <p><input type="checkbox"/> c. cooperative agreement</p> <p><input type="checkbox"/> d. loan</p> <p><input type="checkbox"/> e. loan guarantee</p> <p><input type="checkbox"/> f. loan insurance</p>	<p>2. * Status of Federal Action:</p> <p><input type="checkbox"/> a. bid/offer/application</p> <p><input checked="" type="checkbox"/> b. initial award</p> <p><input type="checkbox"/> c. post-award</p>	<p>3. * Report Type:</p> <p><input checked="" type="checkbox"/> a. initial filing</p> <p><input type="checkbox"/> b. material change</p> <p>For Material Change Only:</p> <p>year quarter</p> <p>date of last report</p>
<p>4. Name and Address of Reporting Entity:</p> <p><input checked="" type="checkbox"/> Prime <input type="checkbox"/> SubAwardee Tier if known:</p> <p>* Name: The Housing Partnership Network</p> <p>* Address: 160 State Street</p> <p>5th Floor</p> <p>Boston</p> <p>MA: Massachusetts</p> <p>02109</p> <p>Congressional District, if known: 9</p>		<p>5. If Reporting Entity in No.4 is Subawardee, Enter Name and Address of Prime:</p>
<p>6. * Federal Department/Agency:</p> <p>U.S. Department of HUD</p>	<p>7. * Federal Program Name/Description: Housing Counseling Assistance Program</p> <p>CFDA Number, if applicable: 14.169</p>	
<p>8. Federal Action Number, if known:</p>	<p>9. Award Amount, if known:</p>	
<p>10. a. Name and Address of Lobbying Registrant (if individual, complete name):</p> <p>* Name: N/A</p> <p>N/A</p> <p>* Address: N/A</p> <p>N/A</p>	<p>b. Individual Performing Services (including address if different from No. 10a):</p> <p>* Name: N/A</p> <p>N/A</p> <p>* Address: N/A</p> <p>N/A</p>	
<p>11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when the transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more</p>		
<p>* Signature: Thomas Bledsoe</p> <p>* Name: Mr. Thomas</p>		

than \$100,000 for each such failure.	Bledsoe Title: Telephone No.: Date: 05-30-2007
Federal Use Only:	Authorized for Local Reproduction Standard Form - LLL (Rev. 7-97)

Public Burden Disclosure Statement

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid OMB Control Number. The valid OMB control number for this information collection is OMB No. 0348-0046. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503.



The Housing Partnership Network Membership List

ACTION-Housing	Pittsburgh	PA
Affordable Housing Partnership	Albany	NY
AHC, Inc.	Arlington	VA
Atlanta Neighborhood Development Partnership	Atlanta,	GA
BRIDGE Housing Corporation	San Francisco	CA
Caleb Foundation	Swampscott	MA
Central Community Housing Trust	Minneapolis	MN
Century Housing Corporation	Culver City	CA
Chicanos Por La Causa	Phoenix	AZ
Cleveland Housing Network	Cleveland	OH
Coastal Enterprises, Inc.	Wiscasset	ME
Columbus Housing Partnership	Columbus	OH
Common Ground Community	New York	NY
CommonBond Communities	St. Paul	MN
Community Action Project of Tulsa County	Tulsa	OK
Community Development Corporation of Brownsville	Brownsville	TX
Community Development Corporation of Utah	Salt Lake City	UT
Community Housing Partners Corporation	Christiansburg	VA
Community Preservation and Development Corporation	Washington	DC
Community Preservation Corporation	New York	NY
Community Reinvestment Fund	Minneapolis	MN
Community Services of Arizona	Chandler	AZ
Dallas City Homes	Dallas	TX
Eden Housing	Hayward	CA
Enterprise Corporation of the Delta	Jackson	MS
Family Housing Fund	Minneapolis	MN
Foundation Communities	Austin	TX
Great Lakes Capital Fund	Lansing	MI
Greater Metropolitan Housing Corporation	Minneapolis	MN
Greater Miami Neighborhoods	Miami	FL
Greater Rochester Housing Partnership	Rochester	NY
Gulf Coast Housing Partnership	New Orleans	LA
HAP, Inc.	Springfield	MA
Hispanic Housing Development Corporation	Chicago	IL
Homes for America	Annapolis	MD
Housing Assistance Corporation	Hyannis	MA
Housing Development Corporation of Lancaster	Lancaster	PA
Housing Development Fund	Stamford	CT
Housing Partnership Development Corporation	New York	NY
Housing Partnership of Northeast Florida	Jacksonville	FL
Housing Partnership, Inc.	Louisville	KY
Housing Partnership, The	Charlotte	NC
Indianapolis Neighborhood Housing Partnership	Indianapolis	IN
Interfaith Housing Alliance	Frederick	MD
LINC Housing Corporation	Long Beach	CA

*The Housing Partnership Network
Housing Counseling Application FY 2007*

Long Island Housing Partnership	Hauppauge	NY
Low Income Investment Fund	San Francisco	CA
Massachusetts Housing Investment Corporation	Boston	MA
Mercy Housing	Denver	CO
Metro Housing Partnership	Flint	MI
Metropolitan Boston Housing Partnership	Boston	MA
Mid-Peninsula Housing Coalition	Foster City	CA
Minnesota Home Ownership Center	South St. Paul	MN
Mississippi Housing Partnership	Jackson	MS
Montgomery Housing Partnership	Silver Spring	MD
National Affordable Housing Trust	Columbus	OH
National Church Residences	Columbus	OH
National Community Renaissance	Rancho Cucamonga	CA
Neighborhood Development Foundation	New Orleans	LA
Neighborhood Housing Services of Chicago	Chicago	IL
Neighborhood Housing Services of New York City	New York	NY
Nevada HAND	Las Vegas	NV
New Community Corporation	Newark	NJ
New York Mortgage Coalition	New York	NY
North Carolina Community Development Initiative	Raleigh	NC
Ohio Capital Corporation for Housing	Columbus	OH
Phipps Houses Group	New York	NY
Planning Office for Urban Affairs	Boston	MA
Preservation of Affordable Housing	Boston	MA
Progressive Redevelopment, Inc.	Decatur	GA
Project for Pride in Living	Minneapolis	MN
REACH Community Development	Portland	OR
Reinvestment Fund, The	Philadelphia	PA
Religious Coalition for Community Renewal	Charleston	WV
Rocky Mountain Mutual Housing Association	Denver	CO
Rural Community Assistance Corporation	West Sacramento	CA
Rural Opportunities, Inc.	Rochester	NY
San Antonio Alternative Housing Corporation	San Antonio	TX
San Antonio Housing Trust Foundation	San Antonio	TX
Santa Fe Community Housing Trust	Santa Fe	NM
Settlement Housing Fund	New York	NY
Sioux Empire Housing Partnership	Sioux Falls	SD
South County Housing	Gilroy	CA
South Shore Housing	Kingston	MA
Southwest Minnesota Housing Partnership	Slayton	MN
St. Ambrose Housing Aid Center	Baltimore	MD
Tarrant County Housing Partnership	Forth Worth	TX
Wesley Housing Corporation of Memphis	Memphis	TN
Wesley Housing Development Corporation	Alexandria	VA
Wisconsin Partnership for Housing Development	Madison	WI

(January 1, 2007)

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: The Housing Partnership Network

* Project/Activity Name: Housing Counseling Program

Functional Categories									
Year 1: <input checked="" type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Inbal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)	1,449,852.00	[REDACTED]		12,100.00	743,788.00	1,011,873.00	[REDACTED]	[REDACTED]	[REDACTED]
b. Fringe Benefits	356,690.00	[REDACTED]		3,080.00	189,328.00	257,568.00	[REDACTED]	[REDACTED]	[REDACTED]
c. Travel	6,000.00	[REDACTED]		220.00	13,523.00	18,398.00	[REDACTED]	[REDACTED]	[REDACTED]
d. Equipment (only items > \$5,000 depreciated value)		[REDACTED]		220.00	13,523.00	18,398.00	[REDACTED]	[REDACTED]	[REDACTED]
e. Supplies (only items < \$5,000 depreciated value)		[REDACTED]		1,100.00	67,617.00	91,988.00	[REDACTED]	[REDACTED]	[REDACTED]
f. Contractual									
g. Construction									
1. Administration and Legal Expenses									
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs	44,730.00	[REDACTED]		1,760.00	108,188.00	147,181.00	[REDACTED]	[REDACTED]	[REDACTED]
i. Subtotal of Direct Costs	1,857,273.00	[REDACTED]		18,480.00	1,135,967.00	1,545,406.00	[REDACTED]	[REDACTED]	[REDACTED]
j. Indirect Costs (% Approved)									[REDACTED]
Indirect Cost Rate: <input type="text" value="20.50"/> %									[REDACTED]
Grand Total (Year <input type="text" value="1"/>):									[REDACTED]
Grand Total (All Years):									[REDACTED]

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: The Housing Partnership Network

* Project/Activity Name: Housing Counseling Program

Functional Categories									
Year 1: <input type="radio"/> Year 2: <input checked="" type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Inbal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)									
b. Fringe Benefits									
c. Travel									
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)									
f. Contractual									
g. Construction									
1. Administration and Legal Expenses									
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs									
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)									
Grand Total (Year <input type="text" value="2"/>):									
Grand Total (All Years):									

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: The Housing Partnership Network

* Project/Activity Name: Housing Counseling Program

Functional Categories									
Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input checked="" type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)									
b. Fringe Benefits									
c. Travel									
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)									
f. Contractual									
g. Construction									
1. Administration and Legal Expenses									
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs									
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)									
Grand Total (Year <input type="text" value="3"/>):									
Grand Total (All Years):									

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: The Housing Partnership Network

* Project/Activity Name: Housing Counseling Program

Functional Categories										Year 1:	Year 2:	Year 3:	All Years:
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 9				
HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)	Total (\$)				
a. Personnel (Direct Labor)													
b. Fringe Benefits													
c. Travel													
d. Equipment (only items > \$5,000 depreciated value)													
e. Supplies (only items < \$5,000 depreciated value)													
f. Contractual													
g. Construction													
1. Administration and Legal Expenses													
2. Land, Structures, Rights-of-Way, Appraisals, etc.													
3. Relocation Expenses and Payments													
4. Architectural and Engineering Fees													
5. Other Architectural and Engineering Fees													
6. Project Inspection Fees													
7. Site Work													
8. Demolition and Removal													
9. Construction													
10. Equipment													
11. Contingencies													
12. Miscellaneous													
n. Other Direct Costs													
i. Subtotal of Direct Costs													
j. Indirect Costs (% Approved)													
Indirect Cost Rate: <input type="text"/> %													
Grand Total (Year <input type="checkbox"/> All):													
Grand Total (All Years):													

Housing Counseling Agency
Fiscal Year Activity Report

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0261
(exp. 12/31/2006)

Read the instructions and Public Burden in your instruction packet.

1. Counseling agency name and address/telephone/fax/contact person/e-mail

* Agency Name: The Housing Partnership Network

Address:

* Street1: 160 State Street
 Street2: 5th Floor
 * City: Boston
 County: Suffolk
 * State: MA: Massachusetts
 * Zip Code: 02109 * Country: USA: UNITED STATES

Contact Person:

Prefix: Ms. * First Name: Danielle
 Middle Name:
 * Last Name: Samalin
 Suffix:

* Phone Number: [REDACTED] Fax Number: (617) 720-3939

Email Address: [REDACTED]

Check here if any of this is new information: Yes No * 2. Reporting Year: 10/01/ 2005 * To: 09/30/ 2006

	All Counseling Activities	HUD Grant Activities
3. Ethnicity of Clients (select only one)		
a. Hispanic	[REDACTED]	3,222
b. Not Hispanic	[REDACTED]	16,596
4. Race of Clients		
Single Race		
a. American Indian/Alaskan Native	[REDACTED]	65
b. Asian	[REDACTED]	287
c. Black or African American	[REDACTED]	9,171
d. Native Hawaiian or Other Pacific Islander	[REDACTED]	54
e. White	[REDACTED]	9,387
Multi-Race		
f. American Indian or Alaska Native <i>and</i> White	[REDACTED]	64
g. Asian <i>and</i> White	[REDACTED]	21
h. Black or African American <i>and</i> White	[REDACTED]	193
i. American Indian or Alaska Native <i>and</i> Black or African American	[REDACTED]	29
j. Other multiple race	[REDACTED]	547
5. Income Levels		
a. < 50% of Area Median Income (AMI)	[REDACTED]	9,587
b. 50 - 80% of AMI	[REDACTED]	6,937
c. 80 - 100% of AMI	[REDACTED]	1,917
d. >100% AMI	[REDACTED]	1,377
6. Numbers of Clients Receiving Educational/Outreach Services (if client also receives counseling, please include in count below)		
a. Completed Homebuyer Education Workshop	[REDACTED]	4,972
b. Completed Post-Purchase Homeowner Workshop	[REDACTED]	336
c. Sought Help with Fair Housing Issue	[REDACTED]	3
d. Sought Help with or Attended Workshop on Predatory Lending	[REDACTED]	221

Previous editions are obsolete.

ref. Handbook 7610.1 form HUD-9902 (10/2002)

	All Counseling Activities	HUD Grant Activities
7. Numbers of Clients Counseled, by Purpose of Visit and Results		
a. Seeking Pre-Purchase Homebuyer Counseling		
Purchased Housing		1,815
Client will be Mortgage Ready within 90 Days		1,036
Client will be Mortgage Ready after 90 Days; Receiving Long-Term Prepurchase Counseling		3,637
Entered Lease Purchase Program		4
Decided Not to Purchase Housing; No Further Effort to Prepare Needed		686
Other		1,392
Total		8,570
b. Seeking Help with Resolving or Preventing Mortgage Delinquency		
Brought Mortgage Current		412
Mortgage Refinanced		74
Mortgage Modified		62
Received Second Mortgage		140
Initiated Forbearance Agreement/Repayment Plan		343
Executed a Deed-in-Lieu		6
Sold Property/Preforeclosure Sale, Chose Alternative Housing Solution		167
Mortgage Foreclosed		153
Currently Receiving Foreclosure Prevention/Budget Counseling		1,155
Partial Claim		9
Other		238
Total		2,759
c. Seeking Help Converting Home Equity into Cash or Seeking Better Mortgage Loan Terms		
Obtained a Home Equity Conversion Mortgage (HECM)		1,016
Received Home Equity or Home Improvement Loan		42
Received Consumer Loan (Unsecured)		10
Mortgage Refinanced		63
Referred to Other Social Service Agency		117
Sold House, Chose Alternative Housing Solution		16
Counseled on HECM; Decided Not to Obtain Mortgage		131
Currently Receiving Counseling		419
Other		99
Total		1,916
d. Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing		
Received Housing Search Assistance		210
Obtained Temporary Rental Relief		96
Referred to Agency with Rental Assistance Program		36
Advised on Recertification for HUD/Other Subsidy Program		17
Referred to Other Social Service Agency		109
Counseled or Referred to Legal Aid Agency for Eviction or Other Fair Housing Assistance		20
Found Alternative Rental Housing		42
Decided to Remain in Current Housing Situation		59
Entered Debt Management/Repayment Plan		7
Currently Receiving Counseling		314
Other		43
Total		953
e. Seeking Shelter or Services for the Homeless		
Occupied Emergency Shelter		21
Occupied Transitional Housing		14
Occupied Permanent Housing with Rental Assistance		5
Occupied Permanent Housing without Rental Assistance		3
Referred to Other Social Service Agency		21
Remained Homeless		1
Currently Receiving Counseling		21
Other		5
Total		91

8. HUD Grant Activity - Summary Data

* HUD Grant No.	* HUD Grant Amount	* Number of Clients	* Amount Invoiced
HC05-0000-016 (CHC)	1,663,050.00	18,518	1,663,050.00
HC05-0096-010 (PL)	97,944.00	689	97,944.00
HC05-0095-005 (S8)	55,218.00	611	55,218.00
	Total	19,818	1,816,212.00

9. Name of Person Authorized to Sign this Report

* Title:

* Signature:

* Date:

Attachments Form

Instructions: On this form, you will attach the various files that make up your grant application. Please consult with the appropriate Agency Guidelines for more information about each needed file. Please remember that any files you attach must be in the document format and named as specified in the Guidelines.

Important: Please attach your files in the proper sequence. See the appropriate Agency Guidelines for details.

- | | | |
|---------------------------------|--------------------------------------|------------------------------|
| 1) Please attach Attachment 1 | 7051-Rating_Factor_1_with_Attachment | Mime Type: |
| | s_A-D.zip | application/x-zip-compressed |
| 2) Please attach Attachment 2 | 7553-Rating_Factor_2_with_Attachment | Mime Type: |
| | _HUD_Form_27300.zip | application/x-zip-compressed |
| 3) Please attach Attachment 3 | 9655-Rating_Factor_3_with_Attachment | Mime Type: |
| | s_E-M.zip | application/x-zip-compressed |
| 4) Please attach Attachment 4 | 6108-Rating_Factor_4_with_Attachment | Mime Type: |
| | _N.zip | application/x-zip-compressed |
| 5) Please attach Attachment 5 | 1086-HUD_Standard_Forms.zip | Mime Type: |
| | | application/x-zip-compressed |
| 6) Please attach Attachment 6 | 7887-Cover_Page,_TOC,_Organization | Mime Type: |
| | _Description,_Member_List.zip | application/x-zip-compressed |
| 7) Please attach Attachment 7 | 8433-Rating_Factor_5_with_Attachment | Mime Type: |
| | s_O-R.zip | application/x-zip-compressed |
| 8) Please attach Attachment 8 | | |
| 9) Please attach Attachment 9 | | |
| 10) Please attach Attachment 10 | | |
| 11) Please attach Attachment 11 | | |
| 12) Please attach Attachment 12 | | |
| 13) Please attach Attachment 13 | | |
| 14) Please attach Attachment 14 | | |
| 15) Please attach Attachment 15 | | |

Facsimile Transmittal

1178897378 - 2565

**U. S. Department of Housing
and Urban Development**

Office of Department Grants
Management and Oversight

OMB Approval No. 2525-0118
exp. Date (04/30/2005)

* Name of Document Transmitting: The Housing Partnership Network

1. Applicant Information:

* Legal Name: The Housing Partnership Network

* Address:

* Street1: 160 State Street

Street2: 5th Floor

* City: Boston

County: Suffolk

* State: MA: Massachusetts

* Zip Code: 02109 * Country: USA: UNITED STATES

2. Catalog of Federal Domestic Assistance Number:

* Organizational DUNS: [REDACTED] CFDA No.: 14.169

Title: Housing Counseling Assistance Program

Program Component:
[REDACTED]

3. Facsimile Contact Information:

Department: [REDACTED]

Division: [REDACTED]

4. Name and telephone number of person to be contacted on matters involving this facsimile.

Prefix: Ms. * First Name: Danielle

Middle Name: [REDACTED]

* Last Name: Samalin

Suffix: [REDACTED]

* Phone Number: [REDACTED]

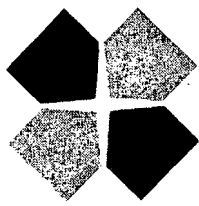
Fax Number: [REDACTED]

* 5. Email: [REDACTED]

*** 6. What is your Transmittal? (Check one box per fax)**

a. Certification b. Document c. Match/Leverage Letter d. Other

* 7. How many pages (including cover) are being faxed? 1



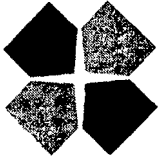
**Housing
Partnership
Network**

The Housing Partnership Network

**HOUSING COUNSELING PROGRAM
NATIONAL INTERMEDIARY APPLICATION
FY 2007**

JUNE 14, 2007

**THE HOUSING PARTNERSHIP NETWORK
160 STATE STREET, 5TH FLOOR
BOSTON, MA 02109**



The Housing Partnership Network Membership List

ACTION-Housing	Pittsburgh	PA
Affordable Housing Partnership	Albany	NY
AHC, Inc.	Arlington	VA
Atlanta Neighborhood Development Partnership	Atlanta,	GA
BRIDGE Housing Corporation	San Francisco	CA
Caleb Foundation	Swampscott	MA
Central Community Housing Trust	Minneapolis	MN
Century Housing Corporation	Culver City	CA
Chicanos Por La Causa	Phoenix	AZ
Cleveland Housing Network	Cleveland	OH
Coastal Enterprises, Inc.	Wiscasset	ME
Columbus Housing Partnership	Columbus	OH
Common Ground Community	New York	NY
CommonBond Communities	St. Paul	MN
Community Action Project of Tulsa County	Tulsa	OK
Community Development Corporation of Brownsville	Brownsville	TX
Community Development Corporation of Utah	Salt Lake City	UT
Community Housing Partners Corporation	Christiansburg	VA
Community Preservation and Development Corporation	Washington	DC
Community Preservation Corporation	New York	NY
Community Reinvestment Fund	Minneapolis	MN
Community Services of Arizona	Chandler	AZ
Dallas City Homes	Dallas	TX
Eden Housing	Hayward	CA
Enterprise Corporation of the Delta	Jackson	MS
Family Housing Fund	Minneapolis	MN
Foundation Communities	Austin	TX
Great Lakes Capital Fund	Lansing	MI
Greater Metropolitan Housing Corporation	Minneapolis	MN
Greater Miami Neighborhoods	Miami	FL
Greater Rochester Housing Partnership	Rochester	NY
Gulf Coast Housing Partnership	New Orleans	LA
HAP, Inc.	Springfield	MA
Hispanic Housing Development Corporation	Chicago	IL
Homes for America	Annapolis	MD
Housing Assistance Corporation	Hyannis	MA
Housing Development Corporation of Lancaster	Lancaster	PA
Housing Development Fund	Stamford	CT
Housing Partnership Development Corporation	New York	NY
Housing Partnership of Northeast Florida	Jacksonville	FL
Housing Partnership, Inc.	Louisville	KY
Housing Partnership, The	Charlotte	NC
Indianapolis Neighborhood Housing Partnership	Indianapolis	IN
Interfaith Housing Alliance	Frederick	MD
LINC Housing Corporation	Long Beach	CA

*The Housing Partnership Network
Housing Counseling Application FY 2007*

Long Island Housing Partnership	Hauppauge	NY
Low Income Investment Fund	San Francisco	CA
Massachusetts Housing Investment Corporation	Boston	MA
Mercy Housing	Denver	CO
Metro Housing Partnership	Flint	MI
Metropolitan Boston Housing Partnership	Boston	MA
Mid-Peninsula Housing Coalition	Foster City	CA
Minnesota Home Ownership Center	South St. Paul	MN
Mississippi Housing Partnership	Jackson	MS
Montgomery Housing Partnership	Silver Spring	MD
National Affordable Housing Trust	Columbus	OH
National Church Residences	Columbus	OH
National Community Renaissance	Rancho Cucamonga	CA
Neighborhood Development Foundation	New Orleans	LA
Neighborhood Housing Services of Chicago	Chicago	IL
Neighborhood Housing Services of New York City	New York	NY
Nevada HAND	Las Vegas	NV
New Community Corporation	Newark	NJ
New York Mortgage Coalition	New York	NY
North Carolina Community Development Initiative	Raleigh	NC
Ohio Capital Corporation for Housing	Columbus	OH
Phipps Houses Group	New York	NY
Planning Office for Urban Affairs	Boston	MA
Preservation of Affordable Housing	Boston	MA
Progressive Redevelopment, Inc.	Decatur	GA
Project for Pride in Living	Minneapolis	MN
REACH Community Development	Portland	OR
Reinvestment Fund, The	Philadelphia	PA
Religious Coalition for Community Renewal	Charleston	WV
Rocky Mountain Mutual Housing Association	Denver	CO
Rural Community Assistance Corporation	West Sacramento	CA
Rural Opportunities, Inc.	Rochester	NY
San Antonio Alternative Housing Corporation	San Antonio	TX
San Antonio Housing Trust Foundation	San Antonio	TX
Santa Fe Community Housing Trust	Santa Fe	NM
Settlement Housing Fund	New York	NY
Sioux Empire Housing Partnership	Sioux Falls	SD
South County Housing	Gilroy	CA
South Shore Housing	Kingston	MA
Southwest Minnesota Housing Partnership	Slayton	MN
St. Ambrose Housing Aid Center	Baltimore	MD
Tarrant County Housing Partnership	Forth Worth	TX
Wesley Housing Corporation of Memphis	Memphis	TN
Wesley Housing Development Corporation	Alexandria	VA
Wisconsin Partnership for Housing Development	Madison	WI

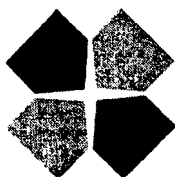
(January 1, 2007)

Organization Description

The Housing Partnership Network is a membership organization comprised of high capacity non-profits that develop and preserve affordable housing and foster economic opportunity for low and moderate-income families through public-private partnerships. The Network has 90 members operating in all 50 states. Members have developed or financed over 500,000 units of affordable rental housing; improved and repaired 175,000 affordable homes; provided more than 2 million residents with quality housing and improved economic and educational opportunities; and provided homeownership counseling to 400,000 households, resulting in 80,000 families that have bought or retained their homes.

The Network facilitates peer-to-peer exchange and joint initiatives among member organizations. A HUD-approved counseling intermediary for the Housing Counseling Program since 1995, the Network has supported its members' housing counseling efforts with the pass through of close to [REDACTED]. This year, the Network is funding 33 of its members in 23 states who will provide housing counseling to approximately 40,000 households. The goals of the Network's housing counseling program are:

- 1) to expand homeownership opportunity for low and moderate income families, especially minority, new immigrant, and traditionally underserved populations;
- 2) to promote neighborhood stabilization and revitalization by increasing sustainable homeownership and secure housing tenure; and
- 3) to support low and moderate income homeowners in maintaining their homes and building equity for the future.



The Housing Partnership Network Housing Counseling Program Application FY2007 Table of Contents

Membership List

Organization Description

SF-424 Application for Assistance – **ONLINE**

SF-424 Supplement Survey on Ensuring Equal Opportunity – **ONLINE**

HUD-424 CB Grant Application Detailed Budget – **ONLINE**

SF-LLL Disclosure of Lobbying Activities -- **ONLINE**

HUD-2880 Applicant/Recipient Disclosure/Update Report - **ONLINE**

HUD-2990 and HUD-2991 Certifications – N/A

HUD-96011 Facsimile Transmittal Cover Page – **ONLINE**

Factor 1: Capacity of the Applicant and Relevant Organizational Staff

- Attachment A – HPN Staff Resumes
- Attachment B – Staff Experience Chart
- Attachment C – Staff Training & Certification Chart
- Attachment D – HPN Case File Checklist

Factor 2: Need/Extent of the Problem

- Attachment – HUD-27300, Community Initiative Form – **ONLINE** and in zip file

Factor 3: Soundness of Approach/Scope of Housing Counseling Services

- Attachment E – List of Affiliates for FY 2005-2006 Grant
- Attachment F – FY 2005-2006 Budget
- Attachment G – FY 2005-2006 Admin Budget
- Attachment H – FY 2007-2008 Service Budget
- Attachment I – FY 2007-2008 Admin Budget
- Attachment J – Staff Deployment Chart
- Attachment K – Service Profiles
- Attachment L – Sample Subgrant Agreement
- Attachment M – Prohibition of Conflict of Interest - Sample

Factor 4: Leveraging Resources

- Attachment N – Leverage Documentation Chart

Factor 5: Achieving Results & Program Evaluation

- Attachment O – HUD-96010 Program Outcome Logic Model
- Attachment P – Affiliate Quarterly Report & Requisition – Sample
- Attachment Q – Grant Utilization Report – Sample
- Attachment R – Outcomes Report – Sample

RATING FACTOR 1: CAPACITY OF APPLICANT AND RELEVANT ORGANIZATIONAL STAFF

(1)(a) – (g) INFORMATION TO SUPPORT STAFF CAPACITY AND EXPERIENCE

(a)	Number of Full-time Housing Counselors	106
(b)	Number of Part-time Housing Counselors	61
(c)	Number of Bi-Lingual Housing Counselors	47
(d)	Average # of Years of Housing Counselor Experience	8
(e)	Average # Years Housing Counseling Program Management – Program Directors	7
(f)	Average # Years Related Experience such as Mortgage Lending – Counselors and Managers	9
(g)	Proposed Average Hourly Labor-Rate – Counselors And Managers, including benefits	\$27.64

(2)(a) KNOWLEDGE AND EXPERIENCE OF INTERMEDIARY PROJECT STAFF, SUB GRANTEE PROGRAM DIRECTORS, AND HOUSING COUNSELING STAFF

The Housing Partnership Network is a membership organization comprised of high capacity non-profits that develop and preserve affordable housing and foster economic opportunity for low and moderate-income families through public-private partnerships. The Network has 90 members operating in all 50 states. The Network's members have developed or financed over 500,000 units of affordable rental housing; improved and repaired 175,000 affordable homes; provided more than 2 million residents with quality housing and improved economic and educational opportunities; and provided homeownership counseling to 400,000 low and moderate-income households, resulting in 80,000 families that have bought or retained their homes.

The Network's staff facilitates communication and joint initiatives among member organizations, identifies resources and manages relationships with business partners,

and provides technical assistance and program oversight. As a HUD-approved counseling intermediary for the Housing Counseling Program, the Network has successfully administered the program since 1995, supporting its members' housing counseling efforts with the pass through of close to [REDACTED]

For the next program year (October 2007 - September 2008), the Network is proposing to fund 33 of its members in 23 states. These non-profit housing organizations have between 7 and 39 years experience (an average of 16) providing housing counseling. Fifteen of the proposed sub grantees are locally HUD-approved. Of the 33 sub grantees, 31 have been receiving housing counseling funding through the Network for 5 or more years, and 2 began receiving Network funds this year but are locally HUD approved and have been operating housing counseling programs for 18 and 31 years, respectively. As detailed in this section, the Network has the staff capacity and expertise centrally and among our sub grantees to ensure the expeditious use of the \$2,334,925 of comprehensive housing counseling funds requested for FY2007.

The Housing Partnership Network's Project Staff

The Housing Counseling Program is directed by two primary staff at the Network, [REDACTED] Director of Homeownership Initiatives, and [REDACTED] Housing Counseling Program Director. The program also receives staff support from [REDACTED] Chief Financial Officer, and [REDACTED] Technology Consultant. The experience and responsibilities of these staff are briefly described below. Resumes are also included with this Rating Factor as Attachment A.

[REDACTED]

[REDACTED]

• [REDACTED] is the Housing Counseling Program Director and reports to

[REDACTED]

[REDACTED]

[REDACTED]

and narrative program reporting among the sub grantees to HUD; and for ensuring the timely and accurate reporting and billing by sub grantees for counseling services provided. [REDACTED] monitors the performance of the Network's counseling sub grantees and identifies sub grantees in need of technical assistance. [REDACTED] spends 100% of [REDACTED] time on the Network's housing counseling program.

[REDACTED] joined Housing Partnership Network in 2007 with extensive experience in affordable housing and community development, strategic planning, policy research and grants management. [REDACTED] has worked as an associate for asset building and homeownership (including HUD housing counseling) programs at Seedco and as project manager for workforce policy research at the New York City-based think tank Center for Work-Life Policy. As Development Manager at Hyde Square Task Force, a neighborhood-based organization in Boston's Jamaica Plain/Roxbury neighborhood, [REDACTED] was responsible for generating grant funding and building partnerships to support capacity building and strategic planning initiatives. [REDACTED] also worked as consultant for Bushwick Cooperative FCU, a community development credit union in Brooklyn, New York, assisting in the

[REDACTED]

- [REDACTED] is the Chief Financial Officer [REDACTED]

[REDACTED]

- [REDACTED] is Technology Consultant [REDACTED]

[REDACTED]



Network Sub grantees' Housing Counseling Program Directors

The Network's sub grantees receiving housing counseling program funding are high capacity organizations with established track records in their communities facilitating access to affordable homeownership and rental housing. The Program Directors, who are responsible for the local service delivery proposed in this grant, have an average of 8 years experience in housing counseling and related affordable housing programs. A chart that lists all counseling program staff and the Program Directors for the Network's sub grantees, their years of experience in direct counseling, overseeing housing counseling or related programs, and other relevant experience is included with this Rating Factor as Attachment B.

Network Sub grantees' Housing Counseling Staff

Network sub grantees have the counseling staff capacity in place to carry out the counseling activities proposed in this application. Also illustrated in Attachment B, sub grantees currently employ 106 full-time and 61 part-time counselors and trainers. Staff has an average of 8.5 years of housing counseling and/or related housing experience. In addition, 21 sub grantees employ 47 bilingual staff. Bilingual capacity is majority Spanish-English, but also includes German (INHP, Indianapolis and HOC, Minneapolis) and Chinese (NYMC, New York City).

(2)(b) TRAININGS RECEIVED BY HOUSING COUNSELORS AND PROJECT DIRECTORS

The Network and its sub grantees are committed to ensuring that counseling staff receive the initial and on-going training necessary to carry out housing counseling services that are responsive to client needs and reflect best practices in the field. For example, since December 2006, 38 staff from 22 Network sub grantee organizations have taken advantage of the HUD-funded scholarships offered by the NeighborWorks Center for Homeownership Education and Counseling (NCHEC) to attend NeighborWorks Training Institutes and placed-based trainings. Those and other relevant and recent trainings for each counselor and program director are listed in a chart included as Attachment C with this Rating Factor. The chart specifies specialized training in FHA programs, and shows the wide variety of other topics, such as financial literacy, HECM, combating predatory lending, foreclosure prevention and loss mitigation, and homeownership voucher counseling, in which counseling staff has received recent training. As the chart demonstrates, nearly every Network counselor has attended at least one training during the past two years. The exceptions are recently hired staff who have not yet had the opportunity to attend outside trainings, and a few experience, higher level staff who are primarily involved in the administration of the counseling programs.

(2)(c) CERTIFICATIONS FOR HOUSING COUNSELORS

The Network and its sub grantees actively encourage all counselors to pursue certification in homebuyer education, housing counseling, HECM counseling, and in any other related area for which certification is available, such as credit counseling. In

addition to trainings, the chart included as Attachment C lists the certifications held by all housing counseling staff and Program Directors. As the chart indicates, 101 counselors (60%) hold certifications as homebuyer educators, housing counselors, or HECM counselors, and of those, 26 counselors hold multiple certifications, including credit counseling certifications.

(2)(d) USE OF ON-LINE CLIENT MANAGEMENT SYSTEMS

Of the 31 affiliates funded during the previous program year (October 1, 2005 – September 30, 2006), 28 (90%) were using a system that interfaced with HUD's CARS database. 24 sub grantees were using the web-based application CounselorMax (CMax), two sub grantees were using the web-based application Home Counselor On-Line (HCO), two were using the client management system NSteps, and three were using their own client management systems developed for their counseling operations.

For the proposed grant period (October 1, 2007 – September 30, 2008), 100% of Network sub grantees will use a client management system that interfaces with CARS. While the Network does not require the use of a particular client management system, during the previous program year (October 1, 2005 – September 30, 2006) the use of a CMS became a program prerequisite for receipt of Network housing counseling funding. The Network is proposing to fund its current 33 sub grantees during the proposed grant year (October 1, 2007 – September 30, 2008). Currently, of the 33 proposed sub grantees, 27 are using the web-based application CounselorMax (CMax), four are using the web-based application Home Counselor On-Line (HCO) and two are using NSteps.

All sub grantees use their CMS to produce the 9902 report, either automatically (in the case of CMax and NSteps) or by running individual queries, and to produce time reports (time per client, per staff, per service type), production and demographic reports (how many and who is being served), and outcome reports for internal management and their funding partners. In addition, HCO, CMax, and NSteps have pre-qualification tools to help counselors advise households about their mortgage options. Counselors can load the terms of any existing loan product (including FHA products) into the CMS and in a series of steps receive an analysis of the clients' eligibility for these products.

The Housing Partnership Network staff works closely with sub grantees to ensure smooth implementation of client management systems, and ongoing training for maximum results. The Housing Counseling Program Director works directly with affiliates and CMS service providers to assist with the implementation of CMS at the organizational level. [REDACTED] also provides regular technical assistance to affiliates either in person at the annual fall meeting, where affiliates receive a day-long CounselorMax training, or via telephone and email. Network staff updates sub grantees with in-person or virtual training sessions on CMS products offered throughout the country.

(3) GRANT AND PROGRAM REQUIREMENT COMPLIANCE

(3)(a) GRANTEE REQUIREMENTS

In the previous program year (October 1, 2005 – September 30, 2006) the Network satisfied all program reporting requirements, including executing grant documents for

the new program year and the timely and complete submission of Form HUD-9902, quarterly, mid-term, and final reports.

(3)(b) FORM HUD-9902

The Network submitted a hard copy of our final HUD-9902 (cumulative and individual sub grantee reports) for the period October 1, 2005 through September 30, 2006 to our GTR by HUD's specified deadline. In addition, we inputted final 9902 information for all our sub grantees into HUD's HCS before the deadline.

(3)(c) EXPENDING GRANT FUNDS

The Network utilized 100% of the funds committed during the grant period October 1, 2005 to September 30, 2006 (as it has every year). In addition, as of the mid-term of the current grant period (3/31/07), the Network has utilized 53% of its \$2,169,221 total grant award for FY06 and counseled 11,262 households, 51% of our proposed total output for the year.

(3)(d) PERFORMANCE REVIEWS

The Network works diligently to ensure sub grantees operate consistent with HUD handbook requirements. The Network has created a Housing Counseling Program Guide, which outlines HUD's program requirements, and a standard file check list (included as Attachment D with this Rating Factor) to support the Network sub grantees with their on-going efforts to maintain client files consistent with HUD handbook requirements. We also require that sub grantees conduct random file reviews of a minimum of 3 to 5 client files per quarter, with every counselor having at least one file reviewed per quarter. Network staff provides training and technical assistance in

person, via telephone, or email as needed to ensure affiliates maintain program operations consistent with HUD requirements. In addition, the Network also holds an annual program director's training to share best practices, learn about trends in the industry nationwide, and go over essential HUD program requirements.

Network staff communicates regularly with sub grantee program directors and our HUD GTR to stay up to date on the status of performance reviews. If a HUD review uncovers any issues or deficiencies, Network staff works closely with program directors to ensure prompt follow up with HUD, and will provide the sub grantee with assistance either over the phone or through a site visit to implement any changes deemed necessary to satisfy HUD's findings.

(3)(e) HOUSING COUNSELING SYSTEM (HCS)

To ensure that information for all sub grantees is entered into HCS in a timely manner and is accurate and up to date, the Network has implemented several procedures and quality control measures, including: 1) reviewing and confirming final 9902 data with each sub grantee before entering this data into HCS on behalf of sub grantees; 2) checking agency data in HCS for accuracy at the beginning of each program year, making changes or updates as necessary; 3) including a reminder to sub grantees at the end of each quarter when requesting quarterly reports that sub grantees update their organization's information in HCS if there have been any changes; and 4) communicating regularly with the Network's GTR if HUD assistance is necessary to make important changes to the information in HCS.

(4) MANAGEMENT - GOALS AND RESULTS OF NETWORK HOUSING COUNSELING

The Network closely follows the achievement of our output and outcomes goals through regular quarterly reporting by our sub grantees, and monitoring reports that track sub grantees' grant utilization, production, and outcomes (see Attachments P, Q, and R in Rating Factor 5: Achieving Results and Program Evaluation). Based on these reports, the Network follows up with sub grantees and suggests adjustments to our approach as may be necessary. Outlined below is a summary of Network output and outcome goals and achievements for the previous program year (October 1, 2005 – September 30, 2006), including an explanation of any variances that occurred and actions that were taken, to address these variances.

OUTPUTS

The following table provides a comparison of the counseling output proposed by the Housing Partnership Network to that actually achieved for the previous program year (October 1, 2005 – September 30, 2006). The proposed outputs for the comprehensive grant reflect our adjusted output goals submitted to HUD on the Program Logic Model for our actual comprehensive grant award of [REDACTED]. Actual annual counseling output is based on sub grantee reporting through the Fiscal Year Activity report (form HUD-9902). The numbers below tie to the cumulative 9902 (capturing output results from three grants: Comprehensive, Homeownership Voucher, and Predatory Lending) available in HUD's HCS.

Comprehensive Counseling Grant			
Service Type	Proposed # Served	Actual # Served	% Actual Served to Proposed
Individual Pre-Purchase	6,478	7,774	120%
Homebuyer Education	4,512	4,875	108%
Foreclosure Prevention Counseling	2,381	2,556	107%
HECM	733	1,082	148%
Post-Purchase Education	288	477	166%
Post-Purchase Counseling	715	712	99.5%
Renter Counseling/Homeless	835	1,042	125%
Total	15,942	18,518	116%
Outreach	11,283	17,221	153%
Homeownership Voucher Counseling Grant			
Homebuyer Workshops for Voucher Participants	170	28	16%
Pre-Purchase Counseling for Voucher Participants	190	576	303%
Anti-Predatory Lending Counseling Grant			
Predatory Lending Counseling	405	537	133%
Predatory Lending Education	276	152	55%

This chart demonstrates the Network's high level of success reaching potential and existing homeowners in need of housing counseling during the previous program year (October 1, 2005 – September 30, 2006). All counseling production and outreach efforts met or exceeded Network goals, and thus no significant actions were necessary to address variations. The following factors influenced the Network's results:

- **Increase in individual counseling over group workshops:** Due to the strong demand for housing counseling services, in FY2005 Network sub grantees met or exceeded targets. However, the Network lowered its production goal for homebuyer workshops, and instead encouraged sub grantees to redeploy HUD grant dollars towards individual counseling. While workshops remain a fundamental and valued service for most sub grantees, there is an increasing recognition of the need to tailor

help to meet each individual household's needs. The Network's homebuyer workshop goal was appropriate and was even exceeded by a small margin. The demand for pre-purchase counseling remained strong and sub grantees served more households than anticipated.

- **Continued demand for post purchase education:** In the previous program year the Network decreased its goal for post-purchase workshops. The goal may have been lowered too far as members served many more households than predicted. This is due in part to members' increased success attracting significant attendance. Sub grantees successfully met the target for individual post-purchase counseling.
- **Housing costs led to increased renter counseling:** When setting targets for the previous program year, the Network significantly increased the renter counseling goal. However, sub grantees continued to surpass targets for renter counseling. The prohibitively high cost of homes and difficult economic climate in many areas contribute to a high demand for renter counseling from those who are not yet ready or able to purchase a home.
- **Persistent growing demand for HECM counseling:** The number of households who received HECM counseling in the previous program year surpassed the anticipated goal by a substantial margin. The persistent demand for HECM counseling is due, in large part, to a growing aging population with stagnant incomes but increasing monthly housing costs (i.e. taxes). A HECM is often the only available option for this population to stay in their homes.

OUTCOMES

The table below compares the outcomes proposed by the Housing Partnership Network for the previous program year (October 1, 2005 – September 30, 2006) to those actually achieved. These outcomes are also captured in the cumulative 9902, covering all three grants (Comprehensive, Homeownership Voucher, and Predatory Lending), that is available in HUD's HCS. As the chart below demonstrates, the Network's sub grantees were successful in achieving the outcome goals set forth at the beginning of the program year in the Logic Model.

Comprehensive Counseling Grant			
Service Type	Proposed Goal HUD	Actual Achieved HUD	Actual as % HUD
Individual Pre-Purchase			
Purchased	1,295	1,714	132%
Decided not to purchase	648	594	92%
Working toward mortgage	4211	4,245	101%
Foreclosure Prevention			
Avoid Foreclosure	1500	1,097	73%
Renter Counseling			
Found Alternative Housing	67	101	158%
Post-Purchase Counseling			
Obtained a HECM	660	960	145%
Refinanced Mortgage	64	53	83%
Predatory Lending Set-Aside			
Predatory Lending Counseling			
Mortgage refinanced, modified or assisted with avoiding foreclosure; or assisted to purchase with a loan having no usurious terms	198	181	91%
Homeownership Voucher Set-Aside			
Pre-Purchase Counseling for Voucher Participants			
Purchase Housing	None Proposed	69 (12%)	N/A
Decided Not to Purchase	None Proposed	69 (12%)	N/A

COMPREHENSIVE HOUSING COUNSELING GRANT:

Pre-Purchase Counseling

Of the potential mortgagors counseled by Network sub grantees during the previous program year (October 1, 2005 – September 30, 2006) 1,714 (22% of households counseled) were known to have purchased homes. This outcome was higher than proposed, and also represents a higher purchase rate than the proposed goal of 20%. In a related outcome for households interested in home ownership, 594 households, representing 8% of those counseled, decided not to purchase. This is close to the 10% of households who were predicted to decide not to purchase. In addition, Network sub grantees were at 101% of the target for clients working to become mortgage ready.

- **Changes in approach to ensure goals were met:** Though housing markets in many areas across the country remain expensive and other barriers to purchasing persist, Network sub grantees implemented techniques that positively influenced home purchase outcomes: 1) Sub grantees were better at identifying clients as short, medium, or long term. This sort of tracking improved counselors' time management and allowed them to devote the most energy to those who are mortgage ready and most likely to succeed in purchasing a home. Counselors directed longer term clients towards credit and finance workshops; and 2) Some Network affiliates engaged in marketing efforts to broaden customer bases beyond traditional audiences, and were able to reach more mortgage ready or near-ready customers. In response to trends reported by sub grantees, the Network conducted a session at its fall 2006 training to discuss strategies (e.g., formation of

partnerships with realtors and employers) for marketing and outreach to more low and moderate income borrowers who are near mortgage ready and thus more likely to purchase as well as to those who are in need of long term counseling.

Post-Purchase Counseling (Non-Delinquency)

Of post purchase clients counseled in the previous program year, 960 households received a HECM – a 133% increase over the number of households who received a HECM in FY04, and 45% more than predicted at the beginning of the grant period. 53 households refinanced their mortgages, a little short of our goal of 64 households – this number represents 7% of those counseled as opposed to the 9% predicted.

- **Changes in approach to ensure goals were met:** As mentioned earlier, the increase in HECM demand has been tremendous, and sub grantees have been very active in seeking training and certification in this area, as evidenced by the training and certification chart (Attachment C). With housing counselors increasingly qualified to counsel on HECM, outcomes in this category have increase. The lower than predicted non-HECM outcomes can be explained by the increase in time needed to counsel clients, as evidenced by the 409 households or 57% who are still receiving (non-HECM) post-purchase counseling. The Network continues to follow up with sub grantees to better understand why it is taking longer to reach a resolution with these households.

Foreclosure Prevention Counseling

While Network sub grantees exceeded output targets for foreclosure counseling in the previous program year, they were slightly below the target for clients avoiding foreclosure.

- **Reasons goal was not met:** Sub grantees list three primary reasons why the number of delinquent borrowers seeking services continues to increase, but clients struggle to successfully avoid foreclosure: 1) Sub grantees report that counselors are seeing more serious hardships such as job loss, high consumer debt, and medical expenses that make work out solutions challenging. Far too often households contact the counseling agency when foreclosure is imminent and little can be done to save the home; 2) Mortgage servicers' loss mitigation departments (particularly in the sub-prime category) are difficult for customers to reach so they are not able to make progress in resolving delinquencies, and come to affiliate agencies when they are significantly delinquent; and 3) As more cash-strapped households are victimized by home equity lending at usurious terms, and more adjustable rate (ARM) and interest only mortgages reset and households find themselves unable to make the higher monthly payments, clients are often in need of longer term counseling. They therefore do not show up in the "avoid foreclosure" outcome: of the 2,556 households counseled with HUD funds, 1,467 cases were resolved and 1,089 (43% of households) continued to receive counseling. The high numbers receiving counseling explain a portion of the lower outcome achieved for foreclosure counseling.

• **Steps taken to accommodate scenario:** The Network Housing Counseling

Program Director worked with members on the foreclosure counseling challenge, including how to use their CMS to better support client tracking and follow-up, and to identify other resources to help manage demand, such as the Homeownership Preservation Foundation's Homeowner Assistance hotline, which provides foreclosure prevention counseling free of charge through a network of four HUD-certified Consumer Credit Counseling organizations.

Renter Counseling

While this remains a smaller focus of the Network's HUD grant, Network sub grantees providing renter counseling under this grant assisted 101 households (or 11%) to find alternative housing, 158% of the FY2005 goal. This reflects the fact that sub grantees served many more renters than predicted due to the circumstances discussed in the outputs section above.

PREDATORY LENDING


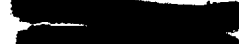


The Network set a goal in its Logic Model of helping 198 households affected by predatory lending to have their mortgage refinanced or modified, or to otherwise avoid foreclosure during the previous program year. Network sub grantees helped 181 households – or 91% of this goal. Overall, despite the unique challenges associated with predatory lending counseling (high consumer debt, negative equity, etc.), the sub grantees worked closely with needed partners – such as legal services, the GSEs, and lenders – to help new borrowers enter into good loans and to help at risk borrowers protect their homes through refinances or loan modifications to more favorable terms.

HOMEOWNERSHIP VOUCHER COUNSELING

The Network did not identify outcomes goals for homeownership voucher counseling in its FY05 Logic Model. The outcomes reported by sub grantees at the end of the previous program year were positive, and higher than the FY04 numbers. 69 households (12%) had purchased housing, and another 69 households (12%) had decided not to purchase. Since households with vouchers almost always have very low incomes, and often have other substantial obstacles to homeownership as well, pre-

purchase counseling is usually a long-term endeavor. Therefore, 46% of the 576 households who received homeownership voucher counseling were still in counseling at the end of the previous program year (October 1, 2005 – September 30, 2006).

Network Project Staff Resumes

 Director of Homeownership Initiatives
 Housing Counseling Program Director
 Chief Financial Officer
 Technology Consultant

The Housing Partnership Network Guidance for Maintaining Housing Counseling Files

Introduction

In response to requests from counseling partners in the Network, we are providing a checklist to assist with members' quality assurance reviews of case files. The checklist outlines the content necessary in a housing counselor's case file. While each partner has its own system for documenting work with participating households, certain information and documents must be in the files of members who receive housing counseling funding through the Network.

You may use this checklist – or a variation of it – in conducting your file reviews. Beginning with this program year, members are expected to audit a minimum of 3 to 5 files a quarter, with every counselor having at least one file reviewed.

General Requirements for Case Files

All case files should be:

1. Legible
2. Logical and standard in their organization and content
3. Maintained confidentially (physical and electronic files)
4. Complete (intake, counseling activity, close out)
5. Current
6. Organized to readily present the current activity of the case

Suggested Organization

While each partner may develop its own method for organizing case files, we are providing a suggested standard. Use of files with binder clips and/or internal dividers or tabs is recommended to organize documents and withstand handling.

1. The bulk of file items are organized in a standard (such as chronologically) sequence on the right side of the client file.
2. The most current work plan (or action plan) is on top of the right side of the file.
3. The client log is assembled on the left side of the file with the most recent contact on the top.
4. Copies of all correspondence received or sent out are maintained at the back of the file chronologically.
5. Copies of a credit report (as necessary for financial literacy, pre-purchase, foreclosure prevention counseling) and financial documents and verification maintained together and chronologically.
6. Closed files have a termination summary on top of file contents.

File Content

The table below outlines documentation that should appear in housing counseling case files. The format for these documents may vary. First Tier content includes those items that must be present in any file – regardless of the length of the counseling intervention. Second Tier content includes those documents that should be in the file presuming the continuation of counseling and the follow-up necessary as part of the work plan or action plan. The Second Tier does not presume to be comprehensive of all documents that could /should appear in a case file.

The Housing Partnership Network
Housing Counseling Program Application FY 2007
Attachment D, Rating Factor 1 - Case File Quality Assurance

	File Item	Purpose	Quality Assurance Review	Type of Counseling for which needed
First Tier: Content Needed for All Case Files	1. Cover Sheet	Captures key identifying information for easy reference. This item may be folded into the Application.		<ul style="list-style-type: none"> • Pre-Purch Counseling • Post-Purch Counseling • Foreclosure Prevention • Financial Counseling
	2. Application/ Intake Form	Documents all information collected at an initial contact. Captures demographic and financial data.	<ul style="list-style-type: none"> ▪ Contains counselor's name. ▪ Reflects if intake was on phone or in person. ▪ Indicates type of counseling and/or housing sought. ▪ Shows if a fee is collected. 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling ▪ Foreclosure Prevention ▪ Financial Counseling
	3. Authorization	Signed permission allowing the counselor to share and obtain information on the household with other parties (could be included as part of the application)	<ul style="list-style-type: none"> ▪ Dated ▪ Has borrower signature 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling ▪ Foreclosure Prevention ▪ Financial Counseling
	4. Fee Policy (if fees charged by organization)	Discloses the uniform fee policy of the program and explains the method for obtaining a fee waiver in the event of financial hardship.	<ul style="list-style-type: none"> ▪ The <i>Housing Counseling Guide</i> has an example for quality assurance purposes. ▪ Has a signature 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling ▪ Financial Counseling
	5. Disclosure (if applicable)	A required form used only by those organizations who also develop housing or issue mortgage loans to disclose this potential conflict of interest.	<ul style="list-style-type: none"> ▪ The <i>Housing Counseling Guide</i> has an example for quality assurance purposes. 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling ▪ Financial Counseling
	6. Work Plan	A contract between the counselor and participating household outlining goals of their work together	<ul style="list-style-type: none"> ▪ Dated ▪ Has signatures of both the household and counselor. ▪ Copy to household ▪ Current 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling ▪ Foreclosure Prevention ▪ Financial Counseling
	7. Client Log	Documents details of each contact with a participating household; 3 rd party contacts in behalf of client; document review and other case management.	<ul style="list-style-type: none"> ▪ Indicates name of counselor, amount of time, and status at each contact. ▪ Reflects contact at least once every 3 months to verify that the case is active. 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling ▪ Foreclosure Prevention ▪ Financial Counseling
	8. Termination Summary	A short summary of the status of the case at the time it was closed out.	<ul style="list-style-type: none"> ▪ Documents close out and outcome of case. 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling ▪ Foreclosure Prevention ▪ Financial Counseling

*The Housing Partnership Network
Housing Counseling Program Application FY 2006
Attachment D, Rating Factor 1 - Case File Quality Assurance*

	Item	Purpose	Quality Assurance Check	Type of Counseling Requiring Item
Second Tier: Content Needed for Most Case Files	1. Borrower Authorization to Obtain a Credit Report	Signed permission for the program to obtain a credit report on behalf of household. May be included as segment of the Application.	<ul style="list-style-type: none"> ▪ Has a signature ▪ Copy to household 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Financial Counseling ▪ Foreclosure Prevention
	2. Credit Report	Obtained from one of the national credit bureaus. Needed for analyzing a household's candidacy for a mortgage.		<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Financial Counseling ▪ Foreclosure prevention
	3. Income Verification	Copies of household's most recent pay stubs and checks for Social Security or other forms of income and public assistance.	<ul style="list-style-type: none"> ▪ Must be updated periodically if a household is seeking a mortgage. ▪ Originals returned to household. 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling
	4. Investigation Request Form	A document that the program can submit to credit companies to investigate issues the household wishes to contest in a credit report.	<ul style="list-style-type: none"> ▪ Has a signature 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Financial Counseling
	5. Housing History Verification	A form sent to previous landlords to verify history of rent payments to support loan applications.	<ul style="list-style-type: none"> ▪ Has a signature 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling
	6. Budget Worksheet	A table that calculates a household's income and expenses to assist with budgeting.	<ul style="list-style-type: none"> ▪ Well organized. ▪ Legible ▪ Copy to household 	<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Post-Purch Counseling ▪ Foreclosure Prevention ▪ Financial Counseling
	7. Prequalification Sheet	A table that calculates the monthly payments necessary for three or more loan products for comparison purposes.		<ul style="list-style-type: none"> ▪ Pre-Purch Counseling
	8. Foreclosure Documentation	Copies of bank correspondence and Letter of Hardship are maintained in file.		<ul style="list-style-type: none"> ▪ Foreclosure Prevention
	9. Workshop Graduate Certificate/Evidence of Workshop Completion	Copy of the certificate issued to households who complete workshops or other evidence of workshop completion.		<ul style="list-style-type: none"> ▪ Pre-Purch Counseling ▪ Financial Counseling
	10. Loan Application Checklist	A checklist to help the counselor and household track their collection of supporting documents needed to complete a mortgage loan application.		<ul style="list-style-type: none"> ▪ Pre-Purch Counseling
	11. Work Out Packet Checklist	A checklist to help counselor and household track collection of documents needed to complete a work out		<ul style="list-style-type: none"> ▪ Foreclosure Prevention

America's Affordable Communities Initiative <i>City of Santa Fe, NM</i>	U.S. Department of Housing and Urban Development	OMB approval no. 2510-0013 (exp. 03/31/2007)
---	---	--

Public reporting burden for this collection of information is estimated to average 3 hours. This includes the time for collecting, reviewing, and reporting the data. The information will be used for encourage applicants to pursue and promote efforts to remove regulatory barriers to affordable housing. Response to this request for information is required in order to receive the benefits to be derived. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number.

Questionnaire for HUD's Initiative on Removal of Regulatory Barriers

Part A. Local Jurisdictions. Counties Exercising Land Use and Building Regulatory Authority and Other Applicants Applying for Projects Located in such Jurisdictions or Counties
[Collectively, Jurisdiction]

	1	2
1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TDHE, a local Indian Housing Plan) include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a "housing element," please enter no. If no, skip to question # 4.	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.). If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

<p>5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, skip to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>6. If yes to question #5, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "<i>Smart Codes in Your Community: A Guide to Building Rehabilitation Codes</i>" (www.huduser.org/publications/destech/smartcodes.html)</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>9. Does your jurisdiction use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification. In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes?</p> <p>Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>10. Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes

<p>11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms.</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>16. Does your jurisdiction provide for expedited or "fast track" permitting and approvals for all affordable housing projects in your community?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>18. Does your jurisdiction allow "accessory apartments" either as: a) a special exception or conditional use in all single-family residential zones or, b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?</p>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<p>Total Points:</p>	<p>8</p>	<p>24</p>

America's Affordable Communities Initiative <i>City of Cleveland, OH</i>	U.S. Department of Housing and Urban Development	OMB approval no. 2510-0013 (exp. 03/31/2007)
--	---	--

Public reporting burden for this collection of information is estimated to average 3 hours. This includes the time for collecting, reviewing, and reporting the data. The information will be used to encourage applicants to pursue and promote efforts to remove regulatory barriers to affordable housing. Response to this request for information is required in order to receive the benefits to be derived. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number.

Questionnaire for HUD's Initiative on Removal of Regulatory Barriers

Part A. Local Jurisdictions, Counties Exercising Land Use and Building Regulatory Authority and Other Applicants Applying for Projects Located in such Jurisdictions or Counties
[Collectively, Jurisdiction]

	1	2
<p>1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TDHE, a local Indian Housing Plan) include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a "housing element," please enter no. If no, skip to question # 4.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.). If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards?</p>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

<p>5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, skip to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes.</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>6. If yes to question #5, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: <i>"Smart Codes in Your Community: A Guide to Building Rehabilitation Codes"</i> (www.huduser.org/publications/destech/smartcodes.html)</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>9. Does your jurisdiction use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification. In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes?</p> <p>Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>10. Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes

11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms.	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
16. Does your jurisdiction provide for expedited or "fast track" permitting and approvals for all affordable housing projects in your community?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
18. Does your jurisdiction allow "accessory apartments" either as: a) a special exception or conditional use in all single-family residential zones or, b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Total Points:	7	22

RATING FACTOR 2: NEED/EXTENT OF THE PROBLEM

The Housing Partnership Network proposes to fund pre purchase counseling and education for homebuyers; post-purchase counseling and group education; default and foreclosure prevention counseling; HECM counseling; and renter and homelessness prevention counseling to low and moderate income and minority households through 33 housing counseling sub grantees in 23 states. In the communities where Network sub grantees provide housing counseling services, increasing and sustaining successful homeownership and supporting affordable housing tenure for lower income, minority, and vulnerable populations remain important community needs.

(1) NEEDS DATA – NATIONAL AND LOCAL DATA UNDERSCORE NEED FOR SERVICES

The Network's Housing Counseling Plan, as implemented by its sub grantees, responds to trends in single family homeownership and the affordable housing industry that impact the local communities in which Network sub grantees operate.

Minorities and Underserved Populations Face Persistent Homeownership Gap

The national homeownership rate is at a record high of 69%, with historic increases in minority homeownership.¹ However, despite these significant gains, the minority homeownership rate continues to lag behind the white homeownership rate: in 2006, minorities saw a gap of 25 percentage points compared to whites. According to the U.S. Census Bureau, the Non-Hispanic White homeownership rate was 76% in 2006, while the rate for Blacks was only 48% and Hispanics was 50%.²

¹ "The State of the Nation's Housing: 2006," Joint Center for Housing Studies at Harvard University.

² Housing Vacancies and Homeownership Annual Statistics, U.S. Census Bureau, 2006. Table 20 – "Homeownership Rates by Race and Ethnicity of Householder."

Pre-purchase counseling, financial management, and credit counseling have become critical tools to reverse this trend and prepare low-income and minority households for homeownership. Nearly four in ten (39%) renters identify lack of, or poor, credit to be a major reason they have not yet purchased a home. Credit is the number two reason renters offer for not buying a home, ranking just behind purchase prices and upkeep expenses.³ Furthermore, among the Hispanic population, lack of information has been cited as the leading barrier to homeownership, and pre-purchase counseling (particularly bilingual counseling) acts as a bridge for new immigrants, helping overcome language, credit, and other obstacles.⁴

Homeownership rates in central cities, where many Network sub grantees target their efforts, continue to lag behind suburban areas. 2006 Census Bureau data show the homeownership rate in urban neighborhoods at 54%, compared to 77% in suburban areas.⁵ Finally, for people with disabilities, whose incomes are more likely to be very low (33% have household incomes lower than \$15,000) homeownership rates are only 10%, according to a 2001 White House study.⁶ Demand for homeownership among people with disabilities is increasing, however, especially with the availability of specialized lending products, such as HomeChoice through Fannie Mae, the Homeownership Voucher program, and community-based services. Pre-purchase

³ "2003 Fannie Mae National Housing Survey."

⁴ Demetrios Papademetriou and Brian Ray, "Immigrants and Homeownership in Urban America: An Examination of Nativity, Socioeconomic Status and Place," The Migration Policy Institute, April, 2004.

⁵ Housing Vacancies and Homeownership Annual Statistics, U.S. Census Bureau, 2006. Table 12 – "Homeownership Rates by Area."

⁶ White House Report, The New Freedom Initiative, "Fulfilling America's Promise to Americans with Disabilities" 2001.

counseling provides people with disabilities knowledge of and access to such products that make homeownership a reality.

Inequities in Wealth and Asset Accumulation

Homeownership is a primary means to build wealth for all American households, and especially for low income and minority homeowners. In 2001, home equity accounted for 52% of the net wealth of Black homeowners and 63% for Hispanic homeowners.⁷ Home equity represented 80% of household net wealth among low-income homeowners. This compares with 42% or less for all homeowners, and only 26% for the one fifth of households earning the highest incomes.⁸ Therefore, increasing access to homeownership for minority and low-income groups has a direct positive impact on asset building and wealth accumulation.

Homeownership provides access to a range of social and economic benefits in addition to wealth accumulation. Studies show that homeownership increases civic involvement and local political participation and improves educational outcomes for children, thus acting as an important contributor to neighborhood stabilization and revitalization efforts.⁹

Home buyer education and individual pre-purchase counseling—especially services targeted to minority, new immigrant, and other traditionally underserved populations—are essential steps to achieve the goal of sustainable homeownership and

⁷ "Study Concludes that Homeownership is Path to Wealth for Lower Income and Minority Americans," Consumer Federation of America, December 16, 2003 Press Release. Reference to report which is based on Federal Reserve Board's Survey of Consumer Finances analyzed by Catherine Montalto, Ohio State University.

⁸ "The State of the Nation's Housing: 2004," Joint Center for Housing Studies at Harvard University.

⁹ William Shew and Irwin M. Stelzer, "External Benefits of Homeownership," Hudson Institute (sponsored by Fannie Mae), February 2004.

realize the financial and social benefits described above. A Fannie Mae study on immigrant homeownership (that cites Minnesota-based Network member, Home Ownership Center) states that homeownership education and counseling combined with savings incentives encourage homeownership amongst new immigrants.¹⁰ Another recent study offers empirical evidence that pre-purchase education and counseling significantly reduce rates of borrower delinquency, with classroom and individual counseling reducing delinquency rates by 23 and 41 percent respectively.¹¹ Clearly, homebuyer education and counseling facilitate access to homeownership and increase the likelihood that these homeowners will succeed and build equity for their future.

Increase in Sub prime and Predatory Lending

High cost loans erode home equity accumulation, a primary source of wealth for minority households. There has been a dramatic increase in the high cost/sub prime mortgage market in recent years. In the ten years between 1994 and 2005, sub prime loan originations increased nearly twenty fold – from \$35 billion to \$625 billion. Between 2001 and 2005 alone sub prime lending increased \$415 billion.¹² Although not all sub prime loans are predatory, a high level of sub prime lending in a community is an indication that borrowers in that area are more likely to be targeted by predatory lenders.¹³ A 2002 report by the Center for Community Change stated that between 10%

¹⁰ Demetrios Papademetriou and Brian Ray, "From Homeland to a Home: Immigrants and Homeownership in Urban America," March 2004.

¹¹ Abdighani Hiram and Peter Zorn, "A Little Knowledge Is a Good Thing: Empirical Evidence of the Effectiveness of Pre-Purchase Homeownership Counseling," May 2001.

¹² "The State of the Nation's Housing: 2006," Joint Center for Housing Studies at Harvard University.

¹³ "Risk or Race? Racial Disparities and the Subprime Refinance Market," A Report of the Center for Community Change, May 2002.

and 30% of borrowers who closed a sub prime loan could have qualified for a prime loan at significantly lower cost.¹⁴

The sub prime market accounts for a disproportionate share of minority and low-income mortgage originations and refinances, and sub prime lenders are particularly prevalent in central-city neighborhoods. Regardless of income, African American and Latino households are more likely to be represented in sub prime mortgage origination: on average, African Americans are 3.8 times as likely as whites to receive a high cost loan; Latinos are 3.6 times as likely. This disparity increases in certain localities, for example, in Chicago African Americans are 14 times more likely to receive a higher cost mortgage from specific lenders than white borrowers.¹⁵ Furthermore, an April 2002 Department of Housing and Urban Development report documents that Hispanic and African-American homebuyers experience unequal treatment when matched with comparable Anglo homebuyers in the earliest stages of the home buying process with conventional lenders.¹⁶ The paired testing revealed that Hispanics and African-Americans received less coaching, were offered fewer loan products, or were quoted lower loan amounts or house prices in a statistically significant number of cases.¹⁷

¹⁴ "Risk or Race? Racial Disparities and the Sub prime Refinance market," A report of the Center for Community Change, May 2002.

¹⁵ "Paying More for the American Dream: A Multi State Analysis of Higher Cost Home Purchase Lending," A Joint Report by: California Reinvestment Coalition, Community Reinvestment Association of North Carolina, Empire Justice Center, Massachusetts Affordable Housing Alliance, Neighborhood Economic Development Advocacy Project, Woodstock Institute. March 2007.

¹⁶ "All Other Things Being Equal: A Paired Testing Study of Mortgage Lending Institutions."

¹⁷ Homeownership counseling is cited as a valuable tool to combat predatory practices in "Curbing Predatory Home Mortgage Lending: A Joint Report," and "Understanding Predatory Lending," October 1999, NRC and Joint Center for Housing Studies at Harvard University; also cited in Testimony from the National Consumer Law Center before the Subcommittee on Housing and Community Opportunity regarding "Successful Homeownership and Renting through Housing Counseling," March 18, 2004.

Language barriers present further obstacles. A national housing survey found that 75 percent of Hispanics who speak predominantly Spanish, 64 percent of African-Americans, and 58 percent of English-speaking Hispanics thought that mortgage lenders were required by law to give the best possible rates on loans.¹⁸ Multi-lingual pre-purchase education and counseling is essential to help ensure that potential borrowers have equal access to, and make informed choices regarding affordable mortgage credit.

Housing counseling plays a critical role in ensuring that borrowers purchase and refinance homes at the best available rate based on their actual credit risk. While in some instances the sub prime market may offer needed mortgage credit to households with poor or limited credit, it remains a major threat to wealth accumulation for low-income and minority households. In 2005, sub prime mortgages were seven times as likely to be delinquent than prime loans.¹⁹ With housing counseling, borrowers who may have otherwise been steered toward high cost loans built their credit and are informed of conventional or lower cost loan alternatives to sub prime options.

Need to Sustain Homeownership through Foreclosure and Delinquency Prevention

Mortgage delinquencies and foreclosures continue to increase, underscoring the need for increased foreclosure and delinquency prevention counseling. According to the Mortgage Bankers Association's National Delinquency Survey, in December 2006 mortgage delinquencies were up 25 basis points from 2005. Foreclosures were up 8

¹⁸ "Understanding America's Homeownership Gaps: National Housing Survey," Fannie Mae, 2003.

¹⁹ "The State of the Nation's Housing: 2006," Joint Center for Housing Studies at Harvard University.

basis points from 2005.²⁰ The MBA is forecasting these trends to continue.

Foreclosures have a significant and negative economic and social cost on individual homeowners and on communities. A 2005 study by the Woodstock Institute of foreclosures in Chicago demonstrates that every foreclosure in a low and moderate income neighborhood was equivalent to a \$1,989 decrease in property values in a one-mile radius. The cumulative impact on property values of foreclosures in the region was \$1.39 billion.²¹

There are a number of factors noted as contributing to this steady increase in foreclosure rates, in particular, the continued prevalence of sub prime loans, the growth of adjustable rate mortgages, rising interest rates, the rise in energy prices, and the impact of Hurricane Katrina in the Gulf.²² According to a December 2006 report by the Center for Responsible Lending, nearly 2.2 million households in the sub prime market have either foreclosed or will soon foreclose, with a total cost of \$194 billion to homeowners.²³

Consistent with these forecasts, a report prepared for Office of Policy Development and Research at HUD indicates increasing foreclosures in low-income communities and a remarkably consistent picture of increases in foreclosure rates in low-income and minority neighborhoods where sub prime lending has been

²⁰ Delinquencies and Foreclosures Increase in Latest MBA National Delinquency Survey. Mortgage Bankers Association Press Release, March 14, 2007.

²¹ Dan Immergluck and Geoff Smith, "There Goes the Neighborhood: The Effect of Single-Family Mortgage Foreclosures on Property Values," June 2005, Woodstock Institute.

²² Mortgage Bankers Association's National Delinquency Survey March 2006 and comments by Doug Duncan, MBA Chief Economist and Senior Vice President.

²³ "Losing Ground: Foreclosures in the Sub Prime Market and their Costs to Homeowners." The Center for Responsible Lending. December 2006.

concentrated.²⁴ The success of sub prime lenders in extending credit to riskier borrowers, combined with a weaker economy, has pushed the national delinquency rate to its highest level in decades. The 2005 Woodstock Institute study demonstrates that in neighborhoods where the minority population is less than 10%, the foreclosure rate increased by 215% in 2000; in neighborhoods where the minority population is more than 90%, the foreclosure rate increased by 544%.²⁵

Furthermore, in many localities rapid increases in home prices are also fueling delinquency and foreclosure. In these areas, low-income and elderly households find themselves unable to keep up with rising property taxes and home insurance costs.²⁶ These statistics correspond to the increased demand for foreclosure prevention counseling among the Network's sub grantees and the need to invest resources toward post-purchase and foreclosure prevention counseling.

Finally, reverse mortgages are an increasingly popular option for senior citizens to access the equity in their homes to help them age in place, live more comfortably, and meet their needs as they grow older. The Federal Housing Administration insured 76,351 reverse mortgages in 2006, compared to 43,131 in 2005; this number is expected to hit 120,000 in 2007.²⁷ While reverse mortgages provide a valuable financial resource to seniors, they require adequate counseling to explain mortgage

²⁴ "Subprime Lending and Alternative Financial Service Providers: A Literature Review and Empirical Analysis," prepared for the U.S. Department of Housing and Urban Development by Abt Associates Inc., March 2006, p. xi.

²⁵ Dan Immergluck and Geoff Smith, "There Goes the Neighborhood: The Effect of Single-Family Mortgage Foreclosures on Property Values," June 2005, Woodstock Institute.

²⁶ "The State of the Nation's Housing: 2005," Joint Center for Housing Studies at Harvard University

²⁷ Tom Kelly, "Reverse Mortgages Move Into High Gear," The Los Angeles Times, March 4, 2007.

terms and fees. Post-purchase and HECM counseling are crucial to helping elderly homeowners remain in their homes and use their home equity wisely.

Growing Rent Burden and Instability among Low-Income Households

While homeownership counseling comprises a majority of the Network's counseling resources, renter households still account for one-third of households in the United States – nearly 36 million households. According to the Joint Center for Housing Studies, affordability pressures impact renters at an even greater rate than homeowners—although homeowners are affected significantly as well.²⁸

With more than 30% of renter households at very low income (earning \$16,000 or less) it is alarming that the affordable rental housing stock continues to decline.²⁹ For low-income households, especially those earning the minimum wage (2 million workers with wages at or below minimum according to 2004 Bureau of Labor Statistics), affordable rental housing is increasingly difficult to find. According to a 2004 report from the National Low Income Housing Coalition (NLIHC), "Out of Reach," in 991 of the nation's counties – which are home to almost 79% of all renter households – renters would need to work over 80 hours per week at the prevailing minimum wage to afford a two-bedroom apartment at the HUD-determined Fair Market Rent (FMR). Between 1999 and 2004, the national housing wage for two-bedroom housing increased by 39%, from \$11.08 to \$15.37 per hour, and according to the NLIHC it was estimated at \$15.78 in 2005. Among the 10 million working poor families in the United States, nearly 50%

²⁸ "The State of the Nation's Housing: 2006," Joint Center for Housing Studies at Harvard University.

²⁹ "The State of the Nation's Housing: 2006," Joint Center for Housing Studies at Harvard University.

are severely housing cost-burdened, with their jobs no longer guaranteeing the ability to pay for housing.³⁰

The four million adults with disabilities who rely on Supplemental Security Income (SSI) are at the greatest disadvantage in the rental market. On average, people with disabilities are paying 109% of their monthly federal SSI to rent a one-bedroom apartment, with some urban areas such as Washington, DC or New York City costing between 165% and 185% of SSI.³¹ When SSI is the only source of income, the gap between income and rent renders housing particularly unaffordable (in 2001, 44% of adults receiving SSI benefits reported no other sources of income).³²

This evidence shows that stability in housing remains elusive for millions of families and individuals. Housing instability interferes with success in employment, education, childrearing and other basic life tasks. Renter counseling is one way to help low-income households locate decent, safe, and affordable housing as well as to coordinate the employment and social services that reinforce stable housing tenure.

Extent To Which Network Sub grantee Communities Have Documented Need In Their Consolidated Plans and Analysis of Impediments

To illustrate the extent to which the counseling activities of our sub grantees are responsive not only to the national trends outlined above, but to documented needs in their communities, the work of five Network sub grantees is briefly highlighted below.

³⁰ "The State of the Nation's Housing: 2006," Joint Center for Housing Studies at Harvard University.

³¹ "Priced out in 2004," the Technical Assistance Collaborative, March 2005.

³² "Out of Reach, 2003," the National Low Income Housing Coalition citing the Social Security Administration's "Annual Statistical Supplement, 2002."

1. New Orleans Neighborhood Development Foundation, New Orleans, LA

The New Orleans Neighborhood Development Foundation (NDF) was founded in 1986 with the mission to educate and assist low and moderate-income families to become homeowners, with the belief that decent, affordable housing is central to the physical and economical health, productivity, and self esteem of the city's residents. NDF helps low and moderate income families become homeowners by training, counseling and facilitating financing. Temporarily displaced by Hurricane Katrina in 2005, NDF reopened its offices in New Orleans in 2006. The organization is actively participating in the city's rebuilding efforts, through public private partnerships that work to implement the City of New Orleans Consolidated Plan. Recently, NDF partnered with the city to develop 10 affordable homes in the Hoffman Triangle neighborhood identified as one of 17 target zones for redevelopment in New Orleans, and to provide soft second mortgages to eligible homeowners. In addition, every client who receives HOME funds through NDF to rehab, build or purchase their first home must do so in a neighborhood explicitly identified in the City of New Orleans Consolidated Plan. NDF is a partner with the office of Neighborhood 1, Department of Housing and Neighborhood Development for New Orleans, targeting first time homebuyers from low and moderate-income households. Fifty seven percent of NDF's clients who purchase homes through NDF are single female heads of household. Ninety two percent are African American.

2. Housing Development Fund (HDF), Stamford, CT

Housing Development Fund (HDF) works actively in partnership with the State of Connecticut to remove barriers to fair housing and homeownership. The State of

Connecticut's Analysis of Impediments to Fair Housing Choice details several barriers to fair housing choice for the state's households, stemming from the real estate industry, developers, banking and finance institutions, socio-economic factors, and the State itself. Some impediments include the high cost of housing in Connecticut, the lack of financial resources to develop affordable housing, limited understanding of affordable housing, prevalence of predatory lending, and lack of zoning practices to mandate affordable housing. With the mission to facilitate the development of affordable housing, and to assist households to become owners of affordable homes, HDF works in partnership with the State, through the American Dream Downpayment Initiative, and the City of Stamford, through HOME funding, to address and remove Connecticut's impediments. HDF's First Time Homebuyer Program bridges the affordability gap for low- and moderate-income households; HDF's Multi-Family Lending program offers developers of multi-family housing favorable interest finance options for affordable development; HDF staff continually educates the public and private sectors about affordable housing; and HDF counselors work diligently to educate clients how to avoid predatory lenders and sustain homeownership.

3. ACTION-Housing, Inc. (ACTION) Pittsburgh, PA

ACTION's mission is to empower people to build more secure and self-sufficient lives through the provision of decent, affordable housing, essential supportive services, asset building programs, and educational and employment opportunities. According to the Allegheny County 2005-2010 Five Year Consolidated Plan, there is a significant racial disparity in homeownership rates among whites and minority populations. In addition,

in April 2004 Allegheny County established a pilot Redevelopment Planning Initiative that focuses all of its efforts on improving "blighted" neighborhoods through increasing decent and affordable owner-occupied housing. ACTION's housing counseling and housing development programs address these concerns by targeting housing development and preservation efforts to the most vulnerable populations in Pittsburgh and Allegheny County, including homeless families and individuals; women and children in crisis situations; persons with mental and physical disabilities; elderly individuals on limited-incomes; unemployed and underemployed individuals; public housing residents; and other low and moderate-income families. ACTION works with potential and current homeowners to ensure long term sustainability through foreclosure prevention counseling, financial literacy education, local collaborations, and social service referrals.

4. Indianapolis Neighborhood Housing Partnership (INHP), Indianapolis, IN

INHP's target areas for services were first defined in 1988 in response to a mayoral task force. This mayoral housing task force reconvened in 1999 and determined that the major needs in Indianapolis were additional affordable housing, affordable mortgage products, and affordable home repair assistance. In addition, 2000 U.S. Census data revealed that the overall home ownership rate in Indianapolis was below five other Midwestern cities, and that the minority home ownership rate in Indianapolis was 30% lower than the rate for Caucasians. As a result of this, in partnership with the city and local lender partners, INHP developed Home Buyer Opportunity, a loan product that encourages homebuyers to purchase rehabbed homes within the city limits by offering zero down payment and \$5,000 grants. INHP and its lender partners also

revised their underwriting guidelines to allow for more flexibility regarding bankruptcies and past due debt. INHP continues to work with the city and its lender partners to reach these underserved markets through a combination of affordable homeownership development, comprehensive homebuyer education and counseling, and affordable and flexible loan products.

5. Religious Coalition for Community Renewal (RCCR), Charleston, WV

RCCR was actively involved in the City of Charleston's and Kanawha County's process to create a new year Consolidated Plan in 2005, attending all public hearings and providing input on the needs for affordable housing. The second of the City's and County's three housing and community development priorities is to provide housing opportunities to first-time homebuyers, which includes homebuyer assistance programs and increasing affordable homeownership opportunities through acquisition and rehab and new construction. RCCR provides a full range of housing counseling services, including pre and post purchase counseling, HECM counseling, renter counseling, and a nine month counseling program for Homeownership Voucher participants who are participating in the local housing authority's Family Self-Sufficiency Program. In addition, RCCR offers a wide array of financing options to its clients through partnerships with the City of Charleston, West Virginia Housing Development, and USDA Rural Development. These include down payment assistance, mortgage credit payment awards for clients in certain counties or USDA rural communities, and an Emergency Loan Program to help with home repairs.

(2) DEPARTMENTAL POLICY PRIORITIES

The counseling supported by the Network and related homeownership activity among our sub grantees are responsive to all five Departmental priorities cited in this year's Housing Counseling Program NOFA. Examples for each are described below.

(2)(a) PROVIDING INCREASED HOMEOWNERSHIP AND RENTAL OPPORTUNITIES FOR LOW AND MODERATE INCOME PERSONS, PERSONS WITH DISABILITIES, THE ELDERLY, MINORITIES, AND FAMILIES WITH LIMITED ENGLISH PROFICIENCY

A primary goal of the Network sub grantees' pre-purchase education and counseling is to facilitate access to affordable and sustainable homeownership and rental opportunities for traditionally underserved populations, in particular low income, minority, and new immigrant households. Thirty-two (out of 33) of the Network sub grantees included in this application will be providing pre-purchase counseling and homebuyer education to low and moderate income households. In the 2005-2006 program year 46% of households served were Black, 16% were Hispanic, and 6% were Asian, American Indian, or Multi-Race. More than 83% had incomes at or below 80% of area median income. Twenty-one sub grantees now offer education and counseling in Spanish, and one sub grantee offers counseling in Chinese. In addition, sub grantees also partner with local organizations who have access to emerging immigrant communities and can provide translation and bi-lingual staff, for example the Home Ownership Center has worked with the Hmong American Mutual Assistance Association and the African Development Center to reach the growing Hmong and Islamic populations in Minnesota. In New York City, to serve the large number of immigrant

clients, the New York Mortgage Coalition provides counseling services are provided in Cantonese, Mandarin, Korean, and Spanish.

Twenty-two sub grantees also provide renter counseling. Metropolitan Boston Housing Partnership counsels renters through a housing consumer education center that provides housing search assistance and fair housing education to low income renters, potential renters, and property owners.

In addition, twenty sub grantees currently provide HECM counseling to protect homeownership for low income elderly households. Many Network sub grantees also provide other resources to assist elderly homeowners to remain in their homes safely and in dignity. For example, Columbus Housing Partnership (Columbus, OH) has created housing opportunities specifically designed for elders in Central Ohio. The organization is the Limited Partner for two senior developments and has received tax-credits to build a third in 2007. Connecting these developments to CHP's Reverse Mortgage Counseling, the organization has become a vital resource for seniors in Columbus. The Indianapolis Neighborhood Housing Partnership (INHP) partners in the "Home Repair Collaborative" which provides home repair assistance primarily for elderly and disabled homeowners. Century Housing (CA) conducts workshops that teach seniors financial literacy and good savings habits. Workshop graduates who start a savings plan are eligible to receive a one-time matching grant of up to \$1,500 in conjunction with Fannie Mae's IDA program. ACTION Housing (PA) operates the Allegheny County Accessibility Program (ACAP) that enables low-income, frail elders to stay in their homes by providing accessibility modifications.

Finally, several sub grantees offer specialized programs and services to facilitate homeownership for people with disabilities. Through its Supportive Housing Program for the Disabled, Cleveland Housing Network (Cleveland, OH) serves homeless families where at least one adult has a disability (physical, mental, or substance abuse and/or HIV/AIDS). Clients are referred from transitional housing programs or emergency shelters and receive stable housing, one year of intense case management and an additional year of ongoing counseling. CHN has 42 Lease Purchase homes reserved for these clients. After 15 years as a Lease Purchase resident, clients may achieve homeownership. The Housing Partnership of Louisville (KY) is the designated counseling agency to promote Fannie Mae's HomeChoice loan program and offers specialized counseling sessions for people with disabilities.

(2)(b) PROVIDING FULL AND EQUAL ACCESS TO GRASS-ROOTS FAITH-BASED AND OTHER COMMUNITY-BASED ORGANIZATIONS IN HUD PROGRAM IMPLEMENTATION

All of the sub grantees that the Network funds through the Housing Counseling Program are community-based nonprofits. Only non-profits are eligible for membership with the Network, and members are required to provide evidence of their non-profit status as part of their application to participate in the HUD Housing Counseling Program.

(2)(c) PARTICIPATION OF MINORITY SERVING INSTITUTIONS IN HUD PROGRAMS

Public-private partnerships are the foundation of the work of Network sub grantees. Several affiliates have active collaborations with minority-serving institutions in their communities. These include:

- The Housing Partnership of North East Florida coordinates its counseling efforts with Edwards Waters College (an HBCU). The Housing Partnership provides financial literacy programs for students; holds informational sessions at Edwards Waters for the AmeriCorps program; and partners with the college on their efforts to revitalize the neighborhoods surrounding the college.
- Mississippi Housing Partnership (Jackson, MS) regularly gets interns from Jackson State University and Tougaloo College (both Historically Black Colleges and Universities - HBCU). JMHP staff has taught classes at these institutions on such topics as The History of Minority Homeownership and Homeownership Opportunities in Jackson. JMHP also is the primary counseling and training agency for a Freddie Mac Workforce Home Benefit Initiative at Jackson State University. In conjunction with this initiative, JMHP staff will screen university staff and faculty for loan readiness and credit issues, and prepare them for loan approval.
- Santa Fe Community Housing Trust (SFCHT) is a founding member of the New Mexico Tribal Housing Coalition, which reaches all pueblos, tribes, and higher education institutions to provide information, services, and referrals to help Native Americans achieve homeownership. SFCHT staff has also taught financial literacy classes at Jemez Pueblo and the Albuquerque Indian Center. In addition, SFCHT offers homebuyer training classes at Santa Fe Community College, and regularly conducts outreach at the College of Santa Fe, both Hispanic Serving Institutions.
- St. Ambrose in Baltimore, Maryland partners with Morgan State University (an HCBU) to increase homeownership in nine neighborhoods in northeast Baltimore. In

conjunction with St. Ambrose's Asset Control Program, FHA foreclosed properties are marketed to University employees after renovations are complete. In addition, homeownership workshops are offered to employees and students of Morgan. Finally, with assistance from Baltimore City, the University has developed the "Live Near Your Work" program, which offers closing cost assistance to eligible families.

(2)(d) PARTICIPATION IN ENERGY STAR

Nearly all Network sub grantees participate in Energy Star initiatives. Below are three of the many available examples:

- San Antonio Alternative Housing Corporation (SAAHC) is an active member of the "Build San Antonio Green" program and with this requires all developments to meet Level I Green Built Standards, and document Energy Star rating. Under this initiative, SAAHC utilizes all Energy Star appliances and practices in the construction of homes. SAAHC has also recently incorporated the EPA's Water Sense program into home construction.
- The Housing Assistance Corporation (HAC) in Hyannis, MA owns and operates the Energy Services Department which services HAC properties and others. The Energy Services Department installs insulation, high efficiency heating systems, Energy Star appliances, water conservation devices, and energy efficient lighting at no cost to HAC clients. An Energy Auditor from the department also goes to clients' homes to evaluate their usage of heating fuel, electricity and water, and make recommendations about lifestyle changes that will conserve resources. Through these efforts, HAC has developed 11 Energy Star rated certified

properties for Habitat for Humanity; updated 409 units of housing with Energy Star rated light bulbs, dehumidifiers and refrigerators; replaced 47 heating systems with Energy Star rated systems; and weatherized 170 units through the department of Energy and Keyspan's local weatherization programs.

- In 2006, Cleveland Housing Network (CHN) began a comprehensive green initiative. In its real estate development projects, CHN has committed to development of 141 energy efficient homes, incorporating Energy Star appliances. Newly constructed homes will be Energy Star rated and rehabs will achieve a HERS rating of 82. Through contracts with public utility companies, CHN offers a deep array of programs to help low-income families conserve energy and save money on utility bills. To date, CHN has completed more than 71,000 energy conservation and home repair jobs. In partnership with Dominion and the State of Ohio, CHN provides weatherization repairs to low-income homeowners and tenants in Cleveland. In addition, CHN helps residents reduce electrical energy consumption, offering compact Energy-star rated products. In partnership with the Cleveland Division of Water, CHN provides water conservation services to low-income Cleveland residents. Services include installation of water-saving devices, faucet aerators, inspection/replacement of hot water tanks, and minor repairs on water service lines.

**2(e) QUESTIONNAIRE FOR HUD'S INITIATIVE ON REMOVAL OF REGULATORY BARRIERS –
NONGOVERNMENTAL APPLICANT**

PART A. LOCAL JURISDICTIONS.

The Form HUD-27300 was completed for the City of Santa Fe (Santa Fe County, New Mexico), the service area for the Santa Fe Community Housing Trust, and the City of Cleveland (Cuyahoga County, Ohio), the service area for the Cleveland Housing Network. Both sub grantees provide homeownership education and counseling city-wide as well as develop and rehabilitate affordable single family homes.

City of Santa Fe, New Mexico

[REDACTED], Chief Planner, Department Of Finance Administration of the State of New Mexico completed Form HUD-27300. [REDACTED] phone number is [REDACTED]. Source documents used to complete this form include the City of Santa Fe Zoning Code (http://codedsystems.com/santa_fe.htm), the City of Santa Fe General Plan (<http://www.santafenm.gov/planning-land-use/generalplan/index.asp>), and the City of Santa Fe Consolidated Plan, 2003-2008 (www.santafenm.gov/community-services/community-development/2003-2008ConsolidatedPlan.pdf). The State of New Mexico requires communities that receive CDBG funds to report on fair housing compliance. Otherwise, no state level changes have been made to regulatory processes in New Mexico.

City of Cleveland, Ohio

[REDACTED] Assistant Director of the Cleveland City Planning Commission completed Form HUD-27300. [REDACTED] number is [REDACTED]. Source documents used to complete this form include Cleveland's Consolidated Plan: 2005 – 2010; a

comprehensive citywide planning document called **Connecting Cleveland 2020**

(<http://planning.city.cleveland.oh.us/cwp/cpc.html#>); the Building Code – based on the

BOCA code - (http://caselaw.lp.findlaw.com/clevelandcodes/cco_part3_3101.html); and

Zoning Regulations

(http://caselaw.lp.findlaw.com/clevelandcodes/cco_part3_325.html).

Regarding Question 12, two regulatory reforms implemented are: 1) a code change that permits prompt approval by the City Planning Commission of requests to create small urban lots for the development of new houses that do not meet current code requirements but are typical of lots sizes in the immediate vicinity; and 2) procedural change to expedite the transfer of city-owned lots for the development of new houses, including affordable houses.

The Housing Partnership Network FY2006 Housing Counseling Sub Grant Agreement

ARTICLE I -- GENERAL

The purpose of this Agreement is to set forth the terms and conditions under which the Housing Partnership Network will provide funding received from the U.S. Department of Housing and Urban Development (HUD) to the sub grantee to carry out a housing counseling program under the parameters of the HUD Housing Counseling Program. As used herein, the terms "sub grant" or "sub grant funds" refer to the funds provided by HUD under its agreement with the Network to administer a HUD-approved housing counseling program. This Agreement will be governed and controlled by the following, as they may be amended from time to time:

- Section 106 of the Housing and Urban Development Act of 1968;
- HUD Handbook 7610.1, Housing Counseling Program;
- The Grantee's application submission to the Housing Partnership Network; and
- The Housing Partnership Network's HUD-approved Housing Counseling Plan.

The sub grantee shall furnish the necessary personnel, materials, services, facilities (except as otherwise specified herein) and otherwise do all things necessary for or incidental to the performance of the work set forth in Article IV, Statement of Work.

ARTICLE II -- PERIOD OF PERFORMANCE

- A. Term of the Sub Grant. The Sub Grantee shall provide all services hereunder between October 1, 2006 and September 30, 2007.

ARTICLE III -- DEFINITIONS

- A. Client. A person (or persons) who falls within the definition in either subparagraph A.1 or A.2 of this Article **AND** enters the agency's housing counseling workload by means of a screening interview.
1. **A person, family, or group of persons** with the same DOCUMENTED housing need or problem potentially resolvable under a HUD program, a conventional home mortgage program, or under a federal, state, county, or city program.
 - (A) **A housing need** exists when a client lacks affordable decent, safe and sanitary, and accessible housing.
 - (B) **A housing problem** exists when a client occupies HUD-related housing, a conventionally-financed home, or a home financed under a federal, state, county, or city program and faces the possibility of foreclosure as a homeowner, eviction as a renter, or any other circumstance that impairs occupancy in affordable decent, safe, sanitary and accessible housing.
 2. **A potential or present homebuyer, homeowner, or renter** of a property that is or will be HUD-assisted or financed by a HUD-insured or conventional mortgage or by a federal, state, county, or city program.

- B. Other pertinent definitions as found in Handbook 7610.1 as revised are applicable to this Agreement.

ARTICLE IV -- STATEMENT OF WORK

A. Housing Counseling.

1. **Eligible Activities.** The sub grantee shall use the sub grant funds to provide eligible housing counseling services under section 106 of the Housing and Urban Development Act of 1968. All work shall be done in conformance with the sub grantee's 2006 Housing Counseling Grant Application submitted to the Network unless modified by written agreement between the parties. Client interviews and individual counseling must be provided in a private space and in a confidential manner.
2. **Provision of Services.** In providing the eligible housing counseling services, counseling may be provided in counselor-to-client or counselor-to-group setting in which the counselor completes the following types of actions:
 - i. **Provides counseling** and advice to the client.
 - ii. **Interviews the client** in a private space and a confidential manner to obtain basic information about the client and the client's housing need or problem. Client interviews and individual counseling that compliments a group session must also be provided in a private space and a confidential manner.
 - iii. **Identifies resources** within the counseling agency, the client's community, and HUD that might assist in meeting the client's housing need or resolving the client's housing problem.
 - iv. **Designs a counseling plan** on behalf of the client.
 - v. **Explains the counseling plan** to the client and obtains the client's consent for the counselor to carry out the plan, including the actions the client must take.
 - vi. **Refers the client** to other resources within the community and assists the client in arranging appointments with those resources.
 - vii. **Recommends additional private or group counseling sessions** conducted by the agency or other community resources.
 - viii. **Monitors the client's progress** toward meeting the need or resolving the problem.

When providing eligible housing counseling services, sub grantee shall:

- i. Furnish housing counseling services provided under this sub grant at no charge to clients.
- ii. Furnish housing counseling services above and beyond identical services provided by means of funds in addition to this sub grant.

- iii. Coordinate with HUD, mortgagees and public and private community organizations who are also working with the client in order to provide maximum service to the client.
 - iv. Refer clients, as appropriate, to other community services organizations.
 - v. Provide housing counseling services on a priority basis to low and moderate income clients.
 - vi. Contact and work with the appropriate HUD Office and lender to assist clients who are:
1) in default on their mortgage payments; 2) being considered under the Loss Mitigation Program; or 3) in financial difficulty or in default under a forbearance agreement.
 - vii. Provide specialized counseling on shared housing or referrals to organizations providing such counseling and information on available housing for sharing.
 - viii. Provide counseling offices and services that are accessible to persons with a wide range of disabilities.
 - ix. Help clients with locating suitable housing in locations throughout sub grantee's community, target area, or metropolitan area.
3. Mandatory Referrals. Sub grantee shall refer to other community resources all individuals who contact the sub grantee for assistance but whom sub grantee is unable to serve.
 4. Placement on List of Housing Counseling Agencies. Contact information for sub grantee shall be maintained on HUD's list of housing counseling agencies. Sub grantee agrees to serve all individuals referred to them from this list unless the individual seeks assistance in an area that sub grantee does not have expertise in or sub grantee does not have counseling sessions available for the time period sought by the individual.
 5. Housing Counseling System. Sub grantees must ensure that all agency profile data in HUD's Housing Counseling System (HCS) is correct and current, and updated in a timely manner when changes occur.
 6. HUD-funded Housing Counseling Program Evaluation. Sub grantees are required to cooperate with HUD staff in research or evaluative studies, or both, related to the Housing Counseling Program and Grant.

ARTICLE V -- SUBCONTRACTS WITH LOCAL HOUSING COUNSELING PARTNERS

- A. A sub grantee may subcontract to community-based partners with prior approval from the Network. In such cases, the local housing counseling partner cannot be locally HUD-approved. Notwithstanding, the sub grantee must certify that the housing counseling standards of local housing counseling partners meet or exceed those as specified in paragraph 2-1 of HUD Handbook 7610.1 as applicable to HUD-approved local housing counseling agencies.
- B. A sub grantee shall execute a written agreement with each local housing counseling partner before disbursing funds.
- C. Network approval of such subcontract arrangements is subject to HUD approval.

ARTICLE VI -- PRICE

- A. The sub grantee shall be paid as compensation for staff time providing eligible housing counseling services for clients in an amount not to exceed the total award amount shown on the Sub grant Award Letter.
- B. Cost Reimbursement Grants. Payment under this sub grant shall be made on a cost reimbursement basis. Sub grantees shall comply with the provisions of this paragraph.
1. Allowable Costs. The Network shall pay sub grantee, up to the Maximum Sub grant Amount, for Allowable Costs. Allowable Costs are costs incurred in the performance of this Agreement that are allowable, allocable, and reasonable in accordance with the:
 - (A) provisions of this Agreement, and
 - (B) applicable federal cost principles as outlined in OMB Circular A-122 Cost Principles for Non-Profit Organizations, (Dated June 1, 1998), OMB Circular A-87 Cost Principles for State, Local and Indian Tribal Governments, (Dated May 4, 1995, further amended August 29, 1997), or OMB Circular A-21 Cost Principles for Educational Institutions (Dated August, 8, 2000). If these circulars are revised during the period of performance of this Agreement the most recent revision shall apply.
 2. Indirect Cost Rates. The allowable indirect cost rate is provided in the Billing Rate Worksheet, which is hereby incorporated into this Agreement.
 3. Period of Availability of Funds. Sub grantee may charge to the sub grant only Allowable Costs resulting from obligations incurred during the Period of Performance.
 4. Profits. No fee, profit, or other increment above allowable costs shall be paid to sub grantee.
- C. Sub grantees with Multiple Sources of Funding. Sub grantee shall not be reimbursed by HUD under this Agreement for services that are directly or indirectly reimbursed from any other source. Sub grantee shall include in its vouchers under this Agreement only those counseling services for which the Sub grantee does not receive reimbursement from any other funding source. A Sub grantee that receives multiple sources of funding for its housing counseling program must separate its program activities and designate the activities to be funded by each funding source. For example, a Grantee that receives CDBG and housing counseling sub grant funds could use the funds to serve clients in completely different neighborhoods. Another alternative might be to designate the use of housing counseling funds for one type of clients and not for another type.
- D. Burden of Proof. The burden of proof for services rendered rests with the sub grantee. All supporting records are subject to inspection and audit by HUD at any time during and after the expiration of the period of performance as specified in Article XVI.
- E. Restrictions on Use of the Sub grant Award. The funds awarded under this Agreement shall be used in accordance with this Agreement and the sub grantee's grant application to the Network.
- F. Restriction on Multiple SuperNOFA Grants. Each sub grantee agrees that it has not applied for or received, and will not in the future apply for or receive, any other grant funded by fiscal year 2006.
- G. housing counseling SuperNOFA competitive funds.

ARTICLE VII -- ADMINISTRATIVE REQUIREMENTS

- A. An agreement with a non-profit organization, institution of higher education, or hospital shall be subject to the following administrative requirements as they may be amended:
1. 24 CFR Part 84, Grants and Agreements With Institutions of Higher Education, Hospitals and Other Non-Profit Organizations, as applicable; and
 2. OMB Circular A-110, Uniform Administrative Requirements for Grants and Other Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Organizations, (Revised November 19, 1993, as further amended September 30, 1999).
 3. Mergers, acquisitions, or other changes in form must be reported to the Network.

ARTICLE VIII -- INSPECTION AND ACCEPTANCE

Inspection and acceptance of the services to be provided hereunder shall be made by the Network Program Administrator.

ARTICLE IX -- CONDUCT OF WORK

- A. The Network Program Administrator shall be the sub grantee's first and primary point of contact on all matters of a technical nature pertaining to this sub grant. The sub grantee shall submit all reports or other materials to the Network Program Administrator. The Network Program Administrator may issue written or oral instructions to the sub grantee to fill in details in the Statement of Work described in this sub grant. Such instructions must be within the scope of the work set forth in this sub grant, and may not be of such a nature as to affect price, period of performance, or any other provisions of this sub grant. The Network Program Administrator may designate another person to assist with the management of the sub grant, in which case the sub grantee will be notified in writing.
- B. The sub grantee must provide the Network with a primary contact person for this sub grant agreement to which all correspondence and inquiry regarding services provided under this agreement will be directed. It is the responsibility of the sub grantee to notify the Network Program Administrator if/when this contact changes.
- C. The sub grantee must notify the Network of monitoring visits conducted by the U.S. Department of HUD. In the event of a visit, the sub grantee will provide the following to the Network: (1) the date of the visit, (2) the name of the HUD staff member conducting the review, and (3) a copy of the written summary provided by HUD.
- D. The sub grantee must follow all commonly understood operating standards and program expectations that are contained in the Housing Partnership Network: Housing Counseling Program Guide 2006-2007.

ARTICLE X -- PAYMENT REQUESTS

- A. Sub grantees shall submit payment requests to the Network Program Administrator using the reporting forms provided with this Agreement consistent with the Service Type Descriptions also included as an attachment to this Agreement. Failure to submit required reports on time will significantly delay payment to the sub grantee and may result in suspension or termination of the sub grant.
- B. The quarterly report and payment requisition shall cover all housing counseling services provided under the sub grant during the periods specified below and shall be due on the dates indicated:
1. The report for all activities completed between October 1, 2006 and December 31, 2006 shall be due on **January 15, 2007**.
 2. The report for all activities completed between January 1, 2007 and March 31, 2007 shall be due on **April 13, 2007**.
 3. The report for all activities completed between April 1, 2007 and June 30, 2007 shall be due on **July 13, 2007**.
 4. The report for all activities completed between July 1, 2007 and September 30, 2007 shall be due on **October 15, 2007**.
- C. Payment of the quarterly requisitions to the sub grantee is contingent on the Network receiving funds from HUD to do so. Before payment can be made to the sub grantee, the Network must receive payment from HUD.
- D. Standards for Financial Management Systems. Sub grantee shall maintain and operate financial management systems that meet or exceed the federal requirements for funds control and accountability as established by the applicable regulations in 24 CFR 84.21 or 24 CFR 85.20.

ARTICLE XI -- REPORTING

- A. The quarterly report and requisitions shall be submitted in the forms attached to this Agreement (or in a format of the sub grantee's choosing that contains at least all items of information in the form provided and is consistent with the format provided). All quarterly reports must be accompanied by a cumulative Housing Counseling Agency Activity Report (HUD form 9902). If the quarterly report and/or 9902 shows that the sub grantee is not on track to meet their projected goals per the Expected Use of Funds worksheet previously submitted, the Network Program Administrator will contact the sub grantee to discuss what adjustments are planned to improve results during the following quarter.
- B. Quarterly Reports and Requisitions. These reports are due on the dates indicated in Article X – Payment Requests.
- C. Mid-Year Report. The second quarterly report must be accompanied by a Housing Counseling Agency Activity Report (HUD form 9902) for the first 6 months including all counseling activity. The Mid-Year Report must also include a brief (1-2 pages) narrative report in the format provided by the Network that includes: 1) a comparison of actual accomplishments with goals established for the period and reasons why established goals were not met if applicable; 2) problems encountered and/or items for which sub grantee would like additional guidance; and 3)

developments having a significant positive or negative impact on service delivery and meeting objectives of award.

The mid-year report is due to the Network by **April 13, 2007**. Payment of the second requisition will not be made unless the HUD form 9902 and narrative accompany the second quarterly report.

- D. **Final Report.** Sub grantees must complete and submit to the Network Program Administrator a final Housing Counseling Agency Activity Report (HUD form 9902). This report should include all housing counseling activities conducted by the sub grantee between October 1, 2006 and September 30, 2007, including those activities not paid for by the HUD funds obtained through the Network. In addition, the Final report must include a brief (2-3 pages) narrative report in the format provided by the Network that includes: 1) a comparison of actual accomplishments with goals established for the period and reasons why established goals were not met if applicable; 2) problems encountered and/or items for which sub grantee would like additional guidance; and 3) developments having a significant positive or negative impact on service delivery and meeting objectives of award.

This final report, including the 9902 and narrative, is due to the Network no later than **November 15, 2007**.

ARTICLE XII -- SECURITY OF CONFIDENTIAL INFORMATION

The Sub grantee shall keep under lock and key all information regarding counseling of clients, whether such information is generated by the agency itself or received from outside sources. This includes credit reports, information on current financial status, notes on counseling sessions, and any other information regarding individual clients. The Sub grantee shall not disclose such information to anyone other than the Network, HUD or HUD-approved mortgagees.

ARTICLE XIII -- CONFLICTS OF INTEREST

The Sub grantee shall maintain, and make all covered parties aware, of a code of conduct that prohibits real and apparent conflicts of interest that may arise among officers, employees, or agents; prohibits the solicitation and acceptance of gifts or gratuities by your officers, employees and agents for their personal benefit in excess of minimal value; and outlines administrative and disciplinary actions available to remedy violations of such standards.

ARTICLE XIV -- DEFAULTS AND REMEDIES

- A. **Special Conditions.** The Network may impose additional requirements, or special conditions, on a sub grantee subject to 24 CFR Part 84 who demonstrates the characteristics or behavior specified in 24 CFR 84.14.
- B. **Events of Default.** Each of the following shall be deemed an Event of Default under this Agreement: (1) any material failure by sub grantee to comply with the terms and conditions of this Agreement, whether stated in a Federal statute, regulation, SuperNOFA, handbook, assurance, application, or notice of award, (2) the failure to expend sub grant funds in a timely manner if a cost reimbursement grant, (3) where applicable, sub grantee's failure to maintain HUD-approved status during the Term of this Agreement, or (4) any misrepresentation in the application submissions which, if known by the Network, would have resulted in this Agreement not being awarded.

- C. Notice of Default. If any Event of Default occurs, the Network Program Administrator shall give sub grantee written notice of the occurrence of the Event of Default and a reasonable opportunity to take corrective action. The notice shall identify (1) the Event of Default, (2) the required corrective action by sub grantee, (3) the date by which the corrective action must be taken, and (4) the consequences for failing to take corrective action.
- D. Remedies. If sub grantee fails to achieve compliance within the period specified in the Notice of Default, the Network may take one or more of the following actions: recover misspent funds, suspend the award, terminate the award for cause, or take other remedies that may be legally available. The applicable regulations at 24 CFR 84.60 through 84.62, 84.86, and 85.43 through 85.44 discuss some of these available remedies.

ARTICLE XV -- AMENDMENTS

This Agreement may be amended at any time by a written modification. The sub grantee shall submit requests for amendments to the Network Program Administrator. Amendments that affect the rights and obligations of either party shall be executed by both the Network and the sub grantee. Notwithstanding the foregoing, administrative amendments such as changes in appropriation data may be issued unilaterally by the Network Program Administrator.

ARTICLE XVI -- RECORDKEEPING AND AUDITING

- A. Recordkeeping Requirements. Financial records, supporting documents, statistical records and all other records pertinent to this sub grant shall be retained for a period of three years from the date of the submission of the final invoice and Final Report, except as provided in 24 CFR part 84:
1. If any litigation, claim or audit is started before the expiration of the 3-year period, the records shall be retained until all litigation, claims, or audit findings involving the records have been resolved.
 2. Records for nonexpendable property, if any, acquired with Federal funds shall be retained for three years after its final disposition.
 3. When records are transferred to or maintained by the Network or HUD, the 3-year retention requirement is not applicable to the sub grantee.
- B. Type of Recordkeeping System. Any recordkeeping system may be used provided that the system chosen by the sub grantee lends itself to easy monitoring by HUD when it conducts a performance review of the sub grantee's housing counseling activities. Notwithstanding the foregoing, if HUD provides the sub grantee with a recordkeeping software program, the sub grantee must implement this program.
- C. Maintenance of Client Files. Client files (including files on group clients) must be maintained in accordance with Handbook 7610.1. Each client must be assigned a unique identification number to be used for reporting on counseling activities to HUD.

ARTICLE XVII -- DISPUTES

During the performance of this Agreement, disagreements may arise between the sub grantee and the Network on various issues. If a dispute concerning a question of fact arises and cannot be

resolved through negotiation, the Network Program Administrator shall prepare a written decision, taking into account all facts and documentation presented, and following consultation with HUD as may be necessary. The decision shall be mailed by return receipt requested to the sub grantee. Sub grantee may appeal the decision within thirty calendar days of receipt of Network's decision by submitting a written appeal.

ARTICLE XVIII -- AUDIT REQUIREMENTS

Sub grantee shall comply with the audit requirements of the Single Audit Act (31 U.S.C. §§ 7501-07) and OMB Circular A-133, Audits of States, Local Governments, and Non-Profit Organizations (Revised June 24, 1997), as they may be amended from time to time. The requirements of the Single Audit Act and OMB Circular A-133 supersede the requirement in HUD Handbook 7610.1, REV-4, CHG-1, dated October 27, 1997, paragraph 5-1.G, for an audit every two years.

ARTICLE XIX -- DRUG-FREE WORK PLACE REQUIREMENTS

Sub grantee shall comply with the Certification Regarding Drug-Free Workplace Requirements which is found in 24 CFR Part 24, Subpart F. This Agreement will be governed and controlled by 24 CFR Part 24, Subpart F, Drug-Free Workplace Requirements (Federal Grants).

ARTICLE XX -- DEBARMENT AND SUSPENSION

Sub grantee shall comply with the prohibitions in 24 CFR Part 24, Government Debarment and Suspension and Government-wide Requirements for Drug-Free Workplace. The HUD-2992, Certification Regarding Debarment and Suspension, is hereby incorporated into this Agreement.

ARTICLE XXI -- LOBBYING RESTRICTIONS

- A. General Restrictions. Consistent with the Byrd Amendment (31 U.S.C. 1352) and HUD's implementing regulations at 24 CFR Part 87, the Sub grantee shall not use these sub grant funds to attempt to influence Federal Executive or Legislative officers or employees in connection with obtaining this sub grant, or with its extension, continuation, renewal, amendment, or modification.
- B. Certifications. As a precondition to receiving sub grant funds exceeding \$100,000, a Sub grantee shall certify using the HUD-50071, Certification of Payments to Influence Federal Transactions, that it will comply with 24 CFR Part 87. A sub grantee shall submit its certification to The Network's Program Administrator. The HUD-50071 is hereby incorporated into this Agreement.
- C. Disclosures. As required by 24 CFR 87.110, a sub grantee that receives sub grant funds exceeding \$100,000 shall disclose using SF-LLL, Disclosure of Lobbying Activities, any payments made, or any agreement to make payment, from nonappropriated funds which would be prohibited under 24 CFR 87.100(a) if paid for with appropriated funds. These disclosures shall be updated as required by 87.110(c). A Sub grantee shall submit its disclosures to The Network's Program Administrator. These disclosures are hereby incorporated into this Agreement.
- D. Lobbyist Registration and Reporting. Sub grantee shall comply with the Lobbying Disclosure Act of 1995 which requires all persons and entities who lobby covered Executive or Legislative Branch

officials to register with the Secretary of the Senate and the Clerk of the House of Representatives and file reports concerning their lobbying activities.

ARTICLE XXII -- NONDISCRIMINATION REQUIREMENTS

- A. General. Notwithstanding the permissibility of applications that serve target areas or populations, Sub grantee shall comply with these requirements for nondiscrimination on the basis of race, color, religion, sex, national origin, age, familial status, and disability. The Standard Form 424B, Assurances for Non-Construction Programs, is hereby incorporated into this Agreement.
- B. Nondiscrimination Requirements. Sub grantee shall comply with the following requirements as they may be amended from time to time.
1. Title VI of the Civil Rights Act of 1964 (42 U.S.C. §§ 2000d-2000d-4) and implementing regulations at 24 CFR Part 1, Nondiscrimination in Federally Assisted Programs of the Department of Housing and Urban Development - Effectuation of Title VI of the Civil Rights Act of 1964;
 2. Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§ 1681-88) and implementing regulations at 24 CFR Part 3, Nondiscrimination on the Basis of Sex in Education Programs or Activities Receiving Federal Financial Assistance;
 3. Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 794) and implementing regulations at 24 CFR Part 8, Nondiscrimination Based on Handicap in Federally Assisted Programs and Activities of the Department of Housing and Urban Development;
 4. The Fair Housing Act (42 U.S.C. §§ 3601-19) and implementing regulations at 24 CFR Part 100, Discriminatory Conduct Under the Fair Housing Act;
 5. Executive Order 11063, as amended by Executive Order 12259, and implementing regulations at 24 CFR Part 107, Nondiscrimination and Equal Opportunity in Housing Under Executive Order 11063; and
 6. Age Discrimination Act of 1975 (42 U.S.C. §§ 6101-07) and implementing regulations at 24 CFR Part 146, Nondiscrimination on the Basis of Age in HUD Programs or Activities Receiving Federal Financial Assistance.
- C. Requirements Applicable to Religious Organizations. Where Sub grantee is, or Sub grantee proposes to make subcontracts to, a primarily religious organization, or a wholly secular organization established by a primarily religious organization, to provide, manage, or operate a housing counseling program, Sub grantee and its subcontractors must undertake their responsibilities in accordance with the following principles:
1. Sub grantee and its subcontractors shall not discriminate on behalf of or against any segment of the population in the provision of services or in outreach, including those of other religious affiliations.
 2. Sub grantee and its subcontractors shall not provide religious instruction or religious counseling, conduct religious services or worship, engage in religious proselytizing, or exert religious influence in the provision of assistance under their housing counseling program.

ARTICLE XXIII -- MISCELLANEOUS

- A. Order of Precedence. In the event of any inconsistency among any provisions of this Agreement, the following order of precedence shall apply:
1. Section 106 of the Housing and Urban Development Act of 1968 and other applicable federal laws;
 2. Applicable federal regulations;
 3. The SuperNOFA;
 4. HUD Handbook 7610.1; and
 5. This Agreement.
- B. American-made Equipment & Products. As required by HUD's Appropriations Act, to the greatest extent practicable, all equipment and products purchased with grants funds should be American-made.
- C. No waiver. No delay or omission by HUD to exercise any right or remedy available to it under this Agreement or applicable law or to insist upon strict compliance by the Sub grantee with its obligations there under shall impair any such right or remedy or constitute a waiver of HUD's right to demand exact compliance with the terms of this Agreement.
- D. Applicable Law. This Agreement shall be construed, and the rights and obligations of the parties determined, in accordance with Federal law.
- E. Relationship of the Parties. Neither of the parties is an agent of the other party and neither party has the authority to represent or bind the other party to anyone else as to any matter.
- F. Survival. Any provisions of this Agreement that expressly or by their operation should reasonably continue to apply to a party after the termination or suspension (in whole or in part) of this Agreement shall continue in full force and effect for such time as is necessary to fully carry out the intent of such provisions. The applicable regulations at 24 CFR 84.72, 84.87, and 85.51 describe Grantee's continuing responsibilities after the closeout of this sub grant.

ATTACHMENTS

- | | | |
|---------------------------|--------------------------|----------------------------------|
| A. Billing Rate Worksheet | B. Quarterly Report | C. Quarterly Payment Requisition |
| D. Form HUD-9902 | E. Expected Use of Funds | F. Description of Service Types |

➤ **Prohibition of Conflict of Interest**

HUD requires that HUD-approved counseling agencies represent any client without any conflict of interest. HUD considers a conflict to exist when the counseling agency has any interest in the matter relating to the client, an interest that might compromise the agency's ability to represent fully the best interests of the client alone. Examples considered conflicts of interest that are most relevant to Network members are:

- Member owns or purchases property that the client may choose to purchase;
- Member is the client's landlord – either collecting rent, administering a lease, or in some manner having a direct interest in the client as a tenant;
- Member accepts a fee for in any way participating in the sale of a property for the client;
- Member holds or services the mortgage on a client's property.

In cases where a potential conflict of interest exists regarding the development and sale of single family homes, HUD requires organizations to:

- 1) have a separate staff and budget for each function, e.g., the person who provides counseling can not also be the person who markets homes for sale; and
- 2) provide a written disclosure (a sample is included as Appendix C to this guide) to clients revealing the potential conflict and indicating that the client is under no obligation to purchase a property from the member organization.

Furthermore, members shall not accept a fee from a lender or realtor for referring prospective homebuyers to a specific mortgage.

In cases where a potential conflict of interest exists because of the availability of an in-house mortgage product (1st or 2nd lien), the member must have the client sign a disclosure. This disclosure can be part of the standard intake or a separate form.

Such disclosure language should clarify that the household is seeking counseling services and is not applying for a loan; that the household will be offered objective advice if requested about loan products for which the household may be eligible; that the household is free to select lenders and lending products of their own choosing; and that no information will be shared with an in-house or outside loan officer without the written consent of the household (or conversely clarify that information will be shared unless the households requests that such information NOT be shared).

- Finally, in the case where the member offers a 1st mortgage product, there should be a functional separation among staff, i.e., the staff providing the counseling or education should not be the same staff processing or approving loans. As with outside lender referrals above, potential homebuyers must be shown at least 3 mortgage product offerings for comparison.

**SAMPLE
DUAL AGENCY DISCLOSURE**

DUAL AGENCY

The following disclosure and acknowledgment apply to those transactions in which the real estate agent/broker representing the seller and the home ownership readiness counselor consulting with you are employed by the same entity.

YOUR RIGHTS UNDER DUAL AGENCY

We wish to explain what dual agency means to you. As a real estate licensee, {organization} sells residential real property owned by {organization}. In this capacity, {organization}'s primary responsibility is to itself as the seller of real property.

As a counselor, {organization} counsels you in preparing for home ownership. In this capacity, {organization}'s primary responsibility is to you. You are not obligated to purchase residential real property owned by {organization} as a condition of receiving counseling services from {organization}.

By making this disclosure, {organization} wishes to obtain your informed consent to operate in a dual agency capacity. By consenting to dual agency, you are giving up your right to undivided loyalty. You should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation.

You may retain the services of a real estate agent/broker or a counselor who will represent only your interest in the transaction.

Since {organization} is not a legal expert or an attorney, you may wish to consult an attorney before signing this form.

CONSENT TO DUAL AGENCY

By signing below, you acknowledge that you have received and read this disclosure notice. You also acknowledge that you understand that as a real estate agent/broker {organization} may be acting in its own best interests relative to the sale of residential real property owned by {organization}. Finally, by signing below, you consent to the dual agency.

Print Name

Print Name

Signature

Date

Signature

Date

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

RATING FACTOR 3: SOUNDNESS OF APPROACH AND SCOPE OF HOUSING COUNSELING SERVICES

(1) HISTORICAL PERFORMANCE—QUALITY AND COMPLEXITY OF SERVICES (OCTOBER 1, 2005 – SEPTEMBER 30, 2006)

(1)(a) AVERAGE HOURS OF HOUSING COUNSELING PER CLIENT PER SERVICE TYPE (OCTOBER 1, 2005 – SEPTEMBER 30, 2006)

(a)	Average Hours Per Client by Service Type	
(i)	Pre-Purchase Counseling	3
(ii)	Homebuyer Education	1.1
(iii)	Delinquency/Default Counseling	3.2
(iv)	Non-Delinquency Post-Purchase Counseling	2
(v)	HECM Counseling	4.6
(vi)	Post-Purchase Education	0.5
(vii)	Rental Counseling	1.8
(viii)	Homeless/Displacement Counseling	3.3
(ix)	Predatory Lending Counseling	2.3
(x)	Homeownership Voucher Counseling and Education	3.2
(xi)	Fair Housing Issues	n/a
(xii)	Outreach	0.3

LEVEL OF EFFORT AND TIME REQUIRED

For the previous program year (October 1, 2005 – September 30, 2006), activity included counseling under three grant awards: a \$1,663,050 comprehensive housing counseling grant; a \$97,944 anti-predatory lending grant; and a \$55,218 homeownership voucher grant. Outlined below is a narrative explanation of the level of effort and time required to provide quality housing counseling services in a manner that sufficiently met client needs under these grants.

COMPREHENSIVE COUNSELING GRANT

Individual Pre-Purchase Counseling

Individual pre-purchase counseling comprised the largest commitment of staff time and resources among Network sub grantees, at [REDACTED] or [REDACTED] of comprehensive counseling grant funding. The average time spent per household for pre-purchase

counseling in the previous program year was 3 hours. This average reflects a range of a minimum of just over one hour to as many as 10 hours of counseling. Variations in time spent per client in individual counseling were due to the obstacles to homeownership households faced, and the client's commitment to follow through with an action plan.

All pre-purchase counseling begins with a face-to-face intake interview during which the counselor reviews the household's financial circumstances, credit profile, and goals. This intake takes between an hour and an hour and a half. The household and counselor develop an action plan at this time that details discreet and achievable steps the household can take to reach homeownership. This action plan reflects the household's financial and credit circumstances, and the homebuyer assistance, affordable mortgage products, and home prices available in the community. Subsequent follow-up is scheduled as needed by phone, appointment or mail at least every 3 months.

If a borrower is assessed to be mortgage ready or near ready, the counseling is less remedial and therefore less time-intensive. Occasionally the counselor will refer the household to homebuyer education if they have not already received it. The counselor will remain available for questions from the household as they move forward with the home buying process. The counselor also assists the household with qualification or application for homebuyer assistance programs, if necessary. The counselor may also assist the household to develop a household budget, especially if the client needs to save toward a down payment.

In contrast to mortgage ready or near-ready clients, households assessed to be in need of long term counseling often work with counselors for up to 12, 18, and 24 months through phone check-ins and periodic in-person sessions before becoming mortgage ready. This is a common scenario: at the time of FY2005 9902 reporting, 55% of households receiving pre-purchase counseling were currently receiving such long term counseling. For these clients, counselors develop an action plan aimed at improving the financial and credit profile of the household. Counselors will also work with clients to create and manage a household budget and to build savings. The majority of these households are low or very low income, frequently with poor or no credit histories, and most often first time homebuyers. In these cases, the counselor provides further support by coordinating additional services such as financial literacy education, participation in IDA programs and homebuyers clubs, and/or referrals to credit counseling organizations for assistance with debt management.

Foreclosure Prevention Counseling

Foreclosure prevention counseling made up the second largest commitment of staff resources under the comprehensive counseling grant. The Network spent \$305,426 or 18% of comprehensive grant funds on foreclosure prevention counseling. In FY2005, sub grantees spent an average of 3.2 hours with households, ranging from just over 1 hour to 9 hours. This range reflects the fact that foreclosure prevention includes early delinquency intervention counseling, which can be quite limited, to intensive foreclosure prevention counseling.

Because of joint servicing agreements with lenders, or because they are lien holders themselves, several Network sub grantees (Housing Partnership of Charlotte

Mecklenburg, Mississippi Housing Partnership, and Indianapolis Neighborhood Housing Partnership) are able to provide early delinquency counseling. In the cases of early delinquency intervention, borrower contact is initially over the phone, where the counselor assesses the borrower's circumstance. In the case of money management problems, the counselor will meet with the borrower to provide budget counseling. In cases where a hardship is identified, the counselor will meet with the borrower to assess financial circumstances and the possible work out options.

For a majority of foreclosure cases, however, there is no early notification by the servicer. Often borrowers are contacting the sub grantee when they are 60, 90, or even 120 days delinquent. Many face imminent foreclosure. This counseling is intensive and multifaceted, and often reveals loans (frequently refinances or second mortgages) that the household was not in a position to afford. Counselors typically assess the borrower circumstance over the phone and then follow-up with an in-person interview to work on an emergency budget and discuss possible workout scenarios. Often, a counselor will make contact with the servicer on behalf of the borrower to advocate for loss mitigation and assist the borrower with putting together a workout packet for the servicer to review. In addition, the counselor will help the household find emergency assistance if possible, and refer the household to credit counseling and legal services, as necessary.

Homebuyer Education

Network sub grantees committed an average of 1.1 hours per household completing homebuyer education, or on average 11.7 hours of staff time per workshop under the FY2005 grant. The Network committed [REDACTED] to home buyer workshops, or [REDACTED] of grant funds to support this group education. As distinct from the individual pre-

purchase counseling, workshops are a cost-effective way to present common information that explains the home buying process (home search, inspection, appraisal, mortgage terms and types, the closing) and prepare households for the responsibilities of homeownership in a supportive peer environment. Education staff deliver homebuyer workshops in distinct 2-3 hour sessions over several weeks, or in fast track day-long sessions. Staff use established curricula (such as those produced by FannieMae and NeighborWorks America) and customize these trainings to respond to the local market and target audience, especially for minority and new immigrant populations. Participants receive a training manual and are encouraged to follow up the workshop with one-on-one counseling (if they have not already done so). Network sub grantees leverage significant community resources to deliver these workshops, such as volunteer professionals' time, outreach by other community- and faith-based organizations, and the free use of training space.

HECM Counseling

HECM counseling continues to increase among Network subgrantees. During the previous program year, the Network committed [REDACTED] or [REDACTED] of grant funds to support HECM counseling. Network sub grantees spent an average of 4.6 hours per household providing HECM counseling. Time spent with HECM clients depends on readiness: some homeowners simply need the initial counseling intake, assessment, and action plan, and others – especially those facing a threat to their home retention – require significant intensive counseling.

HECM counselors typically work with two types of households: 1) those who are proactively seeking a reverse mortgage, and perhaps were referred by a lender or an

elder services agency for counseling; and 2) households for whom a HECM is likely the only means to sustain homeownership, for example when elderly homeowners face spikes in taxes and insurance due to rapidly rising home values. HECM counseling begins with an in-person interview (unless travel presents a hardship and then the intake is conducted over the phone) and involves a review of the borrower's needs and goals, an assessment of comprehension and identification of any disabilities, a review of the household's equity position (appraised value, current debt, if any, and deferred repairs), and exploration of payment plan options and alternatives to a HECM. Counselors provide borrowers with written materials to review regarding payment options and loan costs. Counselors then follow up with the homeowner as necessary over the phone, which may include coordination with the family, lender, and/or attorney.

Post-Purchase Counseling and Education

Non-delinquency post purchase counseling and education is a growing program area among Network sub grantees. In FY2005, the Network committed [REDACTED] to post-purchase counseling and another [REDACTED] for post-purchase workshops [REDACTED] and [REDACTED] of comprehensive counseling grant funding respectively). Through post-purchase counseling and education counselors stay in contact with households following a home purchase, and are able to reach current homeowners to prevent harmful refinance and home equity decisions, especially by elderly and minority households. During the previous program year, staff spent an average of 2 hours per household providing individual post-purchasing counseling.

Depending on the needs and circumstances of the client, one-on-one post purchase counseling includes a review of the client's income and expenses, development of a homeowner's budget, evaluation of refinance or home equity options, and/or guidance on planning and financing needed home repairs. Counselors follow-up with borrowers over the phone and make referrals to additional services such as consumer credit counseling and/or home rehabilitation and repair programs.

In addition, training staff spent an average of 4 hours (.5 hours per household) delivering post-purchase education workshops. These workshops focus on home maintenance and repair and asset management decisions (such as home equity and refinance decisions) and are designed to reach homeowners with timely information on how to protect their home investment. These trainings are frequently coordinated with outside experts, and participants are encouraged to follow-up with a counselor before making a home equity or refinance decision.

Renter Counseling and Homeless Services

During the previous program year, the Network committed [REDACTED] to renter counseling and homeless services, or [REDACTED] of comprehensive grant funding. Counselors spent an average of 1.8 hours per household providing renter counseling and 3.3 hours per household providing homeless services. This counseling begins with a screening interview to assess the household's circumstances and housing need. Following the interview, counseling may involve housing search assistance, relocation assistance, tenant-landlord mediation, and/or information and referral to needed services or to secure decent, sanitary, and safe affordable rental housing. For individuals and families who are homeless, counseling involves a significant level of service coordination, as it

helps clients access needed benefits, especially those who may have disabilities or special needs, and find placement in transitional or permanent housing.

Fair Housing Issues

In FY2005, while some Network sub grantees focused group workshops on fair housing issues, they did not spend comprehensive counseling grant funds on this program area.

Outreach

Outreach is critical to maintaining visibility and establishing trust in the communities and neighborhoods that sub grantees serve and to reaching traditionally underserved households. During the FY2005 program year, the Network committed [REDACTED], or [REDACTED] of the comprehensive grant funding, to outreach services supporting sub grantees efforts to reach 17,221 low-income and minority households. Time spent on outreach averaged 20 minutes per client. Network sub grantee outreach includes hosting meetings in targeted neighborhoods, often in coordination with community partners (such as neighborhood associations, religious institutions, cultural organizations); orientation sessions for households interested in services; and time spent with individuals who contact the sub grantee to learn more about services and/or receive needed information and referral to assist with a housing-related problem.

PREDATORY LENDING SET-ASIDE GRANT

Individual Pre-Purchase Counseling

During the FY2005 program year, the Network spent [REDACTED], or [REDACTED] of its predatory lending set-aside grant, for pre-purchase counseling targeted specifically to vulnerable populations as part of community initiatives to help households avoid mortgages with usurious terms. Counselors spent an average of 2.5 hours per client on

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

this counseling. Pre purchase counseling typically consists of one or more in person meetings with near ready households to review mortgage terms and regular follow up with households until they secure a mortgage.

Foreclosure Prevention Counseling

The Network committed [REDACTED] of its predatory lending set-aside grant to foreclosure prevention and other individual post-purchase counseling specific to predatory lending. Counselors spent an average of 4 hours on these more complex cases, coordinating their efforts with legal services and/or lender partners offering special refinance products to get victimized borrowers successfully out of predatory loans. The remaining set-aside grant funding supported anti-predatory lending education and outreach and a small amount of the Network's administrative costs.

HOMEOWNERSHIP VOUCHER SET-ASIDE GRANT

Individual Pre-Purchase Counseling

Network sub grantees spent [REDACTED], or [REDACTED] of the homeownership voucher set-aside grant on pre-purchase counseling specific to the homeownership voucher program. Pre-purchase counseling staff spent an average of 4.6 hours per homeownership voucher participant referred by the PHA on individual counseling consistent with the long-term counseling described under individual pre-purchase counseling above. The remaining set-aside grant funding supported homebuyer education workshops for homeownership voucher participants and a small portion of the Network's administrative costs.

(1)(b) TYPES OF COUNSELING AND SERVICES OFFERED (OCT 1, 2005 – SEP 30, 2006)

During the FY2005 program year, the Housing Partnership Network received a \$1,663,050 comprehensive housing counseling grant, a \$97,944 anti-predatory lending grant, and a \$55,218 homeownership voucher grant. The Network used these grants to fund 31 sub grantees that provided housing counseling, including HECM, post-purchase, and default/foreclosure prevention counseling, to a total of 19,818 households. In addition, sub grantees leveraged [REDACTED] from private, state, and local partners to support their program operations and the delivery of counseling services to an additional 17,940 households, for a grand total of 37,758 clients counseled in FY2005.

As reported accurately on HUD's Housing Counseling System (HCS), Network sub grantees provided the following housing counseling services:

- individual pre-purchase counseling to 12,722 households, with 8,570 households counseled with HUD grant funds (including set-aside funding) and an additional 4,152 with leveraged funds;
- homebuyer education and financial literacy workshops to 7,704 households, graduating 4,972 households with HUD grant funds (including set-aside funding) and an additional 2,732 with other leveraged funds;
- individual foreclosure prevention counseling to 4,154 households, including 2,759 with HUD grant funds (including set-aside funding) and an additional 1,395 with other leveraged funds;
- individual post-purchase and HECM counseling to 2,699 households, including 1,913 with HUD funds and another 783 counseled with leveraged funds;
- post-purchase workshops graduating 798 households, including 336 with HUD funds and an additional 462 with leveraged funds;
- fair housing education to 19 households, including 3 with HUD funds and an additional 16 households with leveraged funds;

- predatory lending education to 643 households, including 221 with HUD funds and an additional 422 households with leveraged funds;
- individual renter counseling to 7,770 households – 953 with HUD funds and an additional 6,817 with leveraged funds; and
- individual homeless counseling for 1249 families – 91 with HUD funds and another 1,158 with other leveraged funds.

(1)(c) GROUP EDUCATION AND ONE-ON-ONE COUNSELING – HISTORICAL PERFORMANCE

Individual counseling constitutes the majority of service activity among Network sub grantees; however, group education is an efficient way to reach a broader audience and to deliver common information in a supportive peer environment. Network sub grantees utilize three primary service models for education and one-on-one counseling:

- 1) Individual counseling is a pre-requisite to homebuyer education;
- 2) Homebuyer education is the usual point of entry for households;
- 3) A "hybrid" model, in which some households are referred directly to homebuyer education and others first come in for individual counseling.

The most common model among sub grantees is the third "hybrid" model, although five sub grantees do require individual counseling before households will be referred to home buyer education. Sub grantees find this hybrid model allows them the flexibility to provide education to households who are mortgage ready but may be required to complete a home buyer education workshop in order to be eligible for homebuyer assistance programs or affordable mortgage products, such as those who have been pre-approved by a lender partner.

Sub grantees also find that some households, especially minority or first time home buyers, are less intimidated by the group workshop setting as a first step than by meeting individually with a counselor. Sub grantees observe that households who have

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

previously attended group workshops are more informed when they do meet one-on-one with a counselor because they understand where they need to focus their attention (e.g., building savings, establishing a budget, improving their credit) to become mortgage ready. All Network sub grantees encourage workshop attendees to enroll in individual counseling following or concurrent to education.

With post-purchase and predatory lending workshops, both aimed at raising awareness of the dangers of high costs loans and/or deferred maintenance, the workshop is more frequently the only point of contact households make with the sub grantee, although households are encouraged to follow-up with an individual counselor to answer questions or review their particular circumstances. A significant number of households also receive individual post-purchase and predatory lending counseling independent of group education through referrals from community partners and/or public awareness campaigns.

The chart below indicates those households served in the previous program year who received group education only, participated in group education and one-on-one counseling, and those who received one-on-one counseling.

	Received Group Education Only	Received Both Group Education & Individual Pre-Purchase	Total of Section 6 from 9902 (Sum of Previous 2 columns)	Total of Section 7 from 9902	Total of All Clients – unduplicated count (sum of 1 st & 4 th columns)
HUD Activities	2,047	3,485	5,532	14,286	16,333
All Activities	3,391	5,773	9,164	28,594	31,985

For HUD funded grant activities, 3,485 (63%) households who participated in group education also received one-on-one counseling. This means that 87% of all unduplicated HUD-funded households (16,333) received one-on-one counseling,

represented by the 14,286 households who appear in section 7 of the 9902. For ALL Households Counseled, 5,773 (63%) households who received group education also received one-on-one counseling, and thus 89% of unduplicated households (31,985) served received one-on-one counseling.

(1)(d) NUMBER AND LOCATION OF SUB GRANTEES (OCT 1, 2005 – SEP 30, 2006)

A list of the 31 sub grantees funded through the HUD grant during the previous program year, with their locations is included as Attachment E. In FY2005 the network funded 31 organizations working countywide in 21 states.

(2) HISTORICAL PERFORMANCE-IMPACT/OUTCOMES

(2)(a) COST PER CLIENT

During the previous program year October 1, 2005 – September 30, 2006, Network sub grantees counseled 37,758 households with a total budget of [REDACTED] including \$1,816,212 in grant funding from HUD. As high capacity organizations providing services countywide, Network sub grantees were able to leverage significant funding in FY2005, which translated into a cost of [REDACTED] per household.

Sub grantees' ability to leverage significant resources for program operations allowed the Network to meet or exceed output and outcome goals. The cost of service provision for our Network can be explained by the following three interrelated factors: 1) intensive individual counseling targeting challenging populations; 2) per unit costs reflects the total program cost of operating high capacity organizations requires a higher leveraged amount; and 3) the relatively high cost of retaining well qualified and experienced housing counselors. These factors are explained in greater detail below.

- **Intensive individual counseling targeting challenging populations:** As discussed in Section 1(c) of this Rating Factor, the majority of counseling that Network sub grantees provide is individual counseling: 89% of all clients received one-on-one counseling during the previous program year. Consistent with their community development missions, sub grantees target their efforts to households who are 1) traditionally underserved by mortgage markets, such as minority, new immigrant, and low income households, or 2) at risk of high cost loans such as the elderly and single-female headed households. This requires counselors to assess the frequently complex circumstances of each household, work with the households to overcome challenging financial circumstances, and build trust with clients who are often wary of disclosing information and seeking assistance. This counseling is complicated and usually involves coordination with other organizations and/or community resources, especially for the more specialized counseling types such as post-purchase, HECM, and foreclosure prevention.
- **Operations costs at high capacity organizations:** The HUD grant funds passed through to Network sub grantees pays exclusively for staff time counseling and/or educating households. However, in many cases, more than half of the leveraged funding supports program-related staff time and direct program expenses that are necessary to operate a quality, comprehensive, and metropolitan-wide counseling program. Network sub grantee budgets indicate a significant percentage of the direct program expenses necessary to the delivery of quality counseling are supported entirely with leveraged "non-HUD" funds. These expenses include: 1) the

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

program director's time spent on program administration, reporting, outreach, cultivating and managing partner relationships to ensure coordination with local resources and active referral networks, and fundraising; 2) on-going outreach by staff and through other media (print, radio, cable) to maintain visibility in targeted communities; 3) staff development and training, increasingly important as the variety of loan products expands, demands for foreclosure prevention, refinancing, and HECM counseling increase, and the needs of clients grow more complex; 4) a portion of the executive and finance staff time dedicated to fiduciary and staff oversight, quality assurance, and program development; 5) technology investments so that staff have computers, counseling software, access to high speed internet, and email; and 6) direct program expenses, such as training manuals and outreach materials (in multiple languages), credit reports, and staff travel. These expenses are reflected in the per client costs of [REDACTED].

- **Cost of retaining high quality, experienced counselors:** Salary and fringe represents the largest single expense category for sub grantees' housing counseling programs, supported through a combination of leveraged and HUD funding.

Fortunately, Network sub grantees have been very successful at attracting and retaining qualified counselors. However, attracting and retaining qualified staff is costly for organizations. As counselors remain at their jobs for multiple years and gain more experience, compensation increases. As evidenced by the experience chart attached to Rating Factor 1, Network counselors have an average of eight years of counseling and education experience. While experienced staff offer high

quality services, their salaries are more expensive, particularly in high cost markets such as Boston, New York City, Denver, Los Angeles, Miami, and Long Island where several Network sub grantees operate. The Network compensates sub grantees based on an hourly rate tied to the actual current salary and fringe of their counselors. The average salary among sub grantees' counselors is approximately [REDACTED], translating into a direct hourly labor-rate (with fringe) of \$ [REDACTED], as indicated in Rating Factor 1.

(2)(a)(i) FY 2005 TOTAL HOUSING COUNSELING BUDGET

The total counseling budget for the previous program year (Oct. 1, 2005 – Sep. 30, 2006) of [REDACTED] is detailed in Attachment F, including HUD counseling grant funds and resources leveraged for housing counseling operations among sub grantees. This amount does not include down payment and closing cost assistance, IDA programs, or emergency services.

(2)(a)(ii) LOCATION, CLIENT TYPE, AND EXPENSES AFFECTING CLIENT VOLUME

In FY2005 the Network met or exceeded its projections across all service types, utilizing 100% of its grant funds. The average cost of service provision for our Network during the previous grant period can be explained by factors described in Section 2(a) above.

(2)(b) PERCENTAGE OF GRANT FUNDS PASSED THROUGH TO COUNSELING SUB GRANTEEES

The Network passed through 92% of funding directly to its sub grantees, and retained [REDACTED] to pay for the professional staff (salary, fringe, and overhead) responsible for the program, including grant management, program oversight, technical assistance, and related travel. Consulting services were used to train sub grantees on

the client management system CounselorMax, and to maintain an Access database for Network monitoring of sub grantee outputs and outcomes. A budget, included as Attachment G with this Rating Factor, shows that of the \$144,774 in HUD funds retained by the Network during the previous grant period, 63% went to salary and fringe [REDACTED] and 13% was spent on formal training [REDACTED], including the Network Fall Meeting. As discussed in Rating Factor 1, the Network and its sub grantees are committed to ensuring that counseling staff receive the initial and on-going training necessary to carry out housing counseling services that are responsive to client needs and reflect best practices in the field. To this end, the Network provides its own training at its Fall Meeting, alerts sub grantees of additional training opportunities, and works closely with the NeighborWorks Center for Homeownership Education and Counseling (NCHEC) to obtain training scholarships for sub grantee counselors.

(2)(c) GEOGRAPHIC COVERAGE – SUB GRANTEE TO WHICH NETWORK PROVIDED HOUSING COUNSELING FUNDING – HISTORICAL PERFORMANCE

(2)(c)(i) FY2005 HUD FUNDING

A list of the 31 sub grantees funded through the HUD grant during the previous program year is included as Attachment E.

(2)(c)(ii) ALL HOUSING COUNSELING RESOURCES – HISTORICAL PERFORMANCE

Same as (2)(c)(i) above.

(3) PROJECTED PERFORMANCE/WORK PLAN – QUALITY AND COMPLEXITY OF SERVICES FOR OCTOBER 1, 2007 – SEPTEMBER 30, 2008

(3)(a) PROPOSED COUNSELING AND EDUCATION SERVICES OFFERED, GEOGRAPHIC COVERAGE, AND INTERMEDIARY ACTIVITIES

The Housing Partnership Network is requesting \$2,334,925 for Comprehensive Housing Counseling (CHC). The Network is proposing that [REDACTED] (or [REDACTED], be

retained to support the oversight and program development work by the Network's staff, and the balance will directly support the housing counseling activities of our sub grantees. A budget detailing this request is included as Attachment H. To meet the need described in Rating Factor 2, for the upcoming year, the Network proposes to fund 33 sub grantees, providing housing counseling services in 23 states across the country, with the goal to:

- 1) expand homeownership opportunity for low and moderate income families, especially minority, new immigrant, and traditionally underserved populations;
- 2) promote neighborhood stabilization and revitalization by increasing sustainable homeownership and secure housing tenure; and
- 3) support low and moderate income homeowners in maintaining their homes and building equity for the future.

Proposed Counseling and Education Services

Consistent with the Network's program goals above and the needs identified in Rating Factor 2, the Network is proposing to continue the services detailed earlier in (1)(a) and (b) of this Rating Factor, with a continued focus on individual pre-purchase, foreclosure prevention, and HECM counseling to respond to the growing demand for these service types seen locally by our sub grantees.

During the upcoming program year, the Network is proposing to provide the following service types using HUD grant funding:

- individual pre-purchase counseling to 10,000 low income and minority households at a cost of [REDACTED], including counseling for homeownership voucher participants;
- homebuyer and financial literacy workshops graduating 4,950 households at a cost of [REDACTED];
- individual foreclosure prevention counseling to 4,000 households at a cost of [REDACTED] including counseling for victims of predatory lending;

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

- individual post-purchase counseling to 850 households at a cost of [REDACTED]
- HECM counseling to 1,000 elderly households at a cost of \$ [REDACTED]
- post-purchase and predatory lending workshops educating 500 households at a cost of [REDACTED]
- individual renter counseling to 1,128 households at a cost of [REDACTED]; and
- individual homeless counseling for 72 households at a cost of [REDACTED]

The Network is also proposing to fund outreach efforts – individual information and referral and community sessions - to reach 23,000 low income and minority households at a cost of [REDACTED]

Proposed Geographic Coverage and Reaching Persons Traditionally Underserved

The majority of Network sub grantees are high capacity organizations. They operate city-wide, county-wide, and several state-wide counseling programs. The chart below shows the geographic coverage for each sub grantee proposed for funding in this application and the underserved populations their outreach and counseling services target:

The Housing Partnership Network
Housing Counseling Application FY 2007
Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

Sub grantee	Latino	African-American	SE Asian	Native American	People w/ Disabilities	Female Headed Household	< 50% AMI	< 80% AMI	Urban	Rural
CSA	✓			✓			✓	✓	Maricopa Cty, AZ	AZ
CHC		✓				✓	✓	✓	Los Angeles, CA	
RMHA	✓							✓	Denver, CO	
HDF	✓	✓			✓	✓	✓	✓	Fairfield County, CT	CT
GMN	✓	✓					✓	✓	Miami-Dade, FL	
HPNEF		✓						✓	Jacksonville, FL	
NHSch	✓	✓			✓	✓	✓	✓	Metro Region Chicago, IL	
INHP	✓	✓				✓	✓	✓	Indianapolis, IN	
HPI		✓			✓	✓	✓	✓	Louisville, KY	
NDF		✓				✓	✓	✓	New Orleans, LA	
HAC*					✓	✓	✓	✓	Cape Cod, MA	
HAP†	✓	✓			✓	✓	✓	✓	Hamden & Hampshire Cty, MA	
MBHP								✓	Greater Boston, MA	
SSHDC								✓	Bristol & Plymouth Cty, MA	
St. Amb		✓				✓		✓	Baltimore, MD	
MHP		✓			✓			✓	Flint/Genesee Cty, MI	
HOC‡	✓	✓	✓	✓		✓		✓	Minneapolis-St. Paul, MN	MN
SWMHP			✓	✓				✓	Southwest	MN
MissHP		✓					✓	✓	Jackson, MS	
SAFHT	✓			✓	✓	✓		✓	Santa Fe, NM	NM
LIHP	✓	✓	✓				✓	✓	Long Island, NY	
NYMC	✓	✓	✓					✓	New York, NY	
AHP		✓						✓	Albany, NY	
HP of CM	✓	✓				✓		✓	Mecklenburg Cty, NC	
CHN	✓	✓			✓	✓	✓	✓	Cleveland, OH	
CHP		✓			✓			✓	Franklin Cty, OH	
ACTION		✓			✓			✓	Allegheny Cty, PA	
SAHT	✓					✓		✓	San Antonio, TX	
SAAHC	✓							✓	San Antonio, TX	
TCHP	✓				✓	✓		✓	Tarrant Cty, TX	
CDC of Utah					✓	✓		✓	Salt Lake and Utah Cty, UT	UT
CHPC	✓							✓	Christiansburg, VA	VA
RCCR		✓			✓	✓	✓	✓	Kanawha Cty, WV	

* HAC offers workshops in Portuguese in response to a growing Brazilian population.

† HAP also serves a growing Russian population offering workshops and counseling in Russian.

‡ Minnesota Home Ownership Center also serves growing populations of Hmong and African immigrants, and partners with bilingual service providers to counsel clients in various languages.

Proposed Intermediary Activities

The funding retained by the Network (a budget for which is included as Attachment I) will support professional staff time of the Director of Homeownership Initiatives and the Housing Counseling Program Director, associated overhead (rent, utilities), and travel related to grants management, technical assistance, and training activities.

At the start of the program year, the Network will host a training for sub grantee program directors. The goals of this in-person training are: 1) reviewing HUD housing counseling program requirements, including the obligations of federal grant funding (i.e. OMB circulars A-122 and 133), and reporting requirements, including ensuring compliance with CARS; and 2) promoting best practices through facilitated peer-to-peer learning with this year's focus on sub prime lending, foreclosure prevention counseling and credit scoring. For the past four years, we have received positive feedback from program directors, who highly value this in-person training, technical assistance and peer exchange as it helps them better manage their counseling programs and meet HUD counseling program requirements. In addition to the Network training, the Housing Counseling Program Director also coordinates outside training opportunities for sub grantees by providing updates on trainings offered by NeighborWorks America (NWA) and by managing the scholarships available to sub grantees through the cooperative agreement between HUD and NWA. Network grant funds will also partially support on-going technical assistance on the use of CounselorMax and improvements to the Network's Access database for tracking sub grantee counseling outputs and outcomes.

Intermediary Follow Up Activities

The Housing Counseling Program Director generates reports from the Network's Access database to monitor how well sub grantees utilize HUD grants and achieve projected outcomes. Based on these reports, the HCP Director will follow up with sub grantees as necessary. Most often, follow up is via phone to identify and work through technical or programmatic issues. However, site visits are arranged if sub grantees appear to have significant challenges.

(3)(b) PROPOSED AVERAGE HOURS OF COUNSELING TIME PER CLIENT

For the upcoming grant period, the proposed average hours of counseling time per client are the same as those listed in section (1)(a)i-xii of this Rating Factor for the previous program year, October 1, 2005 – September 30, 2006.

(3)(c) STAFF ALLOCATED TO PROPOSED COUNSELING AND EDUCATION ACTIVITIES

Housing Partnership Network Project Staff

The Network plans to continue with the staff team described in Rating Factor 1 for the coming program year as detailed in the following chart:

Title	Name	Staff Hours	Responsibilities
Director of Homeownership Initiatives	[REDACTED]	.3 FTE or 7 hours a week	Coordinate with other national partners; provide training and technical assistance to sub grantees; promote use of technology; monitor sub grantee performance; plan and facilitate 2 day meeting for sub grantee program directors
Housing Counseling Program Director	[REDACTED]	1 FTE or 40 hours a week	Manage application and award process; ensure accurate and timely reporting by sub grantees; compile reporting to meet HUD requirements; monitor sub grantee performance; update sub grantees on HUD regulatory requirements and program updates, e.g. FHA, HECM
Chief Financial Officer	[REDACTED]	.02 FTE or .8 hours a week	Track budget; disburse sub grantee payments; ensure fiscal compliance
Technology Consultant	[REDACTED]	.05 FTE or 2 hours a week	Develop and update Network's internal database as necessary to support monitoring of sub grantee outputs and outcomes

Network Sub Grantees' Staff Deployment for Counseling Service Delivery

A listing of the 33 sub grantees proposed for this grant, the program director's name and title, the total FTEs providing housing counseling, and the FTEs proposed to carry out activities under the FY07 HCP grant is included as Attachment J with this Rating Factor. A complete list of staff names and titles, for all program directors and housing counselors proposed for the upcoming grant period is included as Attachment B with Rating Factor 1. On average sub grantees commit 31% of their staff time to HUD-funded housing counseling activities, though this varies considerably based on the size - in particular the number of counselors - of the sub grantee's counseling program.

(3)(d) PROPOSED AMOUNT TO BE SPENT ON FORMAL STAFF TRAINING

For the October 1, 2007 – September 30, 2008 grant period, the Network proposes to spend [REDACTED] on formal staff training, or [REDACTED] of the total HUD grant, as indicated in Attachment I, the Network's administrative budget for the proposed grant period. The Network and its sub grantees are committed to ensuring that counseling staff receive the initial and on-going training necessary to carry out housing counseling services that are responsive to client needs and reflect best practices in the field. The Network will invest significant training resources in our fall Program Directors Meeting described above and in Rating Factor 1. Additionally, the Network's Housing Counseling Program Director will provide ongoing training in CARS implementation and CounselorMax. Network staff also encourages affiliates to take advantage of training offered by outside providers, such as NeighborWorks, and alerts sub grantees of such opportunities.

Individual sub grantees will also leverage additional non-HUD funds to provide formal staff training for their housing counselors.

(3)(e) PLANS TO SERVE HOUSEHOLDS WITH LIMITED ENGLISH PROFICIENCY (LEP) AND PERSONS WITH DISABILITIES

As detailed in Rating Factor 1 (Attachment B), to meet the needs of households with limited English proficiency, 22 sub grantees employ 45 bilingual staff. In addition, in cases where language services are needed that are not offered by a sub grantee, consistent with fair housing law and the Network's Housing Counseling Program Guide, sub grantees arrange for translators or coordinate with community- and faith-based organizations that provide translation services to ensure that non English speaking households receive quality counseling. Bilingual services include individual counseling, group education, and written program materials in languages other than English. Among Network sub grantees, Spanish-English bilingual capacity is most prevalent. Sub grantees that do not employ bilingual staff or contract translation services to local partners are located in areas that do not have significant populations of people with limited English proficiency.

As seen in the chart on page 20 of this Rating Factor, Network sub grantees have several programs in place that specifically target people with disabilities, increasing access to homeownership for this underserved population.

(3)(f)(i) SUB GRANTEES' SERVICE PROFILES

The chart included as Attachment K with this Rating Factor identifies the housing counseling services each Network sub grantee provides throughout their service area

overall, and specifies those services that will be entirely or partially supported by FY07 HUD grant funds.

(3)(f)(ii) HOUSING PARTNERSHIP NETWORK'S LEGAL RELATIONSHIP WITH SUB GRANTEEES

Sub grantees are independent 501(c)(3) nonprofit corporations. Membership in the Network is voluntary. Members are approved by HPN's Board of Directors and pay a membership fee. Only members may participate in Network sponsored programs and business initiatives.

(3)(f)(iii) PROCESS FOR DETERMINING SUB GRANTEE FUNDING LEVELS

The Network administers a multi-step process to determine sub grantee funding levels and distribute funds. All Network sub grantees are assigned a funding tier according to their current program size (staff capacity, coordination and leverage, and counseling output). Upon receipt of the grant award, Network staff assigns a grant range for each funding tier. In addition, sub grantees submit an annual application for funding to the Network that includes an updated housing counseling plan, proposed budget, evidence of leverage, and current audit. Based on this application and past performance, staff recommends sub grantee grant awards within the appropriate funding tier for final approval by the executive committee of the board.

The Network enters into sub grant agreements with affiliates (Attachment L). The grant agreement specifies the funding amount, start and end date of the program year, performance and reporting requirements, and terms and conditions required by the HUD Housing Counseling Program, including civil rights and fair housing requirements. For each organization, the grant agreement also includes the number of households the sub grantee proposes to counsel, outcomes targets for counseling, and proposed cost

by service activity using an Expected Use of Funds worksheet. As detailed in Rating Factor 5, grant utilization, outputs, and outcomes are monitored quarterly, and can result in a redeployment of grant funding to higher performing sub grantees.

(4) PROJECTED PERFORMANCE/WORK PLAN – COORDINATION

(4)(a) PARTNERSHIPS AND EFFORTS TO COORDINATE PROPOSED ACTIVITIES

At the national level, the Network coordinates with other national partners to disseminate best practices and innovation among sub grantees' counseling programs.

Current examples include:

- Participation on the Advisory Council of the NeighborWorks Center for Homeownership Education and Counseling (NCHEC) comprised of representatives from the housing counseling industry. The council is working to develop national industry standards for the housing counseling field and expand training and certification opportunities for housing counselors throughout the country;
- Participation on the "America Saves" Homeownership Advisory Committee with the Consumer Federation of America to promote household savings by integrating with our members' local homeownership counseling efforts;
- Participation in the FannieMae Alliance initiative, working with counseling nonprofits to develop housing counseling metrics; and
- Participation in a Ford Foundation sponsored Fair Mortgage Lending Initiative with CDFIs, credit unions, and social investors with the goal to develop a responsible affordable nonprime mortgage product and investor outlet for use by nonprofit originators.

As public-private partnerships, Network sub grantees coordinate their housing counseling efforts with public and private institutions and community-based organizations to advance comprehensive solutions for the households and neighborhoods they serve, such as outreach to neighborhood-based organizations and faith-based institutions to reach underserved populations. For example, in Minnesota, the Home Ownership Center collaborates with the StairStep Foundation to coordinate

outreach sessions at African-American churches throughout the Twin Cities to attract African-American households to home buyer education. NHS of Chicago works closely with the Chicago Department on Aging and the City's Tax Assistance Clinic (CTAC) to assist homeowners at risk of losing their homes due to non-payment of property taxes.

Sub grantees also coordinate with other service providers, such as lenders and credit counseling agencies. For example, in Connecticut the Housing Development Fund's SmartMove Homeownership Program is made possible through formal partnerships with seven banks, and Cleveland Housing Network partners with Consumer Credit Counseling of Cleveland, on the "Cleveland Saves" campaign, and WECO – the local IDA collaborative – to help clients interested in homeownership improve credit and build savings.

Finally, sub grantees coordinate their efforts as part of targeted initiatives, such as anti-predatory lending or foreclosure prevention campaigns. In Baltimore, St. Ambrose Housing Aid Center is a lead member of the Baltimore Homeownership Preservation Coalition (BHPC), an innovative collaboration among 60 organizations, including nonprofits, foundations, lenders, realtors, city and state government officials, and community and faith based groups to increase the capacity for foreclosure prevention in Baltimore.

The following chart illustrates the resources that Network sub grantees secure and provide through their partnerships with public, private, and community-based institutions to facilitate affordable and sustainable homeownership and rental housing.

The Housing Partnership Network
Housing Counseling Application FY 2007
Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

Sub grantee	Loan Pool	Lender Participation Agreement	DPA	Soft-Second – Gap Financing	Affordable Single Family Development	HOPE VI or Section 8 HO	IDA Program	Home Mod, Rehab, Weatherization
CSA			✓	✓				✓
CHC			✓	✓	✓			
RMMHA							✓	
HDF		✓	✓	✓	✓			
GMN			✓	✓	✓	✓		
HPNEF		✓	✓					✓
NHSch		✓	✓	✓		✓		
INHP	✓		✓		✓	✓		✓
HPI			✓		✓	✓		
NDF			✓		✓			
HAC			✓	✓	✓		✓	✓
MBHP							✓ (FSS)	
SSHDC			✓	✓				✓
HAP			✓	✓	✓			✓
SAHAC								✓
HOC			✓					✓
SWMHP			✓	✓	✓			✓
MlssHP	✓		✓	✓	✓			
SFHT		✓	✓	✓	✓			
LIHP		✓	✓		✓			✓
NYMC		✓	✓					✓
HP of CM	✓		✓	✓	✓		✓	
ACTION						✓	✓	✓
CDC of Utah			✓		✓			✓
SAHT			✓		✓			
SAAH			✓	✓	✓			
TCHP			✓	✓	✓			✓
CHN			✓	✓	✓		✓	✓
MHP		✓	✓	✓		✓	✓	
AHP		✓	✓		✓	✓	✓	✓
CHP			✓		✓			✓
CHPC		✓	✓	✓	✓			✓
RCCR			✓	✓		✓		✓

Network sub grantees also enter into formal partnerships through written agreements. For example, Community Services of Arizona administers funds for down payment assistance through agreements with the City of Peoria and the City of Scottsdale. The County of Nassau funds Long Island Housing Partnership in Hauppauge, NY receives to provide grants of \$ [REDACTED] per household for down payment

and closing costs assistance to income eligible first-time home buyers under the Nassau County's Down Payment Assistance Program. The Religious Coalition for Community Renewal has an agreement with the West Virginia Housing Development Fund to originate low interest and deferred loans under their HELP Program to finance home repairs to homeowners with very low incomes to help them to remain in their homes.

(4)(b) AVOIDING CONFLICTS OF INTEREST

The Network Housing Counseling Program Guide describes essential steps sub grantees must take to avoid conflicts of interest in their housing counseling work. All Network sub grantees who provide housing counseling and also act as nonprofit lenders or developers take the necessary steps to avoid conflict of interest, such as the functional separation of staff responsible for counseling from those responsible for lending (loan originating) or selling properties, and written disclosure at the point of intake so clients understand that receipt of counseling in no way obligates them to receive a loan or purchase a home through the nonprofit. A sample disclosure form in use by sub grantees from the Network's HCP Guide is included as Attachment M with this Rating Factor.

(5) PROJECTED PERFORMANCE/WORK PLAN – COVERAGE/EFFICIENT USE OF RESOURCES

(5)(a) PERCENTAGE OF GRANT FUNDING TO BE PASSED THROUGH

The Network is proposing to pass through 92.3% of grant funds requested. The balance (7.7%) will pay for intermediary activities as described in section (3)(a) of this Rating Factor and detailed in the budget included as Attachment I, such as travel related to grants management, technical assistance, and training activities.

(5)(b) PROPOSED GEOGRAPHIC COVERAGE

The Sub grantee Service Profiles included as Attachment K with this Rating Factor identifies the 33 sub grantees who will receive funding under the FY07 grant, the services for which they are requesting HUD funding, and the 23 states in which they operate.

RATING FACTOR 4: LEVERAGING RESOURCES

Included on the following pages is a list of the public and private resources that the Network's sub grantees will leverage to operate their housing counseling programs for the period October 1, 2007 – September 30, 2008. These sources include local and state government commitments, lender contributions, fee-for-service arrangements, and foundation grants. They also include operating income generated from sub grantees' affordable lending and housing development activities committed to support their housing counseling operations.

The Network and its sub grantees are proposing to leverage at least [REDACTED] in private, state and local government funds. The ratio of requested HUD housing counseling funds of [REDACTED] to the total budget of [REDACTED] is [REDACTED].

Supporting documentation for all of the leverage listed is on file at the Housing Partnership Network's office in Boston.

RATING FACTOR 5: ACHIEVING RESULTS AND PROGRAM EVALUATION

(1) PROGRAM OUTCOME LOGIC MODEL

Projected Network outputs and outcomes for the FY07 grant period are detailed in Program Outcome Logic Model Form HUD-96010, included as Attachment O.

(1)(a) OUTPUTS

Based on the needs identified in Rating Factor 2 and the proposed work plan outlined in Rating Factor 3, the Housing Partnership Network is proposing to serve 22,500 households with individual counseling and group education, and to outreach to 23,000 households through 33 sub grantees with the requested HUD grant of \$2,334,925.

As detailed on the Logic Model Form HUD-96010, the following is the specific output that we are proposing over the program year under the grant:

- Provide individual pre-purchase counseling to 10,000 households (including individual counseling for homeownership voucher participants);
- Conduct 450 homebuyer workshops and graduate 4,950 households;
- Provide HECM counseling to 1,000 households;
- Provide individual, non-delinquency post-purchase counseling to 850 households;
- Conduct 50 non-delinquency, post-purchase workshops, including predatory lending workshops, to 500 households;
- Provide individual counseling to resolve or prevent mortgage delinquency or default to 4,000 households, including counseling households victimized by predatory loans;
- Provide individual counseling to 1,128 households locating, securing, or maintaining residence in rental housing;
- Provide counseling or services for 72 homeless households; and

- Outreach to 23,000 households through group sessions and one-on-one information and referral.

(1)(b) OUTCOMES

The Network will capture outcome data from the Form HUD-9902. As described in more detail below, sub grantees report the outcomes of their program efforts to the Network quarterly. By the close of the program year beginning October 2007 and ending September 30, 2008, the Network is proposing the following program outcomes:

Pre-Purchase Counseling

- 1,700 households receiving individual pre-purchase counseling will be known to have purchased homes by the end of the program year;
- 6,600 households will still be receiving counseling and working toward becoming mortgage ready by the end of the program year; and
- 1,000 households receiving individual pre-purchase counseling will be known to have elected not to purchase a home by the end of the program year.

Post-Purchase Counseling

- 725 households receiving post-purchase (HECM) counseling will receive a HECM by the end of the program year; and
- 65 households receiving non-delinquency, post-purchase counseling will refinance their mortgage at better terms or to pay for needed home repair and/or improvement by the end of the program year.

Foreclosure Prevention Counseling

- 2,000 households receiving foreclosure prevention counseling will modify, refinance or otherwise be assisted to avoid foreclosure and remain in their homes by the end of the program year; and
- An additional 400 households will successfully avoid foreclosure through deed-in-lieu and/or pre foreclosure sale by the end of the program year.

Renter Counseling

- 150 households who receive assistance in locating, securing, or maintaining residence in rental housing will find alternative housing.

Homeless Counseling and Services

- 12 homeless households will be provided shelter by the end of the program year; and
- 25 homeless households will be provided social service referrals.

(2) PROJECTED WORK PERFORMANCE/WORK PLAN – IMPACT

(2)(a) CONTEXT FOR NUMBER OF CLIENTS TO BE SERVED

As stated above, the Network is proposing to use its total grant of [REDACTED] to serve 22,500 clients with individual counseling and group education, and outreach to 23,000 clients.

The Network's service delivery model for the proposed program year will be very similar to the previous program year. However, for the upcoming year the Network has made some adjustments to outputs and outcomes, and streamlined billing rates across service types, thus changing the cost of delivering certain services. For example, there is an additional commitment of resources proposed for individual pre-purchase counseling at [REDACTED] as compared to [REDACTED]. In addition, due to the widespread foreclosure crisis facing our sub grantees on a national level, for the upcoming program year the Network has increased the production output for foreclosure prevention counseling. However, because the billing rate has been adjusted the cost of delivering

foreclosure prevention counseling is very similar to last year, proposed at [REDACTED] as compared to [REDACTED] for the previous program year.

The Network reimburses its sub grantees for counseling services using an hourly billing rate rather than a flat fee per client to ensure that sub grantees commit sufficient staff resources to each client, and have flexibility in managing the varying needs among caseloads. The hourly billing rate includes the average staff salary for the sub grantee, a fringe rate that reflects the costs of staff benefits (e.g., health insurance and retirement), and an indirect rate reflecting the overhead costs (e.g., rent and utilities). Together, these determine the cost to the organization for a unit (one hour) of counseling and/or training service.

Depending on the cost of living for a sub grantee's locality and the size of the sub grantee organization, hourly billing rates vary across Network affiliates. All sub grantees certify to the Network that their hourly rate complies with nonprofit accounting practices and OMB Circular A-122. It is important to note that when sub grantees report clients under the HUD column on the 9902 or Form HUD-96010 Logic Model, 100% of the time spent with that household is HUD funded. Because sub grantees only bill households to one grant, the Network is able to ascertain an accurate picture of the per client cost for each of the service types.

An analysis of sub grantees' direct billing rates in particular helps explain the cost per client of services provided. The direct hourly rate of sub grantees, which reflects only the salaries of counselors, currently averages [REDACTED], translating to an average counselor salary of [REDACTED] without benefits. As explained in Rating Factor 3 and

Rating Factor 1, many of the counselors employed by Network sub grantees have significant experience reflected in the average level of counseling experience of eight years. Sub grantees greatly value counselors with this level of experience because they provide exemplary service, but they must be paid appropriate salaries. In addition, in certain regions of the country (particularly urban areas such as New York City and Los Angeles) with high costs of living, salaries are correspondingly high.

As with the previous grant period, for the upcoming year the Network proposes to focus resources predominantly on the most intensive service types. Seventy-five percent (75%) of grant funds will be used to support individual pre-purchase, non-delinquency post-purchase, foreclosure prevention and HECM counseling. The counseling that sub grantees provide is individualized and time consuming, as they are working with households who frequently face economic, cultural and language barriers to homeownership and home retention. Furthermore, purchasing a home and avoiding foreclosure both involve complex financial matters and considerable paperwork. Counselors are essential to ensure households understand the complexities of homeownership and foreclosure, and guarantee long term success.

As was also the case in the previous year, for the proposed grant period, 9% [REDACTED] of the funds passed through to sub grantees will support group education, and [REDACTED] or [REDACTED] of funding, is proposed to support outreach activities (compared to 7% in the previous year). Again this year, Network sub grantees will provide workshops that cover home purchase and post purchase and predatory lending. Outreach activities will include group sessions in targeted neighborhoods and markets in

partnership with churches, neighborhood associations, employers, and other community-based organizations. Outreach will also include counseling staff time spent providing information and referral to potential clients in person and over the phone.

The cost per client for each service type is detailed below:

- The proposed average cost to provide individual pre-purchase counseling is [REDACTED] per client. As discussed above, pre-purchase counseling is a time consuming service type, with counselors averaging 3 hours per client. Network sub grantees report that increasingly households have significant debt and credit issues, and they often require several hours of counseling before they are mortgage ready. Often, counselors will work on budgeting and savings and connect households to services such as IDA programs, homebuyer clubs, or financial literacy education.
- The proposed average cost to provide individual counseling to resolve or prevent mortgage delinquency or default is [REDACTED] per client. Because households are in danger of losing their homes, the stakes are high in foreclosure prevention counseling. Foreclosure prevention counselors must be experienced and well-trained. Clients require considerable time and effort to resolve complicated issues, contact the loan servicer, and work out a resolution to the mortgage delinquency. The counselor may also help the household find emergency assistance, and refer to credit counseling and legal services as necessary. This intensive counseling averages 3.2 hours per client.

- The proposed average cost to provide HECM counseling services is [REDACTED] per client. As described in Rating Factors 1 and 3, the increase in HECM demand has been tremendous, and Network sub grantees are spending the most hours per individual client on this counseling type: 4.6 hours on average. Although many times households seeking a HECM have often already been to a lender, are at least somewhat familiar with the HECM product, and simply need a couple of hours of counseling to help them complete the process, others – especially those facing a threat to their home retention – require significant intensive counseling. Often, HECM counselors will link households to other service providers such as legal assistance. The proposed HECM cost for the upcoming grant period reflects this intensive HECM counseling that sub grantees are frequently seeing with the increase in demand for reverse mortgages.
- The proposed average cost to provide individual non-delinquency, post-purchase counseling services is [REDACTED] per client. On average, effective post-purchase counseling requires that counselors spend 2 hours with households. This counseling may include a review of the client's income and expenses and the development of a homeowner's budget, the evaluation of refinance or home equity options, and/or guidance on planning and financing needed home repairs.
- The proposed average cost to provide homebuyer workshops is [REDACTED] per client, very similar to the previous year. The cost per client of workshops is significantly less than the cost of individual counseling because counselors are able to reach an

entire group of households in a relatively short period of time, averaging 1.1 hours per client. Training staff deliver homebuyer workshops in distinct 2-3 hour sessions over several weeks, or in fast track day-long sessions, providing knowledge about such homebuying basics as the home search, inspection, appraisal, mortgage terms and types, and the closing.

- The proposed average cost to provide non-delinquency, post purchase workshops, including predatory lending workshops is [REDACTED] per client. Post-purchase workshops tend to be less expensive than homebuyer workshops because they include fewer hours of classroom time, averaging 0.5 hours per client. These workshops focus on home maintenance and repair and asset management decisions (such as home equity and refinance decisions) and are designed to reach homeowners with timely information to on how to protect their home investment.
- The cost to provide renter and homelessness counseling and services is [REDACTED] per client, again similar to the previous year. While assisting households to acquire or preserve rental housing, and assisting homeless households to secure shelter or services is usually less technical and less complex than counseling involving a home purchase or post purchase issues, it is one-on-one counseling, and therefore does require significant investment (on average 1.8 and 3.3 hours per client, respectively). Renter counselors provide housing search assistance, relocation assistance, tenant-landlord mediation, and/or information and referral to needed services or to secure decent, sanitary, and safe affordable rental housing.

Counseling homeless households involves coordination with other service providers to improve households' access to needed benefits, and to help find placement for households in transitional or permanent housing.

- The cost to provide outreach services is [REDACTED] per client. While outreach clearly reaches several thousand households, it does not require significant time with households (0.3 hours per client on average), and therefore is lower cost. Outreach often involves facilitating meetings in targeted neighborhoods in coordination with community partners, such as neighborhood associations, religious institutions, and cultural organizations. Outreach may also include orientation sessions for interested households held in the community and in sub-grantees' offices, and time spent with individuals who contact the sub grantee to learn more about available services.

(3) PROJECTED PERFORMANCE – GROUP EDUCATION AND ONE-ON-ONE COUNSELING

As discussed, the Network focuses most of its resources on individual counseling – the majority of service activity among Network sub grantees. However, group education is an efficient way to reach a broad audience and/or deliver common information in a peer environment. As discussed in Rating Factor 3, sub grantees utilize three different service models for households interested in home purchase: 1) individual counseling is a pre-requisite to homebuyer education; 2) homebuyer education is the point of entry for households; and 3) some households are referred directly to homebuyer education and others first participate in individual counseling.

The most common model among Network sub grantees is the third model, because it allows sub grantees the flexibility to provide workshops for those households who are mortgage ready, but require home buyer education to be eligible for homebuyer assistance programs or affordable mortgage products. In addition, sub grantees find that some households interested in home purchase find the group setting of a workshop less intimidating as an initial step than meeting one-on-one with a counselor. Sub grantees observe that these households are more informed when they do meet with a counselor because they understand where they need focus attention (e.g., building savings, establishing a budget, improving their credit score) in order to become mortgage ready. Sub grantees always offer and encourage individual counseling to workshop attendees. Five Network sub grantees require individual counseling before households will be referred to home buyer education, and several sub grantees require households attend group counseling prior to one-on-one.

Because post-purchase and predatory lending workshops are primarily aimed at raising awareness of the dangers of high costs loans and/or deferred maintenance, the workshop is frequently the only point of contact with the organization. Even so, as with home buyer workshops, households are encouraged to follow-up with an individual counselor to answer questions or review their particular circumstances. A significant number of households also receive individual predatory lending counseling independent of group education through referrals from community partners and/or public anti-predatory lending campaigns.

The chart below explains the projected relationship between group and one-on-one counseling: among those projected to be served, the chart indicates clients who will receive group education only, those who will participate in group education and receive one-on-one counseling, and those who will only receive one-on-one counseling. These numbers correspond to those in the Form HUD-96010 Logic Model.

	Group Education Only	Households who participate in <i>both</i> (workshop & 1-on-1)	Households Completing Workshops (section 6)	Households Receiving 1-on-1 Counseling (section 7)	Total of All Clients – unduplicated count (sum of 1 st & 4 th columns)
Pre-Purchase	1,683	3,267 (66%)	4,950	10,000	11,683
Post-Purchase/ Predatory Lending	360	140 (28%)	500	1,850	2,210
Foreclosure Prevention	0	0	0	4,000	4,000
Renter/Homeless	0	0	0	1,200	1,200
Total	2,043	3,407 (61%)	5,550	17,050	19,093

As shown above, in FY07 3,267 (66%) households who participate in pre-purchase group education will also receive one-on-one pre-purchase counseling. This figure has increased slightly from the previous year, as more sub grantees see an increase in one-on-one counseling. This means that 86% of all unduplicated HUD-funded pre-purchase households (11,683) will receive one-on-one counseling, represented by the 10,000 households who will appear in section 7 of the 9902. In addition, 140 (28%) households who participate in post-purchase group education will also receive one-on-one post-purchase counseling. This means that 84% of all unduplicated HUD-funded post-purchase households (2,210) will receive one-on-one

counseling, represented by the 1,850 households who will appear in section 7 of the 9902.

(4) EVALUATION PLAN

The Network's Form HUD-96010 Logic Model identifies the tools used to evaluate sub grantees and ensure accountability. The tools listed in the logic model only reflect those used by the Network in its intermediary role. As described in Section 2(d) of Rating Factor 1, our 33 sub grantees use client management systems such as CounselorMax, HomeCounselor Online, and NSteps to capture intake, case profile, and client activity, and other paper forms to collect information about the households they serve on a daily basis. These client management systems help sub grantees to generate reports to monitor and analyze their production, outcomes, cost, etc.

(4)(a) INFORMATION COLLECTION

The Housing Partnership Network's relational Access Database captures output and outcome information submitted quarterly by our sub grantees and generates monitoring reports for each sub grantee and for the counseling grant as a whole. The specifics for outputs and outcomes are detailed below.

Outputs

The Network monitors sub grantees' outputs and grant utilization through submission of program specific quarterly billing statements and reports (a sample is included as Attachment P with this Rating Factor). Sub grantees state the number of clients served by service type, staff hours spent, and staff cost. Sub grantees use an Excel template or a template that is auto populated directly from CounselorMax.

The Network imports sub grantee output data into the Access database. The Housing Counseling Program (HCP) Director uses this data to produce a report (a sample of which is included as Attachment Q with this Rating Factor) that compares actual clients served against those proposed in an Expected Use of Funds (EUF) Worksheet each sub grantee completes at the start of the grant year. In the EUF sub grantees project how they will use the grant funds, and the outcomes they expect to achieve. The HCP Director forwards these reports to sub grantees after they submit their billings and reports in the second, third, and fourth quarters.

Outcomes

The Network monitors outcomes through sub grantee submission of a cumulative HUD-9902 at the end of each quarter. The HCP Director inputs sub grantee 9902 data into the Access database and generates a report (included as Attachment R with this Rating Factor) comparing the outcomes proposed by sub grantees in their Expected Use of Funds worksheet (see outputs above) to actual performance outcomes reported by sub grantees in their 9902 reports. This report can be generated for each individual sub grantee and for the Network's program overall. To monitor their ongoing progress towards achieving their goals, sub grantees receive a copy of this outcome report at midyear, at the end of the third quarter, and at year end.

Determining outcomes for every client counseled remains an on-going challenge for sub grantees. There is no uniform way for following up with clients and collecting outcome data among sub grantees. Common examples of follow up methods Network sub grantees employ include check-in calls to clients at least every 30 to 60 days,

postcards requesting updated customer information, withholding homebuyer education certificates until closing, and subscription and monthly review of online registry of deed records. To build receptivity to follow up among clients, several sub grantees frame their counseling programs as "life long memberships" to encourage households to view the organization as an ongoing resource. Sub grantees' use of client management systems is improving the ability of organizations to track and follow-up with clients, for example using the reminder function in CounselorMax to alert counselors to follow up with clients.

Highlighted below are a few specific examples of methods sub grantees are employing to capture outcomes data:

- Metro Housing Partnership (MHP) in Flint, Michigan has negotiated relationships with several lenders (including Chase and Bank One) so that when MHP provides a copy of the certification of completion of pre-purchase counseling for a client, the lender provides MHP with an update on the property purchased and loans terms.
- ACTION Housing in Pittsburgh, PA tracks foreclosure prevention client outcomes through a monthly list generated by the State Housing Finance Agency that shows the approval status for State loans. If an ACTION client is rejected, counselors follow up and consult the Allegheny County Prothonotary Office to track whether or not a complaint and foreclosure has been initiated by the mortgage lender. ACTION counseling staff follows up with rejected applicants to explain the appeal process and explore other options.

- Cleveland Housing Network (CHN) uses a client release form to authorize the release of information from all lenders regarding the purchase status of referred clients, and has negotiated an agreement with a regional bank partner, Third Federal, who has created a program to notify CHN of client home purchases and delinquencies so that CHN can follow up.

(4)(b) DATA ANALYSIS AND WORK PLAN ADJUSTMENTS

At the start of the program year, each sub grantee provides the Network's HCP Director with an Expected Use of Funds (EUF) worksheet that quantifies the number of clients by service type the sub grantee proposes to serve, the unit cost per hour of service, and the proposed outcomes associated with each service type. After receiving the completed EUF worksheets, the HCP Director contacts any sub grantee program director if proposed goals are not sufficiently ambitious or not in line with past performance. Following discussion, adjustments are implemented.

With realistic goals set at the start of the grant period, and regular reporting and monitoring throughout the year, the Network and sub grantees are able to identify and carry out any important work plan adjustments.

Using the monitoring report described in (4)(a) above, the Network's HCP Director and sub grantee program directors can readily monitor grant utilization quarterly. In the case of underutilization of grant funds or significant variance from proposed use, the Network's HCP Director follows up with sub grantee program directors. In addition, the HCP Director monitors average hours per household and per workshop, and

identifies significant variances from proposed averages or from overall averages among sub grantees.

If the variance is substantial, the HCP Director calls the sub grantee program director to determine if there is need for additional follow-up or technical assistance.

Examples of underlying problems might include:

- Inaccurate reporting – under or over reporting clients and/or counseling time;
- Proposed outputs not based on historic production and realistic assumptions;
- Changes in market, funding environment, or local priorities; and
- Changes within the organization, such as staff turnover or redeployment.

Network staff assess whether the sub grantee has a handle on the cause of the variance and is prepared to make necessary adjustments. Changes might be as simple as submitting a revised Expected Use of Funds Worksheet. Network staff follow-up these conversations in writing when necessary to confirm that expectations are mutually understood. Network staff may also assess that there is need for a site visit to more thoroughly diagnose a problem and to work with the sub grantee to resolve it.

The Network allows sub grantees discretion to make adjustments in the use of sub grants to respond to changes in local market or client needs, or redeploy the grant funds in response to changes in staff capacity or funding environment. These adjustments must be explained in the sub grantee's mid-year and year end narrative submissions. While in general staff retention is very high among Network sub grantees, in cases where there is underutilization of grant funds due to staff turnover, Network staff may reallocate grant funds to high performing sub grantees with the ability to use

additional funds, to ensure 100% utilization of grant funds and achievement of overall program goals.

Persistent problems (two or more quarters) with reporting, predicting and achieving outputs and outcomes, and/or a lack of cooperation and responsiveness may result in a reduced sub grant allocation for the subsequent program year. This is made explicit to the sub grantee as part of the annual application process and is part of the application scoring criteria used by Network staff.

Consistently meeting or exceeding proposed outputs and/or outcomes supports continued, or increased, sub grant allocations. If a sub grantee reports outcomes that significantly surpass the Network's benchmarks, the HCP Director will follow-up with the sub grantee to discuss methods for tracking and following up with clients. In this way, Network staff can identify best practices and share these with other sub grantees.

Rating Factor 5, Attachment Q
Housing Partnership Network

Grant Utilization and Monitoring Report
Proposed (Expected Use of Funds) versus Actual (Cumulative Requisition)

Affordable Housing Partnership

Program Year: 2005

Grant Amount: \$47,998.13

Outreach	Proposed Sessions	Actual Sessions	(+/-)	Proposed Households	Actual Households	(+/-)	%	Proposed Avg Staff Hours	Actual Avg Staff	(+/-)	Proposed Request Amount	Actual Request Amount	(+/-)	%
Outreach or Orientation Sessio	0	0	0	0	0	0	0%		0.00		\$0.00	\$0.00	0.00	0%
Individual Outreach	—	—	—	0	0	0	0%		0.00		\$0.00	\$0.00	0.00	0%

Education	Proposed Sessions	Actual Sessions	(+/-)	Proposed Graduates	Actual Graduates	(+/-)	%	Proposed Avg Staff Hours	Actual Avg Staff	(+/-)	Proposed Request Amount	Actual Request Amount	(+/-)	%
Home Buyer Workshops (6a)	11	12	1	110	105	-5	95%	18.00	16.71	-1.29	\$6,302.71	\$6,381.92	79.20	101%
Post-Purchase Workshop (6b)	0	0	0	0	0	0	NA	0.00	0.00	0.00	\$0.00	\$0.00	0.00	NA
Fair Housing (6c)	0	0	0	0	0	0	NA	0.00	0.00	0.00	\$0.00	\$0.00	0.00	NA
Predatory Lending (6c)	0	3	3	0	36	36	NA	0.00	3.00	3.00	\$0.00	\$286.47	286.47	NA

Individual	Proposed Sessions	Actual Sessions	(+/-)	Proposed Households	Actual Households	(+/-)	%	Proposed Avg Staff Hours	Actual Avg Staff Hours	(+/-)	Proposed Request Amount	Actual Request Amount	(+/-)	%
Pre-purchase counseling (7a)	-	-	-	500	549	49	110%	2.00	1.80	-0.20	\$28,495.66	\$28,195.05	-300.61	99%
Delinquency and foreclosure counseling (7b)	-	-	-	75	42	-33	56%	5.50	3.97	-1.53	\$10,611.43	\$4,291.38	-6,320.05	40%
Seeking Help with Home Equity or Better Mortgage Terms (7c)	-	-	-	34	87	53	256%	3.00	3.92	0.92	\$2,623.92	\$8,772.58	6,148.66	334%
Renter Counseling (7d)	-	-	-	0	2	2	0%		1.38		\$0.00	\$70.73	70.73	0%
Homeless Prevention Counseling (7e)	-	-	-	0	0	0	0%		0.00		\$0.00	\$0.00	0.00	0%

Total: \$48,033.72 \$47,998.13 (\$35.59) 100%

12/11/2006 2:09:10 PM

Grant Utilization and Monitoring Report
 Proposed (Expected Use of Funds) versus Actual (Cumulative Requisition)

Columbus Housing Partnership, Inc.

Program Year: 2005

Grant Amount: \$63,500.00

Outreach	Proposed Sessions	Actual Sessions	(+/-)	Proposed Households	Actual Households	(+/-)	%	Proposed Avg Staff Hours	Actual Avg Staff	(+/-)	Proposed Request Amount	Actual Request Amount	(+/-)	%
Outreach or Orientation Sessio	15	4	-11	300	275	-25	92%	2.00	4.00	2.00	\$1,084.11	\$578.24	-505.87	53%
Individual Outreach	—	—	—	385	688	303	179%	0.25	0.00	-0.25	\$3,478.19	\$6,207.05	2,728.86	178%

Education	Proposed Sessions	Actual Sessions	(+/-)	Proposed Graduates	Actual Graduates	(+/-)	%	Proposed Avg Staff Hours	Actual Avg Staff	(+/-)	Proposed Request Amount	Actual Request Amount	(+/-)	%
Home Buyer Workshops (6a)	20	25	5	400	574	174	144%	16.00	11.56	-4.44	\$11,563.85	\$10,444.46	-1,119.39	90%
Post-Purchase Workshop (6b)	8	5	-3	64	94	30	147%	8.00	5.20	-2.80	\$2,312.77	\$939.54	-1,373.13	41%
Fair Housing (6c)	0	0	0	0	0	0	NA	0.00	0.00	0.00	\$0.00	\$0.00	0.00	NA
Predatory Lending (6d)	0	0	0	0	0	0	NA	0.00	0.00	0.00	\$0.00	\$0.00	0.00	NA

Individual	Proposed Sessions	Actual Sessions	(+/-)	Proposed Households	Actual Households	(+/-)	%	Proposed Avg Staff Hours	Actual Avg Staff Hours	(+/-)	Proposed Request Amount	Actual Request Amount	(+/-)	%
Pre-purchase counseling (7a)	-	-	-	400	378	-22	95%	1.50	1.29	-0.21	\$21,682.22	\$17,636.32	-4,045.90	81%
Delinquency and foreclosure counseling (7b)	-	-	-	300	456	156	152%	1.50	1.38	-0.12	\$16,261.66	\$22,777.24	6,515.57	140%
Seeking Help with Home Equity or Better Mortgage Terms (7c)	-	-	-	30	91	61	303%	1.50	1.50	0.00	\$1,626.17	\$4,924.08	3,297.91	303%
Renter Counseling (7d)	-	-	-	0	0	0	0%		0.00		\$0.00	\$0.00	0.00	0%
Homeless Prevention Counseling (7e)	-	-	-	0	0	0	0%		0.00		\$0.00	\$0.00	0.00	0%

Total:

\$58,008.96 \$63,507.02 \$5,498.06 109%

12/11/2006 2:09:11 PM

Rating Factor 5, Attachment R
Housing Partnership Network

Outcomes Report
Expected Use of Fund versus 9902 Report

Affordable Housing Partnership

Program Year: 2005

Quarter: 4

	% Known to Purchase	# Known to Purchase	% Decide Not to Purchase	# Decide Not to Purchase	% Known to Purchase	# Known to Purchase	% Decide Not to Purchase	# Decide Not to Purchase	% Known to Purchase	# Known to Purchase	% Decide Not to Purchase	# Decide Not to Purchase
Pre-purchase counseling (7a)	15%	75	15%	75	13%	68	8%	42	16%	114	8%	56
	% Home Saves	# Home Saves	% Avoid Foreclosure	# Avoid Foreclosure	% Home Saves	# Home Saves	% Avoid Foreclosure	# Avoid Foreclosure	% Home Saves	# Home Saves	% Avoid Foreclosure	# Avoid Foreclosure
Delinquency and foreclosure counseling (7b)	36%	27	36%	27	44%	24	45%	25	37%	43	39%	46
	HECM	# Refinanced Mortgage			HECM	# Refinanced Mortgage			HECM	# Refinanced Mortgage		
Seeking Help with Home Equity or Better Mortgage Terms (7c)	0	15			0	2			0	7		
	# Received Housing Search Assistance	Found Alternative Rental Housing			# Received Housing Search Assistance	Found Alternative Rental Housing			# Received Housing Search Assistance	Found Alternative Rental Housing		
Renter Counseling (7d)	0	0			1	1			2	1		

Outcomes Report
Expected Use of Fund versus 9902 Report

Columbus Housing Partnership, Inc.

Program Year: 2005

Quarter: 4

	Q1				Q2				Q3			
	% Known to Purchase	# Known to Purchase	% Decide Not to Purchase	# Decide Not to Purchase	% Known to Purchase	# Known to Purchase	% Decide Not to Purchase	# Decide Not to Purchase	% Known to Purchase	# Known to Purchase	% Decide Not to Purchase	# Decide Not to Purchase
Pre-purchase counseling (7a)	20%	80	5%	20	21%	80	2%	7	21%	102	2%	10
	% Home Saves	# Home Saves	% Avoid Foreclosure	# Avoid Foreclosure	% Home Saves	# Home Saves	% Avoid Foreclosure	# Avoid Foreclosure	% Home Saves	# Home Saves	% Avoid Foreclosure	# Avoid Foreclosure
Delinquency and foreclosure counseling (7b)	30%	90	40%	120	20%	90	23%	105	21%	156	25%	179
	HECM	# Refinanced Mortgage	HECM	# Refinanced Mortgage	HECM	# Refinanced Mortgage	HECM	# Refinanced Mortgage	HECM	# Refinanced Mortgage	HECM	# Refinanced Mortgage
Seeking Help with Home Equity or Better Mortgage Terms (7c)	5	5	15	2	17	4						
	# Received Housing Search Assistance	Found Alternative Rental Housing	# Received Housing Search Assistance	Found Alternative Rental Housing	# Received Housing Search Assistance	Found Alternative Rental Housing	# Received Housing Search Assistance	Found Alternative Rental Housing	# Received Housing Search Assistance	Found Alternative Rental Housing	# Received Housing Search Assistance	Found Alternative Rental Housing
Renter Counseling (7d)	0	0	0	0	0	0	0	0	0	0	0	0

**Certification of
Consistency with
the RC/EZ/EC-IIs
Strategic Plan**

**U.S. Department of Housing
and Urban Development**

I certify that the proposed activities/projects in this application are consistent with the strategic plan of a federally-designated empowerment zone (EZs), renewal community (RCs), or enterprise community (ECs); designated by the United States Department of Agriculture (USDA) in round II (EC-IIs).

(Type or clearly print the following information)

Applicant Name The Housing Partnership Network

Name of the Federal
Program to which the
applicant is applying

Name of RC/EZ/EC THIS FORM NOT APPLICABLE

I further certify that the proposed activities/projects will be located within the RC/EZ/EC-IIs or strategic planning communities that are intended to serve the RC/EZ/EC-IIs strategic planning community residents, or renewal community. (2 points)

Name of the
Official Authorized
to Certify the RC/EZ/EC

Title

Signature

Date (mm/dd/yyyy)

**Certification of Consistency
with the Consolidated Plan**

**U.S. Department of Housing
and Urban Development**

I certify that the proposed activities/projects in the application are consistent with the jurisdiction's current, approved Consolidated Plan.
(Type or clearly print the following information:)

Applicant Name: The Housing Partnership Network

Project Name: _____

Location of the Project: THIS FORM NOT APPLICABLE

**Name of the Federal
Program to which the
applicant is applying:** _____

**Name of
Certifying Jurisdiction:** _____

**Certifying Official
of the Jurisdiction
Name:** _____

Title: _____

Signature: _____

Date: _____

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Purpose: The Federal government is committed to ensuring that all qualified applicants, small or large, non-religious or faith-based, have an equal opportunity to compete for Federal funding. In order for us to better understand the population of applicants for Federal funds, we are asking nonprofit private organizations (not including private universities) to fill out this survey.

Upon receipt, the survey will be separated from the application. Information provided on the survey will not be considered in any way in making funding decisions and will not be included in the Federal grants database. While your help in this data collection process is greatly appreciated, completion of this survey is voluntary.

Instructions for Submitting the Survey: If you are applying using a hard copy application, please place the completed survey in an envelope labeled "Applicant Survey." Seal the envelope and include it along with your application package. If you are applying electronically, please submit this survey along with your application.

Applicant's (Organization) Name:

The Housing Partnership Network

Applicant's DUNS Name:

Federal Program:

Housing Counseling Program

CFDA Number:

14.169

- | | |
|--|---|
| 1. Has the applicant ever received a grant or contract from the Federal government?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 5. Is the applicant a local affiliate of a national organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No |
| 2. Is the applicant a faith-based organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No | 6. How many full-time equivalent employees does the applicant have? (Check only one box).
<input type="radio"/> 3 or Fewer <input type="radio"/> 15 - 50
<input type="radio"/> 4 - 5 <input type="radio"/> 51 - 100
<input checked="" type="radio"/> 6 - 14 <input type="radio"/> Over 1000 |
| 3. Is the applicant a secular organization?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 7. What is the size of the applicant's annual budget? (Check only one box.)
<input type="radio"/> Less Than \$150,000
<input type="radio"/> \$150,000 - \$299,999
<input type="radio"/> \$300,000 - \$499,999
<input type="radio"/> \$500,000 - \$999,999
<input type="radio"/> \$1,000,000 - \$4,999,999
<input type="radio"/> \$5,000,000 or more |
| 4. Does the applicant have 501(c)(3) status?
<input checked="" type="radio"/> Yes <input type="radio"/> No | |

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Provide the applicant's (organization) name and number and the grant name and CFDA number.

1. Self-explanatory.

2. Self-identify.

3. Self-identify.

4. 501(c)(3) status is a legal designation provided on application to the Internal Revenue Service by eligible organizations. Some grant programs may require nonprofit applicants to have 501(c)(3) status. Other grant programs do not.

5. Self-explanatory.

6. For example, two part-time employees who each work half-time equal one full-time equivalent employee. If the applicant is a local affiliate of a national organization, the responses to survey questions 2 and 3 should reflect the staff and budget size of the local affiliate.

7. Annual budget means the amount of money your organization spends each year on all of its activities.

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is **1890-0014**. The time required to complete this information collection is estimated to average five (5) minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: The Agency Contact listed in this grant application package.

* Organization Name:

The Housing Partnership Network

Questionnaire for HUD's Initiative on Removal of Regulatory Barriers

Part A. Local Jurisdictions. Counties Exercising Land Use and Building Regulatory Authority and Other Applicants Applying for Projects Located in such Jurisdictions or Counties [Collectively, Jurisdiction]

	1	2
<p>1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TDHE, a local Indian Housing Plan) include a "housing element"? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a "housing element," please enter no. If no, skip to question # 4.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.) If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards?</p>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

<p>5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, skip to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes.</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>6. If yes to question #5, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "Smart Codes in Your Community: A Guide to Building Rehabilitation Codes" (www.huduser.org/publications/destech/smartcodes.html)</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>9. Does your jurisdiction use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification? In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes? Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>10. Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes

<p>11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms. (If you have attachments that are electronic files please scroll to bottom of page 5 and attach. For information that is not in an electronic format use the eFax method. See the General Section Instructions for eFaxing.)</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>16. Does your jurisdiction provide for expedited or "fast track" permitting and approvals for all affordable housing projects in your community?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>18. Does your jurisdiction allow "accessory apartments" either as: a) a special exception or conditional use in all single-family residential zones or, b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?</p>	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
<p>19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?</p>	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes
<p>20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?</p>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<p>Total Points:</p>	<p>8</p>	<p>24</p>

Part B. State Agencies and Departments or Other Applicants for Projects Located in Unincorporated Areas or Areas Otherwise Not Covered in Part A

	1	2
1. Does your state, either in its planning and zoning enabling legislation or in any other legislation, require localities regulating development have a comprehensive plan with a "housing element?" If no, skip to question # 4	<input type="checkbox"/> No	<input type="checkbox"/> Yes
2. Does your state require that a local jurisdiction's comprehensive plan estimate current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate, and middle income families, for at least the next five years?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
3. Does your state's zoning enabling legislation require that a local jurisdiction's zoning ordinance have a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped in these categories, that can permit the building of affordable housing that addresses the needs identified in the comprehensive plan?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
4. Does your state have an agency or office that includes a specific mission to determine whether local governments have policies or procedures that are raising costs or otherwise discouraging affordable housing?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
5. Does your state have a legal or administrative requirement that local governments undertake periodic self-evaluation of regulations and processes to assess their impact upon housing affordability address these barriers to affordability?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
6. Does your state have a technical assistance or education program for local jurisdictions that includes assisting them in identifying regulatory barriers and in recommending strategies to local governments for their removal?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
7. Does your state have specific enabling legislation for local impact fees? If no skip to question #9.	<input type="checkbox"/> No	<input type="checkbox"/> Yes
8. If yes to the question #7, does the state statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus) and a method for fee calculation?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
9. Does your state provide significant financial assistance to local governments for housing, community development and/or transportation that includes funding prioritization or linking funding on the basis of local regulatory barrier removal activities?	<input type="checkbox"/> No	<input type="checkbox"/> Yes

<p>10. Does your state have a mandatory state-wide building code that a) does not permit local technical amendments and b) uses a recent version (i.e. published within the last five years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification? Alternatively, if the state has made significant technical amendment to the model code, can the state supply supporting data that the amendments do not negatively impact affordability?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>11. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graded regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "Smart Codes in Your Community: A Guide to Building Rehabilitation Codes" (www.huduser.org/publications/detech/smartcodes.html)</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>12. Within the past five years has your state made any changes to its own processes or requirements to streamline or consolidate the state's own approval processes involving permits for water or wastewater, environmental review, or other State-administered permits or programs involving housing development? If yes, briefly list these changes.</p> <p>(If you have attachments that are electronic files please scroll to bottom of this page and attach. For information that is not in an electronic format use the eFax method. See the General Section Instructions for eFaxing.)</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>13. Within the past five years, has your state (i.e., Governor, legislature, planning department) directly or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or panels to review state or local rules, regulations, development standards, and processes to assess their impact on the supply of affordable housing?</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>14. Within the past five years, has the state initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the states' "Consolidated Plan submitted to HUD?" If yes, briefly list these major regulatory reforms.</p> <p>(If you have attachments that are electronic files please scroll to bottom of this page and attach. For information that is not in an electronic format use the eFax method. See the General Section Instructions for eFaxing.)</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>15. Has the state undertaken any other actions regarding local jurisdiction's regulation of housing development including permitting, land use, building or subdivision regulations, or other related administrative procedures? If yes, briefly list these actions.</p> <p>(If you have attachments that are electronic files please scroll to bottom of this page and attach. For information that is not in an electronic format use the eFax method. See the General Section Instructions for eFaxing.)</p>	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<p>Total Points:</p>		

Additional Information: 7399-HPN_HUD_Form_27300_Removal_of_Regulatory_Barriers.doc

Attachments

single_attachment_datagroup0

File Name

7399-HPN_HUD_Form_27300_Removal_of_Regulatory_Barriers.doc

Mime Type

application/msword

**Applicant/Recipient
Disclosure/Update Report**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2510-0011
(exp. 12/31/2006)

Applicant/Recipient Information

* Duns Number: [REDACTED]

* Report Type: INITIAL

1. Applicant/Recipient Name, Address, and Phone (include area code):

* Applicant Name:

The Housing Partnership Network

* Street1: 160 State Street

Street2: 5th Floor

* City: Boston

County: Suffolk

* State: MA: Massachusetts

* Zip Code: 02109

* Country: USA: UNITED STATES

* Phone: [REDACTED]

2. Social Security Number or Employer ID Number: 04-3172401

* 3. HUD Program Name:

Housing Counseling Assistance Program

* 4. Amount of HUD Assistance Requested/Received: \$ 2,334,925.00

5. State the name and location (street address, City and State) of the project or activity:

* Project Name: HUD Housing Counseling Program NOFA for FY 2007

* Street1: 160 State Street

Street2: 5th Floor

* City: Boston

County: Suffolk

* State: MA: Massachusetts

* Zip Code: 02109

* Country: USA: UNITED STATES

Part I Threshold Determinations

* 1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3)

* 2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9

Yes No

Yes No

If you answered "No" to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form.

However, you must sign the certification at the end of the report.

Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name:

* Government Agency Name:

See Factor 4, Leveraging - for detail on govt assistance

Government Agency Address:

* Street1: 7447 East Indian School Road

Street2:

* City: Scottsdale

County:

* State: AZ: Arizona

* Zip Code: 85251

* Country: USA: UNITED STATES

* Type of Assistance: Leverage

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

Housing Counseling

Department/State/Local Agency Name:

* Government Agency Name:

City of Peoria

Government Agency Address:

* Street1: 8401 West Monroe Street

Street2:

* City: Peoria

County:

* State: AZ: Arizona

* Zip Code: 85345

* Country: USA: UNITED STATES

* Type of Assistance: Leverage

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

Housing Counseling

(Note: Use Additional pages if necessary.) 3530-Rating_Factor_4_Attachment_N_-

Part III Interested Parties. You must disclose:

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
2. any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	* Social Security No. or Employee ID No.	* Type of Participation in Project/Activity	* Financial Interest in Project/Activity (\$ and %)
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %

(Note: Use Additional pages if necessary.)

Certification

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation. I certify that this information is true and complete.

* Signature:

Thomas Bledsoe

* Date: (mm/dd/yyyy)

05/30/2007

Attachments

AdditionalInfo_attDataGroup0

File Name

3530-Rating_Factor_4_Attachment_N_-_Leverage_Information_FY_'07.xls

Mime Type

application/vnd.ms-excel

AdditionalInfo1_attDataGroup0

File Name**Mime Type**

**REMOVAL OF REGULATORY BARRIERS — FORM HUD-27300
NONGOVERNMENTAL APPLICANT — ADDITIONAL INFORMATION**

PART A. LOCAL JURISDICTIONS.

The Form HUD-27300 was completed for the City of Santa Fe (Santa Fe County, New Mexico), the service area for the Santa Fe Community Housing Trust, and the City of Cleveland (Cuyahoga County, Ohio), the service area for the Cleveland Housing Network. Both sub grantees provides homeownership education and counseling city-wide as well as develops and rehabilitates affordable single family homes.

City of Santa Fe, New Mexico

[REDACTED] Chief Planner, Department Of Finance Administration of the State of New Mexico completed Form HUD-27300. His phone number is [REDACTED]

[REDACTED] Source documents used to complete this form include the City of Santa Fe Zoning Code (http://codedsystems.com/santa_fe.htm), the City of Santa Fe General Plan (<http://www.santafenm.gov/planning-land-use/generalplan/index.asp>), and the City of Santa Fe Consolidated Plan, 2003-2008 (www.santafenm.gov/community-services/community-development/2003-2008ConsolidatedPlan.pdf). The State of New Mexico requires communities that receive CDBG funds to report on fair housing compliance. Otherwise, no state level changes have been made to regulatory processes in New Mexico.

City of Cleveland, Ohio

[REDACTED] Assistant Director of the Cleveland City Planning Commission completed Form HUD-27300. [REDACTED] number is [REDACTED]

Source documents used to complete this form include Cleveland's Consolidated Plan: 2005 – 2010; a comprehensive citywide planning document called Connecting Cleveland 2020 (<http://planning.city.cleveland.oh.us/cwp/cpc.html#>); the Building Code – based on the BOCA code - (http://caselaw.lp.findlaw.com/clevelandcodes/cco_part3_3101.html); and Zoning Regulations (http://caselaw.lp.findlaw.com/clevelandcodes/cco_part3_325.html).

Regarding Question 12, two regulatory reforms implemented are: 1) a code change that permits prompt approval by the City Planning Commission of requests to create small urban lots for the development of new houses that do not meet current code requirements but are typical of lots sizes in the immediate vicinity; and 2) procedural change to expedite the transfer of city-owned lots for the development of new houses, including affordable houses.