

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): _____
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* 3. Date Received: 06/08/2007	4. Applicant Identifier: _____
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5a. Federal Entity Identifier: _____	* 5b. Federal Award Identifier: _____
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State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
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8. APPLICANT INFORMATION:

* a. Legal Name: Community Action Agency of Northwest Alabama, Inc.

* b. Employer/Taxpayer Identification Number (EIN/TIN): 63-0505905	* c. Organizational DUNS: _____
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d. Address:

* Street1: 745 Thompson Street
Street2: _____
* City: Florence
County: Lauderdale
* State: AL: Alabama
Province: _____
* Country: USA: UNITED STATES
* Zip / Postal Code: 35630-3867

e. Organizational Unit:

Department Name: Community Action Ag NW AL	Division Name: Main Office
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f. Name and contact information of person to be contacted on matters involving this application:

Prefix: _____ * First Name: Tammy
Middle Name: _____
* Last Name: McDaniel
Suffix: _____

Title: Executive Director

Organizational Affiliation:

* Telephone Number: _____ Fax Number: 256-766-4367

* Email: _____

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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.):

Lauderdale, Colbert and Franklin Counties in Northwest Alabama

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

Comprehensive Housing Counseling Program

Attach supporting documents as specified in agency instructions.

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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

* b. Applicant

* c. State

* d. Local

* e. Other

* f. Program Income

* g. TOTAL

*** 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

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*** 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

7234-Congressional_Districts.doc

Mime Type

application/msword

AdditionalProjectTitle

File Name

Mime Type

Community Action Agency of Northwest Alabama
Additional Congressional Districts for proposed project

AL-005
AL-004

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

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

* Organization Name: Community Action Agency of Northwest Alabama, Inc.

* Project/Activity Name: Comprehensive Housing Counseling

	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	
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/ Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)	26,950.00								
b. Fringe Benefits	8,050.00								
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	35,000.00								
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)									
Grand Total (Year <input type="text"/>):									
Grand Total (All Years):									

Tracking Number: GRAN100235740

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

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

* Organization Name: Community Action Agency of Northwest Alabama, Inc.

* Project/Activity Name: Comprehensive Housing Counseling

	Functional Categories								
	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"/>):									
Grand Total (All Years):									

Tracking Number: GRANT00283740

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

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

* Organization Name: Community Action Agency of Northwest Alabama, Inc.

* Project/Activity Name: Comprehensive Housing Counseling

	Functional Categories								
	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"/> 3):									
Grand Total (All Years):									

Tracking Number: GRANT00283740

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

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

* Organization Name: Community Action Agency of Northwest Alabama, Inc.

* Project/Activity Name: Comprehensive Housing Counseling

	Functional Categories								Column 9 Total (\$)
	Column 1 HUD Share (\$)	Column 2 Applicant Match (\$)	Column 3 Other HUD Funds (\$)	Column 4 Other Fed Share (\$)	Column 5 State Share (\$)	Column 6 Local/ Tribal Share (\$)	Column 7 Other Share (\$)	Column 8 Program Income (\$)	
	Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input checked="" type="radio"/>								
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									
b. 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"/> All):									
Grand Total (All Years):									

Tracking Number: GRANT00283740

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: Community Action Agency of Northwest Alabama, Inc.

Address:

* Street1: 745 Thompson Street

Street2: _____

* City: Florence

County: Lauderdale

* State: AL: Alabama

* Zip Code: 35630-3867

* Country: USA: UNITED STATES

Contact Person:

Prefix: _____

* First Name: Tammy

Middle Name: _____

* Last Name: McDaniel

Suffix: _____

* Phone Number: _____

Fax Number: 256-766-4367

Email Address: _____

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		
b. Not Hispanic	5	5
4. Race of Clients		
Single Race		
a. American Indian/Alaskan Native		
b. Asian		
c. Black or African American	2	2
d. Native Hawaiian or Other Pacific Islander	437	437
e. White		
Multi-Race		
f. American Indian or Alaska Native <i>and</i> White		
g. Asian <i>and</i> White		
h. Black or African American <i>and</i> White		
i. American Indian or Alaska Native <i>and</i> Black or African American		
j. Other multiple race	658	658
5. Income Levels		
a. < 50% of Area Median Income (AMI)		
b. 50 - 80% of AMI	1,031	1,031
c. 80 - 100% of AMI	56	56
d. >100% AMI	4	4
6. Numbers of Clients Receiving Educational/Outreach Services (if client also receives counseling, please include in count below)		
a. Completed Homebuyer Education Workshop		
b. Completed Post-Purchase Homeowner Workshop	9	9
c. Sought Help with Fair Housing Issue		
d. Sought Help with or Attended Workshop on Predatory Lending		

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		
Client will be Mortgage Ready within 90 Days	7	7
Client will be Mortgage Ready after 90 Days; Receiving Long-Term Prepurchase Counseling	2	2
Entered Lease Purchase Program	3	3
Decided Not to Purchase Housing; No Further Effort to Prepare Needed		
Other		
Total	11	11
b. Seeking Help with Resolving or Preventing Mortgage Delinquency	23	23
Brought Mortgage Current		
Mortgage Refinanced	33	33
Mortgage Modified		
Received Second Mortgage	2	2
Initiated Forbearance Agreement/Repayment Plan		
Executed a Deed-in-Lieu	4	4
Sold Property/Preforeclosure Sale, Chose Alternative Housing Solution	16	16
Mortgage Foreclosed		
Currently Receiving Foreclosure Prevention/Budget Counseling	1	1
Partial Claim	56	56
Other		
Total		
c. Seeking Help Converting Home Equity Into Cash or Seeking Better Mortgage Loan Terms		
Obtained a Home Equity Conversion Mortgage (HECM)		
Received Home Equity or Home Improvement Loan		
Received Consumer Loan (Unsecured)		
Mortgage Refinanced		
Referred to Other Social Service Agency		
Sold House, Chose Alternative Housing Solution	1	1
Counseled on HECM; Decided Not to Obtain Mortgage		
Currently Receiving Counseling	1	1
Other	2	2
Total	1	1
d. Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing	5	5
Received Housing Search Assistance		
Obtained Temporary Rental Relief	41	41
Referred to Agency with Rental Assistance Program	274	274
Advised on Recertification for HUD/Other Subsidy Program	49	49
Referred to Other Social Service Agency	10	10
Counseled or Referred to Legal Aid Agency for Eviction or Other Fair Housing Assistance	21	21
Found Alternative Rental Housing	5	5
Decided to Remain in Current Housing Situation	85	85
Entered Debt Management/Repayment Plan	138	138
Currently Receiving Counseling	7	7
Other	240	240
Total	52	52
e. Seeking Shelter or Services for the Homeless	922	922
Occupied Emergency Shelter		
Occupied Transitional Housing	5	5
Occupied Permanent Housing with Rental Assistance	9	9
Occupied Permanent Housing without Rental Assistance	21	21
Referred to Other Social Service Agency	9	9
Remained Homeless	4	4
Currently Receiving Counseling	1	1
Other	12	12
Total	21	21
	82	82

Previous editions are obsolete.

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

Community Action Agency of Northwest Alabama, Inc.

Non-Exclusive Notification

By executing this notice, I have hereby acknowledged that I understand and agree that I have complete discretion concerning the selection of any services needed, recommended or required in regards to my pursuit of homeownership including, but not limited to, lenders, lending products and home choice. I further acknowledge that I understand and agree that I am not bound and/or restricted by any opinions, recommendations or advice provided to me by any employee(s) of Community Action Agency of Northwest Alabama, its agents or its housing program partners.

Printed Client Name

Client Signature

Date

Counselor Signature

**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: Community Action Agency of Northwest Alabama, Inc.

Project Name: Comprehensive Housing Counseling

Location of the Project: Community Action Agency of Northwest Alabama, Inc.
745 Thompson Street
Florence, Alabama 35630

Name of the Federal
Program to which the
applicant is applying: CFDA 14.169 HUD Housing Counseling Program

Name of
Certifying Jurisdiction: City of Florence

Certifying Official
of the Jurisdiction
Name: Bobby Irons

Title: Mayor

Signature: B.E. Irons

Date: 4/30/2007

Community Action Agency of Northwest Alabama, Inc.
745 Thompson St.
Florence, AL 35630

Factor 2: Need/Extent of the Problem

(1) Needs Data

The agency provides general housing counseling to Franklin, Lauderdale and Colbert Counties in the northwest corner of the State of Alabama. The area is both urban and rural in population. Following a statewide trend, the jobless rates in the three northwest counties we serve decreased slightly from March 2006 to March 2007, according to the Alabama Department of Industrial Relations. The jobless rate in Lauderdale County fell from 3.7 to 3.2 percent, Colbert County jobless rate fell from 4.0 percent, to 3.6 and Franklin County's unemployment rate decreased from 3.8 percent to 3.5 percent.

The following demographic profiles were taken from the U.S. Census Bureau 2000, American FactFinder for Alabama.

Colbert County Population: 54,984

Persons with disabilities, 5 years and older – 26.1%
Hispanic or Latino Origin – 1.1%
Black & African American – 16.6%
White Persons 81.5%
Persons below poverty – 14.0%
Renter occupied housing – 24.3%
Median household income - \$33,469

Franklin County Population: 31,223

Persons with disabilities, 5 years and older – 26.4%
Hispanic or Latino Origin- 7.4%
Black & African American – 4.2%
White Persons – 89.7%
Persons below poverty – 18.9%
Renter occupied housing – 25.7%
Median household income - \$28,182

Lauderdale County Population: 87,966

Persons with disabilities, 5 years and older – 22.6%

Hispanic or Latino Origin – 1.0%

Black or African American Persons – 9.8%

White Persons – 88.4%

Persons below poverty – 14.4%

Renter occupied housing – 26.8%

Median household income - \$34,347

Northwest Alabama is beginning to overcome the loss of manufacturing jobs.

The jobs in the past provided an above minimum wage for employees with little formal education and few technical skills. While many jobs available in our area are for non-skilled labor there is an increased need for skilled trade labor. Many of the individuals that request housing counseling do not have a high school education. Our in-house MIS captures education level and shows that 29 percent of our clients seen from October 1, 2005-September 30, 2006 were non-graduates. We also show that 69 percent rented housing and 40 percent of households served continued to be a single parent female.

According to the U.S. Census Bureau, Franklin County has a 7.4% Hispanic population. This is the highest Hispanic population in the state. Efforts to reach the Hispanic population with First time Homebuyer Classes was unsuccessful. Working with local leaders trying to reach this population has still not overcome the distrust many Hispanic have of local help programs. Housing needs are growing in the county with the birth rate of Hispanics at 28 percent according to the 2004 Alabama Center for Health Statistics. The enrollment of Hispanic children in the school systems and the reported employment of Hispanics at various work places show increased housing needs for Hispanics as multiple families are often housed together under the same roof although this is often due to economic reasons more than lack of housing.

Based on the Northwest Alabama Continuum of Care Council, the highest need for housing in the northwest Alabama area is shelter/transitional housing for victims of domestic violence. The agency partners with the local women's shelter, SafePlace, in an effort to provide permanent housing for families that are moving from the shelter to housing. SafePlace is a non-profit agency for women and children who are subjected to domestic violence. Our agency partners to provide one-on-one counseling in budgeting and developing plans to locate housing based on client and family's school and work location and funds to provide necessary deposits. The counselors also provide one-on-one follow-up sessions to determine, if the family is maintaining their place of residency. The 2006 Continuum of Care Gap Analysis provided by the Homeless Care Council of Northwest Alabama and the City of Florence Consolidated Plan is as follows:

Emergency Shelter

Current Inventory – 32

Unmet/Gap - 19

Traditional Housing

Current Inventory – 118

Unmet/Gap – 49

Permanent Housing

Current Inventory – 120

Unmet/Gap – 86

The 2006 **Consolidated Plan of the City of Florence** list the Community Action Agency of Northwest Alabama as an agency that provides housing counseling for residences threatened with homelessness, which can include such needs as locating permanent housing, rental cost, utility assistance and financial budgeting. In the City's Consolidated Plan there is shown a gap of 124 needs for special housing needs such as

for the elderly, physically and developmentally disabled. There was a gap of 50 for direct homeownership assistance for single-unit rehab residents.

Agency counselors provide one-on-one credit repair, budgeting, utility assistance and housing counseling as appropriate to disabled clients. Information provided by American FactFinder of the U.S. Census Bureau show an average of 26.3% of the population in our three county service area have a disability. The agency works with individuals referred from the Alabama Head Injury Foundation, Riverbend facility for persons with emotional disabilities, and Evergreen, a HUD assisted housing program for the severely mentally disabled. The counselor assist in providing permanent shelter for these disabled individuals and offers budgeting and other related housing information when necessary.

The agency partners with the local housing authorities in our three county service area to provide budgeting and credit repair for residents who are behind on their rent payments. The counselors assist with locating housing for individuals seeking affordable housing on their income. Depending on the situation cases are followed for a period of 30 days to 90 days to determine if clients are continuing to live within their budget. The Community Action Agency and the Florence Housing Authority work together through the self-sufficiency partnership to provide assistance and counseling for the Housing Authority's Section 8 Homeowner Voucher program. This program provides budgeting, credit repair, homeownership education, assistance with education tuition, transportation and childcare if needed. The Section 8 Homeowner Voucher Program of the Florence Housing Authority and the Community Action Alabama of Northwest Alabama

demonstrates that the local market will support affordable homeownership. The departmental policy for the Section 8 Homeowner Voucher Program is as follows:

The partnership between the Florence Housing Authority and the Community Action Agency of Northwest Alabama will provide counseling to individuals who are below the poverty guidelines. This will be provided with homebuyer education workshops and one-on-one counseling. The average wages earned by persons in the program is \$5.15. Seventy per cent of the individuals are minorities with most being disabled. The housing authority's Self-Sufficiency Program allows escrow accounts for individuals. This escrow account is to be used for the down payment of a home. The down payment needs to be at least 1% of the cost of the home. If the individual is disabled, does not have the funds and participating in the Self-Sufficiency Program, Community Action Agency may assist with a portion of the down payment.

Agency records show the average household income of those requesting housing counseling is \$8,520. The median family income in the Shoals Metropolitan Area for the 2006 fiscal year was \$47,250, according to a recent report from the Alabama Department of Industrial Relations. For the second year the average housing for sale in our three county service area is \$80,000-\$120,000 according to local representatives of Regina Coats Realty. There continues to be an average of 10% vacant homes in our three county service area as well, also according to the Coats Realty.

(2) Departmental Policy Priorities

(a) Homeownership – One of our agency's goals is to prepare prospective homebuyers with information and skills needed to purchase a home and to maintain the residence. The counselors will provide homebuyer workshops to families and individuals who are interested in buying a home. We will target moderate or low-income, disabled, or elderly in all three of our service counties and will advertise the workshops in places that are visible to the target audiences such as local banks,

Department of Human Resources, Housing Authorities and other social service agencies.

We will also target the Hispanic population in Franklin County. Our goal is to provide at least one workshop in Franklin County with emphasis on the Hispanic population. An interpreter will be included if needed to assist with language barriers.

We will promote homeownership workshops through various outlets including local banks, community employers and faith-based organizations that have frequent contact with the Hispanic population. The counselors will also provide one-on-one counseling as need requires to all individuals who wish to become homeowners, who default on their mortgage, or require credit counseling to stay in their home. The counselors will provide assistance by using loss mitigation tools when deemed necessary.

Rental Opportunities – The agency counselors will provide rental assistance to individuals who are below the poverty guidelines, disabled, minorities, elderly and those with limited English-speaking skills. This will be done in the form of emergency assistance payments to the vendor/landlord through cash assistance with utility deposits, energy assistance, rental deposits, and rental payments. One-on-one counseling will be provided which will include preparing a budget and credit repair. Referrals to low-income housing for elderly will be a priority when feasible.

There will be follow-up counseling to evaluate the client status and determine if any further services are required. In working with limited English proficiency, an interpreter will be provided during the interview to determine the needs of the individual.

(b) The agency regularly partners with local **grass-roots faith-based** groups such the Help Center, The Caring Center, St. Vincent DePaul, and the Salvation Army. We partner to assist the client in a holistic way to meet their needs. Additionally our counselors network with local churches that require all persons they assist to be screened by our agency. This prevents duplication of services and assures the counselors that a person is getting the maximum amount of assistance they can provide to meet needs. The agency works with the above groups to provide temporary shelter for the homeless, rental assistance for individuals who are in danger of eviction or assistance in bringing mortgages current and energy assistance for those who are required to maintain utilities as a condition of housing. The agency also participates in the Northwest Alabama Homeless Care Council, which covers a 7 county area in the northwest portion of the state. This group meets monthly in Franklin County to inform and educate the community of services for the homeless. Other community organizations we work with include United Way, Red Cross, SafePlace and other similar agencies.

(c) While there are no specific **minority-serving institutions of higher learning** in our area we do have a good working relationship with the University of North Alabama and Shoals Community College. We frequently refer clients for education and vocational training that will increase their ability to become self-sufficient. We assist with tuition and school materials when possible.

(d) The agency participates in outreach energy counseling provided in homes to elderly homebound clients. Energy Star information is given each person with counseling on ways to conserve energy and lower utility bills. Funds to reach these

persons come through Department of Energy specifically for the purpose of energy counseling. One trained counselor provides one-on-one counseling concerning the importance of replacing refrigerators, heating/cooling systems, water heaters and replacement of light bulbs with Energy Star products to improve energy efficiency.

Housing counselors pass out information to housing clients concerning ways to save energy and lower their heating and cooling cost with Energy Star Products. One such resource provided from "*The Energy Solutions for Life*" brochure series, produced by The Resource Link, LLC, is the brochure "*Buying a Not-so-New Home*". This brochure specifically discusses Energy Star products and the importance of replacing the old appliances with new energy star appliances. It suggests an easy way to spot these new appliances when shopping is to look for the blue Energy Star label.

Perspective homebuyers are also encouraged to look at appliances already installed in the homes before buying as this can have a substantial impact upon energy consumption.

(e) The City of Florence does have a Consolidated Plan that includes a housing element. It is a 5-year plan and was most recently up-dated in 2006.

Community Action Agency of Northwest Alabama, Inc.
745 Thompson St.
Florence, AL 35630

Factor 1: Capacity of the Applicant and Relevant Organizational Staff

(1) Employee/experience

(a) Number of full-time employees (40) hours each- per week - 4
(b) Number of part-time housing counselors - 0
(c) Number of bilingual housing counselors - 0
(d) Average years of housing counseling experience - 8 Years
(e) Average years of housing counseling program management experience for <u>project director</u> - 4 years
(f) Related experience- 0
(g) Proposed average hourly labor-rate – \$20.79

(2) Knowledge & Experience

(a) Agency Housing Counselors are required to become certified homebuyer counselors, attend all HUD training and attend other training sessions as necessary to become educated in specialized and general housing counseling as follows:

- HECM
- Fair Housing
- Tenancy
- Bankruptcy
- Homeless
- File Management & Audit
- Home Inspection

The counselors have experience and training in all of the above counseling areas. In addition training to reinforce or expand upon the above topics has been increased and will be expanded upon during the coming year.

██████████ is a full-time Family Development Counselor in Colbert County and the **Project Director**. ██████████ has 4 years of housing counseling experience and has received training through NeighborWorks for Home Equity Conversion Mortgage (HECM), passing ██████████ exam. ██████████ passed the exam to become a Certified Housing

Counselor also through NeighborWorks. In addition, [REDACTED] has passed exams for both Homebuyer Education and Homebuyer Counselor. [REDACTED] has been the coordinator/trainer of the First Time Homebuyers Workshop held for our three county service area. [REDACTED] has a Bachelor of Social Work degree with almost 11 years of social service experience. [REDACTED] is active in the local Homeless Continuum of Care and has received training in the following:

- HECM Counselors Exam-2006-AARP/HUD
- Home Equity Conversion Mortgage-2006-NeighborWorks
- Counseling the Homeless/at-Risk-2006
- Predatory Lending-Credit Counseling-Foreclosure Prevention-2006-NeighborWorks
- Certified Housing Counselor -2005-NeighborWorks
- Fair Housing – Affordable Housing Training – AFHC-2004
- Loss-Mitigation Training – HUD –2003-2004

[REDACTED] provides one-on-one counseling to clients that are having rental and mortgage issues. [REDACTED] provides budgeting and credit counseling to each of the clients that [REDACTED] counsels. [REDACTED] assists in contacting landlords and mortgage institutions in an effort to resolve their problems. [REDACTED] also works with the homeless in providing temporary or permanent shelter. [REDACTED] works closely with the church groups and organizations in the Colbert County community in an effort to meet the housing needs of the community. [REDACTED] partners with the Sheffield and Tuscumbia Housing Authorities in an effort to prevent homelessness for their residents whom may be experiencing problems making their rent payments. [REDACTED] also assists in locating funds to assist with other housing needs such as utility assistance and deposits.

[REDACTED] is the full-time Family Development Counselor in Lauderdale County. [REDACTED] has 10 years experience in housing counseling activities. [REDACTED] has attended NeighborWorks training and passed the exam to become a Certified Housing Counselor,

completed the Homebuyer Education Training and passed the examination to become a Certified Homeownership Counselor. [REDACTED] has received training in loss-mitigation through HUD, Family Self-Sufficiency Case Management through NanMcKay and is active in the local Homeless Continuum of Care. [REDACTED] has assisted with the First Time Home Buyers Workshops for our three county service area and received training for the following:

- Foreclosure Prevention – 2006- NeighborWorks
- Home Equity Conversion Mortgages – 2006- NeighborWorks
- Counseling the Homeless – 2006- NeighborWorks
- Loss Mitigation – 2006 HUD
- Certified Housing Counselor-2005

[REDACTED] provides one-on-one counseling to each client that she assists with mortgage and rental problems. [REDACTED] contacts the lending agency on the client's behalf to assist in solving the client's mortgage problems. [REDACTED] assists rental clients who are in danger of losing their homes because of inability to pay the rent and are facing eviction.

[REDACTED] works with the homeless in an effort to locate shelter and prevent their homelessness.

[REDACTED] provides budget counseling and credit repair with all of the individuals that [REDACTED] counsels. [REDACTED] is active in the local Homeless Care Council and works with the Salvation Army, Help Center, and churches to provide shelter and/or funds to prevent homelessness.

[REDACTED] is a full-time Family Development Counselor in Franklin County, a largely rural area. [REDACTED] has 8 years of housing counseling experience and 24 years experience as a counselor with Community Action Agency. [REDACTED] has received training through NeighborWorks and passed her exam becoming a Certified Housing Counselor.

[REDACTED] has attended training for the following through NeighborWorks, HUD, Alabama

Housing Counselors Federation (AHCF) and participates in the local Homeless Continuum of Care. [REDACTED] has participated in the agency First Time Homebuyers

Workshop and completed the following trainings:

- Certified Housing Counselor-2006 – NeighborWorks
- Loss Mitigation Training – HUD – 2005
- Fair Housing – 2004
- Loss Mitigation Training, Nonprofit & Housing Counseling Workshop – HUD – 2003
- Tenancy, Section 8 Home Ownership, Bankruptcy Alternatives, Legal Eviction Process, Basic Housing Counseling –AFHC - 2003
- Bankruptcy Alternatives – 2003
- Credit Repair - 2003

[REDACTED] provides one-on-one counseling to the clients she assist with mortgage problems and tenancy issues. [REDACTED] provides budget counseling and credit repair with all of the clients that she provides counseling. [REDACTED] assist in locating funds to bring mortgages current and prevents clients from eviction due to non-payment of their rent. [REDACTED] provides loss-mitigation counseling and assists the clients by contacting their bank on their behalf to work out forbearance or bring the mortgage current. [REDACTED] works with the faith-based organization in the community and local churches to provide funds to prevent homelessness and allow individuals to keep their mortgage.

[REDACTED] has been employed as a full-time housing counselor since July 2006. A recent graduate from [REDACTED] was hired in July 2006 for the position of housing counselor. [REDACTED] degree is Bachelor of Science in Sociology and minors in Psychology and Family Studies. [REDACTED] has since completed training in the areas of:

- Certified Housing Counselor – 2007 - NeighborWorks
- HECM/Credit Counseling-2007-NeighborWorks
- Loss Mitigation-2006-HUD

- Renter's Counseling/Loss Mitigation-2006-National Assoc. Housing Counselors/Agencies.
- Learning Style-2006-Alabama Federation Housing Counselors

██████████ to take the HECM certification test in fall of 2007. ██████████ provides one-on-one counseling to the clients ██████████ assist with mortgage problems and tenancy issues. ██████████ assist in locating funds to bring mortgages current and prevents clients from eviction due to non-payment of their rent. ██████████ participates in the First Time Homebuyers Class and is active in the Homeless Care Council and participates in the agency sponsored First Time Homebuyer Classes.

(b) Specialized Training

██████████ Project Director/Certified Housing Counselor

- ✓ HECM Exam-AARP-2006
- ✓ Home Equity Conversion Mortgage-NeighborWorks-2006
- ✓ Credit Counseling-NeighborWorks-2006
- ✓ Predatory Counseling-NeighborWorks-2006
- ✓ Loss-Mitigation Training – HUD –2006
- ✓ Counseling the Homeless/at-Risk-NeighborWorks-2006
- ✓ Certified Housing Counselor Exam-NeighborWorks-2005

██████████ Certified Housing Counselor

- ✓ Foreclosure Prevention-NeighborWorks-2006
- ✓ Loss Mitigation-HUD-2006
- ✓ Homeless/At-Risk-NeighborWorks-2006
- ✓ Home Equity Conversion Mortgages-NeighborWorks-2006
- ✓ Certified Housing Counselor Exam-NeighborWorks-2005
- ✓ Housing Counseling Principles-NeighborWorks-2005

██████████ Certified Housing Counselor

- ✓ Certified Housing Counselor Exam-NeighborWorks-2006
- ✓ Certified Housing Counselor Training-NeighborWorks-2006
- ✓ Loss Mitigation Training – HUD – 2005/06

[REDACTED] Housing Counselor

- ✓ Housing Counseling Training-National Assoc. of Housing Counselors-2006
- ✓ Renters Counseling-National Assoc. of Housing Counselors-2006
- ✓ Basic Loss Mitigation-HUD-2006
- ✓ Credit Counseling-NeighborWorks-2007
- ✓ HECM Training-NeighborWorks-2007
- ✓ Certified Housing Counselor – 2007 – NeighborWorks

(c) Certified Housing Counselors

[REDACTED]	Certified Housing Counselor	NeighborWorks 2005	Expires 2008
[REDACTED]	Certified Housing Counselor	NeighborWorks 2005	Expires 2008
[REDACTED]	Certified Housing Counselor	NeighborWorks 2006	Expires 2009
[REDACTED]	Certified Housing Counselor	NeighborWorks 2007	Expires 2010

(d) On-Line Client Management System

Counselors use the web-based Homeless Management Information System (HMIS), which was put into operation in 2005 for the tracking of homeless persons in Northwest Alabama. This system is a collective result of the Homeless Care Council of Northwest Alabama. The software, 'SERVICEpoint', is web-based and a product of Bowman systems, based in Shreveport, LA. Our agency did utilize the web-based HMIS for homeless clients during the period of October 1, 2005-September 30, 2006. This system is not used to inform the client of mortgage options or other types of financing.

The system is utilized by the Homeless Care Council in tracking those services provided to homeless persons in our service area. Additionally we are able to view services provided by other agencies for homeless persons to avoid duplication.

In addition to the HUD required HMIS we plan to become CARS compliant by October 1, 2007. Currently the agency is exploring CARS approved software to

determine the best fit for the agency while trying to consider factors such as duplicate entries into each of the two existing systems we are required by funding sources to use. Training will be provided to all housing counselors prior to October 1, 2007 via webcast or on-line tutorial to become familiar with software requirements for CARS. The number of clients being served may decrease with the addition of the third software due to each funding source requiring reporting software to be utilized to capture outcomes for specific activities. Improved client services will continue to be based upon the counselor's knowledge and ability to provide the necessary information for clients to make informed and responsible choices.

(3) Grant & Program Compliance

(a) Grantee Requirements

All counseling activities, as outlined by the grant, were followed and executed by the staff within the 12 months of the grant period. Total hours reported for October 1, 2005-September 30, 2006, for comprehensive housing counseling activities were 2,261.

All quarterly, mid-term and final reports were submitted in the time frame as required by HUD. There were a total of 1,097 clients served, 9 of which attended the 2 first-time homebuyer workshops. It was projected 894 individuals would be served during the fiscal year for comprehensive housing counseling functions, goals exceeded this number with a total of 1,088 served. One-on-one counseling was provided for rental issues such as seeking alternative housing, locating rental assistance, homeless prevention, pre-rental and budget counseling. Goals for rental counseling were met on a timely basis. Services provided were according to the agency-housing plan.

The agency projected 40 to be served with one-on-one counseling for mortgage default issues with 56 individuals actually being served. The goals for HEMC counseling for the 2005/06 year fell short by half with only 5 having requested this service. The agency reports for the fiscal 2005/06 year as follows:

- Total Number of Clients Served: - 1,097
- Homebuyer Education Workshops – 2 (with 9 in attendance)
- Resolving or Preventing Mortgage Default– 56
- Rental Counseling (homeless prevention, including homeless, & inadequate housing) – 1004
- HECM- 5
- Pre-Purchase Counseling - 23

(b) HUD-9902

Grant reporting for the quarterly, mid-term and final were reported in a timely manner in accordance with requirements.

(c) Expending Grant Funds

All funds for **comprehensive housing counseling** functions were fully expended during the grant period October 1, 2005 to September 30, 2006.

(d) Biennial Performance Reviews:

The biennial performance review conducted by HUD staff in March 2007 showed no findings.

(e) Housing Counseling System

The information in the Housing Counseling System is updated and validated each 90 days as required by HUD.

(4) Management-Goals & Results

Projected goals and final number of clients served during October 1, 2005-September 30, 2006-grant period are as follows:

- First time homebuyer classes-projected 2 classes. 2 held with 9 in attendance.
- Total one-on-sessions – projected at 894, served 1,088
- Mortgage issues- projected 40 to receive counseling. 56 clients served.
- HECM-projected 10 for counseling. Served 5.
- Rental assistance-projected 566 to be counseled. Counseled 922.
- Homeless clients-projected to serve 277. Counseled 82.
- Pre-Purchase –projected at 11. Counseled 23.

Actual staff hours expended for the listed activities totaled 2,261. The agency's goal was to provide one-on-one counseling to 894 clients and hold 2 homebuyer education classes for individuals in Colbert, Franklin, and Lauderdale Counties. Homeless counseling fell short of the projected 277 with only 82 persons counseled. Based upon previous year total of 52 we believe the projected number should have been 77, not 277 as stated on the Logic Model. Upon further study of the grant we found a projected number for the homeless to be at 40 on page 3 of Factor 4. As there were 2 persons working on the grant it was felt miscommunication of numbers to be the probable cause. To eliminate further confusion it was decided to use the 277 projected number as stated on the Logic Model.

Resolving rental issues was projected at 556 and we exceeded that number by 366 for a total of 922. We hired an additional housing counselor to assist with client request which brought our agency up to four counselors, three of which are certified and the fourth in the process of being. The average time to work with a client is estimated at one month although many activities such as HECM took longer. HECM was provided to 5 clients per request. This was half our projected number. One agency counselor passed the HECM AARP exam in 2006 to become certified HECM counselor. We have contacted local lending institutions to notify them of HECM counseling we are now certified to provide.

The counselors locate community partners to assist in resolving needs such as rental assistance, utility assistance, and locating permanent or temporary shelter. An initial interview with client is held to identify problems and determine a plan for the solutions. Continued contact with client through one-on-one interviews or phone calls would be provided to each client. Follow-up was planned for each client to determine if the problem was alleviated and to record the results of the housing counseling activity. Time would be extended or shortened, as necessary. The evaluations to be measured by the number of clients were as follows:

- Living on their established household budget
- Improved their credit
- Attending counseling sessions on a timely basis
- Knowledge of mortgages available, including HECM Loans
- Knowledge of affordable housing & neighborhoods
- Knowledge of predatory lending & fair housing laws
- Obtain a home

Tools used in the collection of data for evaluation included the in-house MIS and the HMIS as required by HUD, logging actual events and conversations with clients and other involved parties such as mortgagors, landlord and energy vendors. Client case files were made to contain documents to verify activities such as goals, contacts, permissions, budgets, and record outcomes.

Community Action Agency of Northwest AI, Inc.
745 Thompson St.
Florence, AL 35630

Factor 4: Leveraging Resources

(1) Resources are recorded as shown below; direct assistance and in-kind for a
GRAND TOTAL of [REDACTED]

Resources leveraged for direct client assistance include emergency funds to assist with homeless prevention activities such as rent and utility deposits and payments as well as mortgage assistance. *Direct assistance* [REDACTED]

- [REDACTED]
- [REDACTED]
- Community Service Block Grant funds- \$54,314 based upon previous year activity record
- [REDACTED]
- [REDACTED]
- Emergency Shelter Grant, Community Development Block Grant, through the City of Florence - \$10,000

Sources leveraged as in-kind funds: *Total in-kind \$12,000.*

- Space cost, including space and utilities for our Colbert County site, provided by the Colbert County Commissioners, at an estimated value of \$6,000 per year and space/utilities for our Franklin County office from the Russellville Housing Authorities also valued at \$6,000 per year.

(2) Leveraging Proof

- (a) Copies of letters supporting leveraged income are attached.

- (b) Dollar values are included in the attached letters. Additional in-kind funds are provided by faith base organizations and are recorded by the housing counselor throughout the year. Records are kept and maintained in a master file and updated monthly by the counselors. These are totaled yearly to have an accurate account of leveraged faith based funds spent on direct aid. Amounts of these funds are based upon the previous year records.
- (c) Types of resources committed are stated in letters but include direct aid as well as space and agency funds to cover housing counseling salaries beyond the amount supported by the housing grant.
- (d) All resources will be available after the start date of October 1, 2007 through September 30, 2008. Funds from churches is dependent upon the availability of benevolent funds set aside for the purpose of helping those less fortunate in the community. While we do not expect to see an overall decrease in these funds this is certainly one area that can increase as well as decrease.
- (e) The entire HUD housing counseling award will be utilized for housing counseling activities. Housing counseling is one of three top services requested by the public. We have seen no decrease in request for this service. We also feel strongly that this area of need is important enough for us to commit 4 full-time housing counselors to the project. Additionally we have dedicated Community Service Block Grant (CSBG) funds for training to continue our knowledge and ability to deliver the service to those who need it.
- (f) Signature include on application.
- (g) No conditions are known that would nullify the commitment.

(3) Resources provided by Community Action that directly result in housing counseling services include Community Service Block Grant (CSBG):

Total agency dedicated resources \$215,140.

CSBG-\$172,773- leveraged funds cover wages and benefits after the proposed award has been expended for continued housing counseling activities. Benefits covered will include health insurance, life insurance, retirement, FICA, workman's compensation and SUI. Additional program support includes cost of rent/utilities, in the Lauderdale County office and cleaning for the Franklin county office, housing counseling allocated cost of audit, liability insurance, telephone, and office supplies.

CSBG-\$22,216-leveraged funds will cover 5% of Chief Financial Officer's salary and benefits and 5% of Executive Director salary and benefits for HUD related activities in Administrative. CFO is accountable for all financial records pertaining to housing counseling as well as handling accounts payables for emergency assistance for the client. The Executive Director prepares reports with staff input and oversees the grant for compliance.

CSBG - \$18,151 - Other direct cost for Lauderdale space cost as well as cleaning, utilities, audit portion and liability insurance. Including \$5,500 for training cost 4 housing counseling staff. This will include **training** for one counselor to earn her HECM certificate and all counselors to attend HUD training as well as training through NeighborWorks, and/or Alabama and National Federation of Housing Counselors and Consortium of Housing Counselors.

CSBG - \$2,000 - Office supplies to perform necessary job requirements.



110 South Cypress Street, Suite 1, Florence, Alabama 35630

Telephone (256) 740-5200

Facsimile (256) 768-3175

Housing Choice Voucher
Homeownership Program
Memorandum of Understanding

This Memorandum of Understanding (hereinafter referred to as "MOU") is made and entered into between Florence Housing Authority (hereinafter referred to as "FHA") and the Community Action Agency of Northwest Alabama, Inc. (hereinafter referred to as "CAA").

WHEREAS, The partners to this MOU plan to continue the Section 8 Homeownership Voucher Housing Program assistance as needed for the betterment of the low income potential and current homeowners in their joint service area; and

WHEREAS, FHA recognized CAA's expertise in the area of homeownership training because of its long term designation as a HUD- approved local housing counseling agency and its close working relationship with FHA; and

WHEREAS, FHA has a Housing Choice Voucher Homeownership program in operation and is strongly committed to the continuation of said program and its expansion and increase in varied training opportunities for the participants; and

WHEREAS, FHA has a very active and professionally operated Family Self Sufficiency program since 1992 with 103 current participants, which is constantly evolving and expanding to better assist those requesting assistance in becoming homeowners; and

WHEREAS, FHA and CAA recognize the similarity in the local population that both agencies serve on a daily basis and that jointly assisting these clients in common will enhance program effectiveness and administrative efficiency; and

WHEREAS, FHA and CAA recognize that the Housing Choice Voucher holders receiving homeownership training have the potential to succeed and become totally economically self-sufficient.

THEREFORE, BE IT RESOLVED that FHA and CAA agree to the following:

The purpose of this MOU is to establish the criteria and responsibilities of the partnership between FHA and CAA to provide services to the participants and potential participants of FHA's Housing Choice Voucher Homeownership program. The parties agree to the following:

1. Adhere to and enforce all HUD rules and regulations, which govern the Housing Choice Voucher Homeownership program and the fiscal year 2007 SuperNOFA: section 8 Homeownership Voucher- Housing Counseling Grant program.
2. FHA hereby acknowledges that it has implemented a Homeownership Voucher program and agrees to refer homeownership voucher participants and potential participants to CAA to fulfill the housing counseling requirement specified in the homeownership voucher program regulations.
3. Any and all counseling services provided in conjunction with the homeownership voucher program shall be provided free of charge.
4. Ensure that all counseling offices and services shall be reasonably accessible to persons with a wide range of disabilities and help persons locate suitable housing in locations throughout Lauderdale/ Colbert Counties, Alabama area.
5. Communicate administrative changes and relevant guidelines to keep the other party abreast of changes that affect this MOU.
5. Cooperate in the process of collecting and verifying information on mutual clients. This cooperation is targeted to reduce the time required to process client information and to reduce potential fraud.
7. Establish a system to communicate information relevant to verifying compliance with the homeownership voucher program requirements and to reduce fraud against either partner.
3. Housing counseling services will only be provided to homeownership voucher recipients who are deemed eligible by FHA to participate in its homeownership voucher program.
2. CAA shall be capable and available to provide the following services based on the individual needs of the program participant:
 - a. How to negotiate the purchase of a home;
 - b. How to obtain homeownership financing and loan pre-approval, including a description of types of financing that may be available and pros and cons of different types of financing;
 - c. Alternative sources of mortgage credit;
 - d. How to find a home, including information about homeownership opportunities, schools and transportation in FHA's jurisdiction;
 - e. Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;
 - f. How to design features to provide accessibility for persons with disabilities;
 - g. Funding for modifications that will make housing accessible and available to clients and their family members with disabilities;
 - h. Advocating with leaders for non-traditional lending standards;
 - i. Information on fair housing, including fair housing lending and local fair housing enforcement agencies.
 - j. Information about the Real Estate Settlement Act (12 U.S.C. 2601 et seq.) (RESPA);
 - k. State and Federal truth-in-lending laws, and how to identify and avoid predatory loans with oppressive terms and conditions;

- l. Home maintenance, improvement and rehabilitation
 - m. Budgeting and money management;
 - n. Credit counseling;
 - o. Ongoing counseling for all or select participants in the homeownership program in the following areas;
 - i. loan and grant options;
 - ii. loan and/or grant application process
 - iii. what housing codes and housing enforcement procedures apply for the intended activity
 - iv. accessibility codes
 - v. visitability and universal design
 - vi. non-discriminating lending for persons who modify their dwelling to accommodate disabilities
 - vii. How to identify and hire a construction contractor
 - viii. How to specify and bid construction work
 - ix. How to enter into construction contracts
 - x. How to manage construction contracts, including actions to address the non-performance of a contractor
 - xi. Default counseling and loss mitigation strategies, such as debt restructuring, establishing reinstatement plans, seeking loan forbearance and managing household finances.
 - xii. Response to predatory lending, provide references to emergency and social services providers, and assist program participants with locating alternative housing.
 - p. Any additional services agree to by the parties in writing and properly executed.
10. CAA agrees to provide any and all counseling on a one-on-one basis. Group sessions and workshops may only be used for general information distribution purposes.
 11. Parties shall be prepared to meet the needs of all individuals requesting services, including persons with disabilities, regardless of the complexity of the services involved. In addition, parties will affirmatively market services to person with disabilities, including visual and hearing disabilities, as the parties would to any other segment of the population not likely to apply for said services.
 12. CAA shall indemnify and hold harmless FHA and any and all its employees, and its Board of Commissioners, Officers agents, servants or employees, from any and all actions taken by or on behalf of CAA pursuant to this MOU, which indemnification and hold harmless agreement shall remain in full force and effect from the date of execution of said MOU until the date of satisfactory completion of any and all actions, terms and conditions under said MOU.
 13. In the event FHA or CAA must enforce any term of this MOU in a Court of Law, then in addition to any relief obtained therein, FHA or CAA as its interest appears, shall also, as a prevailing party, be entitled to reasonable attorney's fee plus cost. This MOU shall be construed and enforced in accordance with the laws of the State of Alabama

14. CAA agrees and acknowledges that any information received by CAA during any furtherance of the CAA's services and/or obligations in accordance with this MOU, which concerns the personal, financial or any other affairs of FHA or its clients, potential clients or applicants shall be treated by the CAA in full confidence and will not be revealed to any other persons, firms, organizations, or any other third party. This provision shall survive termination of this MOU.
15. All notices to be given hereunder by either party to the other must be in writing and mailed, postage pre-paid, by certified or registered mail, return receipt requested or delivered by personal or courier delivery, or sent by telecopy (immediately followed by one of the proceeding methods), to FHA's address and CAA's address, or to any other place that FHA or CAA may designate in a written notice given to the other party.
Notices will be deemed served on the earlier of the receipt or three (3) days after date of mailing. Notices to FHA shall be sent to: Shaler S. Roberts, III, Executive Director, Florence Housing Authority, 110 S. Cypress Street, Florence, Al 35630 (Hand deliveries to the same address). Notices to CAA shall be sent to; Tammy McDaniel, Executive Director, 745 Thompson Street, Florence, Al 35630 (Hand deliveries to the same address).
16. This MOU sets forth all the covenants, promises, agreements, conditions, and understandings between the parties and there are no covenants, promises, agreements, conditions, or understandings, either oral or written, among them other than are herein set forth. No alteration, amendment, change, or addition to this MOU shall be binding upon any party hereto unless reduced to writing and signed by all the parties.
17. If any provision of MOU or the application thereof to any party or circumstance shall, to any extent, be invalid or unenforceable, the remainder of this MOU shall not be affected thereby and each provision of the MOU shall be valid and enforceable to the fullest extent permitted by law, and the remaining provisions of this MOU shall be interpreted so as to nearly as possible confirm to the intent of the parties as indicated in this MOU.

This Memorandum of the Understanding shall become final upon the signature of Florence Housing Authority Director and the Community Action Agency of Northwest Alabama, Inc. Executive Director. This MOU shall remain in effect until notice is given by either party.

IN WITNESS WHEREOF, the parties hereto have caused this Memorandum of understanding to be executed by their officials thereunto duly authorized.

Florence Housing Authority

By: Shaler S. Roberts, III
Shaler S. Roberts, III
Executive Director

Date: 05/10/2007

Community Action Agency of Northwest Alabama, Inc.

By: Tammy McDaniel
Tammy McDaniel
Executive Director

Date: May 9, 2007

CITY OF FLORENCE
Community Development Program

P. O. Box 08
Florence, AL 35631
(256)760-6336
Fax: (256)760-6344

May 10, 2007

Ms. Tammy McDaniel
Executive Director
Community Action Agency of NW Alabama, Inc.
745 Thompson Street
Florence, Alabama 35630

Dear Ms. McDaniel:

The City of Florence has made application to the Alabama Department of Economic and Community Affairs (ADECA) for State Emergency Shelter Grant (ESG) Funds on behalf of agencies that provide homeless and homeless prevention services. ADECA will not accept applications direct from such agencies and will only accept applications from units of local governments who must administer and oversee this program.


In our application to the State, we included your agency's request for \$10,000 in funding for use in providing homeless prevention services. Our application is pending approval, but we should receive notification around the first of June, if we are awarded. We will notify your agency just as soon as we receive proper notification. Your agency will be required to sign a Sub-Recipient Funding Contract with the City if our application is approved.

If you have any questions, please feel free to call me.

Sincerely,



Brenda Wright, Program Manager
Emergency Shelter Grant Program



**Russellville
Housing Authority
Incorporated**

May 11, 2007

P.O. Box 966
Russellville, AL 35653
256-332-1561

Tammy McDaniel, Executive Director
Community Action Agency of Northwest Alabama, Inc.
745 Thompson Street
Florence, Alabama 35630-3867

Dear Ms. McDaniel:

Per your request, we have determined that the annual value of the Housing Authority offices and community space that Community Action uses for its Franklin County office to be \$6,000 annually. Additionally, because of the invaluable services that you provide to the citizens of Franklin County, the Russellville Housing Authority remains committed to providing these facilities to Community Action for as long as there is a need.

We are thankful for the commitment and service Community Action does for our community and the housing counseling program is an integral part of these services. This program is so important for our clients that are trying to make the transition from low-income subsidized housing to first time ownership. Please feel free to contact us if we can be of further service to you.

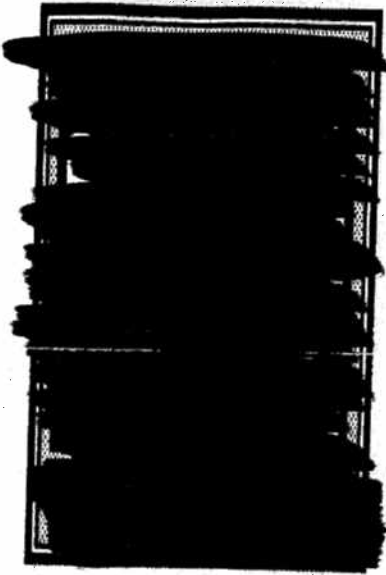
Sincerely,



Margaret Jackson
Executive Director

COMMISSIONERS

Hazel McCulloch - CHAIRPERSON
Charles Henry James
Terry Moore
Phillip R. Wilson
Reginald Andrews
Margaret Jackson - EXECUTIVE DIRECTOR



[REDACTED]
P. O. Box 1456 Florence, AL 35631

[REDACTED] FAX (256) 767-6392

Web Site [www.](#) [REDACTED]

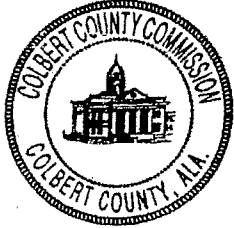
email [REDACTED]

April 30, 2007

To Whom It May Concern:

[REDACTED] is a program that provides emergency shelter, transitional housing, and supportive services for women and children who are victims of family violence. In fiscal year 2005-06 we housed 345 women and children. The Community Action Agency refers victims who contact their housing counselors to Safeplace for safe housing and services. [REDACTED] and the Community Action Agency work together to provide permanent housing for families when they are ready to move out of the Safeplace facility and into the community. The Community Action Agency of Northwest AL, Inc. and [REDACTED] work together in the three counties of Colbert, Franklin, and Lauderdale to meet the housing needs of families that require assistance with deposits for rent or utilities or locating housing.

This partnership enables both agencies to conserve costs, eliminate duplication of effort, and provide more assistance to families than either of us could achieve operating independently. The value of [REDACTED] services is [REDACTED] annually. We will continue these services in the future as long as funding is available.



COLBERT COUNTY COMMISSION
201 N. MAIN STREET, COURTHOUSE
TUSCUMBIA, AL 35674
PHONE (256) 386-8500
FAX (256) 386-8510

MEMBERS
REX BURLESON, DIST. 1
TROY WOODIS, DIST. 2
CHARLES E. DOUTHIT, DIST. 3
EMMITT JIMMAR, DIST. 4
JAMES C. BINGHAM, DIST. 5
HOWARD KEETON, DIST. 6

April 26, 2007

Northwest Shoals Community Action
5th Street
Tuscumbia, AL 35674

TO WHOM IT MAY CONCERN:

The rental space occupied by the Community Action Agency in the John L. Aldridge Building on 5th Street in Tuscumbia is appraised at a value of \$12.00 per square foot including utilities. These offices consist of 500 square feet of space thus making valuing the space at \$6000.00 annually.

For additional information, please feel free to contact me.

Sincerely,

Donna K. Llewellyn, Administrator
COLBERT COUNTY COMMISSION

what matters.™



Northwest Alabama

Notification of Funding

Date: 4/25/07
To: Tammy McDaniel
From: [Redacted]
Subject: Allocations 2007

Based on the recommendation of volunteers in our community, our Board of Directors has approved funding for the 2007 calendar year for your agency's programs as follows (2006 Funding is included for comparison purposes. Designations are included in your 2007 Funding):

AGENCY/PROGRAM(S)	2006 Funding	2007 Designations	2007 Funding	Inc/Dec
Community Action Agency	[Redacted]	[Redacted]	[Redacted]	[Redacted]
Emergency Assistance	[Redacted]	[Redacted]	[Redacted]	\$0
Meals On Wheels Program	[Redacted]	[Redacted]	[Redacted]	[Redacted]
Agency Total	[Redacted]	[Redacted]	[Redacted]	[Redacted]

Any funding changes are retroactive back to January 1st of 2007. Your agency's payments for the remainder of the year have been determined by subtracting the "good-faith payments" made in January, February and March from the total allocation and dividing the balance by nine months. The last check of the year may vary by a few cents in order to make the overall allocation come out as noted above. It is your agency's responsibility to ensure that monies from each monthly check are disbursed within your agency to the programs as noted by the allocations committee.

As always, thank you for the good work your agency continues to accomplish. [Redacted] is proud to be a partner with you in making this community a better place in which to live.

If you have any further questions about your funding, please feel free to call.



110 South Cypress Street, Suite 1, Florence, Alabama 35630

Telephone (256) 740-5200

Facsimile (256) 768-3175

April 29, 2007

Tammy McDaniel
Executive Director
Community Action Agency of Northwest Alabama, Inc.
745 Thompson Street
Florence, AL 35630

RE: HUD Housing Counseling Grant

Dear Ms. McDaniel:

I am writing to strongly recommend the Community Action Agency of Northwest Alabama, Inc. for funding under the Housing Counseling Grant which is part of HUD's Super NOFA. Community Action Agency serves a three county area of north Alabama with a multitude of programs and services for all ages. The agency has for many years worked with the Authority to develop low income renters into upward mobile homeowners. They offer a consistent and full array of programs to prepare people for homeownership as well as programs and assistance once someone has achieved their dream of owning a home. The Authority refers many clients to Community Action Agency and is very satisfied with its programs, approach and personnel. Florence Housing Authority is enhanced and grateful to the agency for moving to the forefront of providing the tools needed to create homeowners in the Agency's three county service area by offering a comprehensive homeownership program that addresses the "missing links" between renting and homeownership. Florence Housing Authority will continue to be a strong partner in the area of creating homeowners and keeping them in their homes. With Community Action Agency's knowledge, drive, and constant involvement, potential homeowners have a much better chance of reaching and maintaining their goal.

Community Action Agency of Northwest Alabama, Inc. has been in operation in the Shoals area for many years. Its programs and services are continuously used and depended upon which indicates acceptance of the Agency and its mission by the targeted population. The organization is well managed by a committed and involved Board of Directors and annually audited. It is the most logical and ready organization to address the needs of potential low income homeowners targeted by this grant program. The Authority works closely with the Community Action Agency and is grateful for all the assistance the Agency has provided to our Public Housing residents, as well as Shoals area as a whole. If you have any questions or need additional information, please contact me at your convenience.

Sincerely yours,

Shaler S. Roberts, III
Executive Director

Emergency Food and Shelter Program
701 North Fairfax Street, Suite 310
Alexandria, VA 22314-2064
Phone [REDACTED] Fax 703-706-9677

03/29/07

0088-00

Franklin County, AL

LRO 006

LRO ID: [REDACTED]

Tammy McDaniels, Executive Director
Community Action Agency of Northwest Alabama, Inc.
745 Thompson Street
Florence, AL 35630

RE: Account Status for Phase 25

LRO ID: [REDACTED]

The funds you are receiving are Federal funds as authorized under Public Law PL 109-295. The CFDA number for the Emergency Food and Shelter Program is 97.024.

For access to the EFSP web site, you need a password. If you have not already set one, your temporary password is your LRO ID without the hyphens, e.g. 123456789 for LRO ID# 1234-56-789. You will have to change this the first time you access the Local Board and LRO Information page of the web site.

As of today, our records indicate that your LRO has received the following awards(s) under this phase of the Emergency Food and Shelter National Board Program:

Award Amount
Award Adjustments
Award Total

[REDACTED]
0.00
[REDACTED]

Your LRO may begin charging expenses against this total as of 01/01/07. Funds must be expended prior to 12/31/07.

To date, your LRO has received the following payment(s):

First payment (EFT [REDACTED])
Bank Account: ABA# [REDACTED] Acct# [REDACTED]
Deposited: 04/03/07
Payment Total [REDACTED]

Monies still due your LRO: [REDACTED]

Sincerely,

Sharon Bailey
Sharon M. Bailey
Vice President

701 North ...
Alexandria, VA 22314-2064

Phone [redacted] Fax 703-706-9677

LRO 010

LRO ID: [redacted]

00

Colbert County, AL

ammy McDaniel
ommunity Action Agency, Inc.
45 Thompson Street
lorence, AL 35630

LRO ID: [redacted]

Account Status for Phase 25

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ange this the first time you access the Local Board and LRO Information page of the web site.

s of today, our records indicate that your LRO has received the following awards(s) under this phase of
e Emergency Food and Shelter National Board Program:

Award Amount

Award Adjustments

Award Total

[redacted]
0.00
[redacted]

Your LRO may begin charging expenses against this total as of 01/01/07. Funds must be expended
prior to 12/31/07.

To date, your LRO has received the following payment(s):

First payment (EFT [redacted])

Bank Account: ABA# [redacted] ct# [redacted]

Deposited: 03/02/07

Payment Total

Monies still due your LRO:

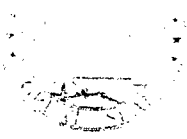
Sincerely,

Aaron Bailey

OFFICE OF THE GOVERNOR

BOB RILEY
GOVERNOR

ALABAMA DEPARTMENT OF ECONOMIC
AND COMMUNITY AFFAIRS



Bill JOHNSON
DIRECTOR

STATE OF ALABAMA

May 8, 2007

Mr. Larry Collum
Board Chairperson
Community Action Agency of Northwest Alabama, Inc.
3200 Mulberry Lane
Cherokee, Alabama 35616

Dear Chairperson Collum:

RE: ADECA Grant Award Notice – FY2007
Community Services Block Grant Program
Grant Agreement Number: CS-001-07

I am pleased to provide you with this letter that certifies an increase in the Community Services Block Grant program funds for the above-referenced grant in the amount of **\$101,162**. This grant award represents the allocation through the third quarter of Fiscal Year 2007.

The cumulative total allocation for your agency, subject to the availability of federal funds, is **\$303,487**. Effective immediately, when requesting funds, you should use this total as the grant budget amount on financial reports you submit for reimbursement. All other terms and conditions not affected by this letter shall remain in full force and effect.

The cumulative total represents funding through the third quarter of FY 2007. Final FY 2007 allocations have not been determined.

Please transmit a copy of this letter to the office authorized to request funds covered by this award. This letter will serve as an Amendment to the above-referenced grant and please file this letter as a part of the referenced grant agreement.

If you have questions, please call Lee Flennory at 334-353-1700 or Jody Waites at 334-353-4384.

Sincerely,


Bill Johnson
Director

BJ:LAF:vc

cc: Ms. Tammy McDaniel, Executive Director ✓

Sheffield Housing Authority
P. O. Box 429
Sheffield, AL 35660



Public Housing: 256-383-4773
Public Housing Fax: 256-381-5386
Section 8: 256-383-4659
Section 8 Fax: 256-383-6056
E-mail: shefha@bellsouth.net

Chairperson Mary Stevens
Vice Chairperson Tim Leigh
Commissioners Thomas Barnes
Pam Fleming
Gloria Stiles
Executive Director George McAdams

May 3, 2007

Re: Community Action Agency

TO WHOM IT MAY CONCERN:

The work that the Community Action Agency does is so critical to the clients of the Sheffield Housing Authority. Without Community Action, our clients would be unable to afford their security deposits, utility deposits, or even, sometimes, that first month's rent because the clients have to pay where they are currently living, plus make payments for their new housing in our apartments. Additionally, from time-to-time, Community Action has conducted budgeting training for our clients and Section 8 Voucher holders, which benefits our clients, too.

We hope to have a long and continued relationship with Community Action and are very thankful that they are in our community.

Sincerely,



George McAdams
Executive Director

Community Action Agency of Northwest Alabama, Inc.
745 Thompson St.
Florence, AL 35630

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

(1) Historical Performance

(a) Average hours of Housing Counseling per client, for the period of October 1, 2005, through September 30, 2006 including follow-up:

- (i) Pre-purchase Counseling – 2 hours
- (ii) Homebuyer Education, Group – 8 hours
- (iii) Delinquency/Default Counseling – 3 hours
- (iv) Non-Delinquency Post-purchase Counseling – 1½ hours
- (v) Home Equity Conversion Mortgage HECM Counseling – 4 hours
- (vi) Post-Purchase Education – 1 hour
- (vii) Rental Counseling – 2 hours
- (viii) Homeless/Displacement Counseling – 1½ hours
- (ix) Predatory Lending Counseling – 1 hour
- (x) Homeownership Voucher Counseling and Education – 10 hours
- (xi) Fair Housing Issues – 1½ hour
- (xii) Other – None

All types of the above counseling were one-on-one with the exception of the Homebuyer education and the homeownership voucher counseling and education classes. These were usually covered at the same workshop unless a client was unable to attend a homebuyer workshop; information was then shared in a one-on-one setting. Workshops took a maximum of 10 hours due to the content, number of participants and the audience interaction. This gives the individuals attending the classes an opportunity to meet a professional in the different fields and be free to ask questions in a familiar environment although none of the workshop participants requested follow-up face-to-face counseling. Having had the workshop experience, the client finished better informed of the things they should ask and seek assistance on.

We spent an average of 2 hours with most rental housing situations we encountered although for homeowners that time depended on the type need the client had such as delinquency or default counseling or fair housing but was usually no more than 3 hours. Workshops included information on homebuyers as well as voucher education.

The effort and level of time involved with each client is dependent upon individual circumstances. When a client requested assistance with housing we viewed counseling as more than a shelter issue. Counselors evaluated the total household situation and determined why the client needed shelter counseling. This involved looking at the household income, expenses and the overall housing situation.

We budget counseled with the client to determine if expenses were greater than income. We would look at options for the client to lower expenses or increase income. We worked with the client to set goals that might include a better paying job, additional education which could lead to better paying jobs or helped locate jobs through referrals. We also made referrals for education and job training and assisted with cost associated with tuition and job required clothing and tools. If expenses were greater than income it was recommended to trim expenses to allow for funds to maintain household necessities such as reducing cost of cable bills or cell phone bills or making referrals to programs to assist with prescription medicine needs or food. We also included counseling on energy consumption and ways to cut energy usage. When necessary for the households benefit we would suggest the client consider moving to reduce their monthly housing or energy cost. We were advocates for the client with the landlord when conditions were such that we felt the landlord didn't take the necessary steps to repair or weatherize the home to reduce energy use. We worked with mortgage companies to work out plans to the mutual

agreement of the client and the company for clients to maintain their homes. We often paid, or located sources for energy, rent and mortgage needs of the clients in order to prevent homelessness. We followed up with clients within 30 days to determine if other action was needed and to ensure the client was working toward goals or if housing was being maintained.

HECM counseling involves working with the client to educate them how a conversion mortgage works to allow them to make an informed decision. Average time spent with HECM clients was 4 hours, which included follow-up.

(b) FY2005/06 HUD housing counseling grant was Comprehensive Housing Counseling. All information in the 9902 was accurate.

(c) Activities described in above Section (a) were provided to clients as one-on-one with the exception of the 9 clients in homebuyer workshops. There were a total of 1,088 services for HUD one-on-one counseling activities. Although we encouraged participants to returned for one-on-one counseling following workshops, none of the 9 requested this service.

Local lenders referred all clients participating in the group workshops, which requires potential homeowners to obtain their certificate of attendance before proceeding with home buying.

2) Historical Performance – Impact/Outcomes

(a) **Cost per client-** was approximately [REDACTED] per client for total housing counseling budget for the period October 1, 2005-September 30, 2006.

(i) Total housing counseling budget for the above period, including \$30,000 HUD grant, was [REDACTED]. This figure **does** include all

sources spent for direct housing counseling services only. This figure **does not** include emergency services or leveraged resources for emergency services.

- (ii) Projections not met fell into the area of homeless clients with more projected than actually served. We do not think location, counseling type nor expenses affected the output. Simply an error in listing the number of homeless persons we would serve. HECM projections were for 10 clients to obtain counseling but only 5 clients requested this service. Although this is one-half our projection we feel counseling 5 clients to have been a success. Our charge out rate for housing counseling activities was [REDACTED] per hour, benefits excluded, for 4 full-time employees working part-time on housing counseling functions. Expenses were very reasonable for the number of clients we served with housing counseling functions. Funds were spent for appropriate activities, all housing counseling, and strategic goals were met with the exception of the HECM and homeless clients served.

(b) The percentage of HUD funds that were spent on counselor and project director salary at 100%. No HUD funds were spent on benefits for any employee. Community Service Block Grant funds covered cost such as benefits, office space/utilities, telephone, supplies, housing portion of audit, liability insurance etc. The total spent on housing training/travel was [REDACTED] This included training provide by our state HUD field office as well as the Alabama Federation of Housing Counselors, NeighborWorks and the National Association of Housing Counselors.

One counselor completed HECM training and passed the exam earning an AARP HECM certification.

3) Projected Performance/Work Plan-Quality & Complexity of Services

(a) The **geographic location** in which services will be primarily offered is the Northwest Alabama counties of Lauderdale, Colbert and Franklin. Counseling services will be available upon request from other counties, or states, of the surrounding area although to qualify for financial aid the client must live within the three county areas we serve. The 3 counties we serve are largely rural with approximately one-fourth as urban.

During the service period of October 1, 2007-September 30, 2008, projected performance is to provide **2 Homeownership education workshops** to train and educate **12 clients** through the following: Budget Planning, Credit Repair, Realtor/ Mortgage information, Loan Closing and Pre and Post Occupancy, Pre and Post Purchase; **550 one-on-one rental counseling** to locate adequate housing for clients and their families. A plan of action will be developed with each client, which will include budgeting. We will work with local community faith-based organizations to provide financial assistance to prevent eviction, provide shelter for the homeless, supply rental and utility deposits and provide assistance for energy needs for families that are in danger of losing their housing due to utilities being a condition of retaining housing. Follow-up counseling will be provided to determine if the clients are living within their budget and moving forward according to the plan of action. The time line for closing a client file depends upon how the client progresses, this may take 30 days or more. Once needs are met, or the client is determined to be non-compliant, the file is terminated.

Should a client return for additional housing needs the file will be re-opened, one-on-one counseling provided and another plan of action developed. The counselors will provide **21 default** one-on-one counseling for clients facing foreclosure, delinquency, and loss-mitigation of loan payment. The client's mortgage lender will be contacted with client permission. Follow-up counseling will be provided after the client has followed through with all counseling recommendations to determine if the problem has been resolved. If the client is unable to keep their home after all loss-mitigation tools have been used, the counselor will offer assistance in relocating the family.

The agency has an AARP certified HECM counselor and plans to provide counseling for **5 HECM** clients. We have been recognized by our local HUD office as qualified to give HECM counseling. The counselor uses the reverse mortgage analyzer by Financial Freedom as a tool to determine possible loan amounts and product comparison for the individual needs of the client. Individuals who are interested in obtaining a reverse mortgage will be provided one-on-one counseling. Community resources will be reviewed with the client to inform of programs available that the client may qualify for. If the counselor determines the client understands the financial implications of a reverse mortgage, have knowledge of available community and governmental resources, and understand other options not involving HECM, the client and counselor sign a certificate. If the homeowner has signed a contract or agreement with an estate planning service the counselors will proceed to determine the homeowner understood the responsibility involved with such a contract.

Counseling sessions for **13** clients for **Pre-purchase and post-purchase** will also be offered through one-on-one sessions. There will be **28 homeless** clients counseled

through one-on-one sessions to locate shelter and/or affordable housing solutions.

Follow-up for services will be in a timely manner as appropriate to the service.

Outcomes will be recorded in the client file with continued follow-up as needed until cases are terminated due to lack of response from client or resolution of the problem.

(b) Average hours of housing counseling time to provide the following:

- a. Homeownership Workshop – **3 @ 10 hours each**
- b. Rental/pre-rental counseling (one-on-one including follow-up) – **2.5 hours**
- c. Mortgage default/foreclosure, loss-mitigation & delinquency counseling – **4 hours** one-on-one interview (includes 2nd interview and follow-up)
- d. HECM counseling – **4 hours**, one-on-one interview & follow-up
- e. Pre/Post Homebuyer Education (one-on-one) - **4 hours**
- f. Homeless activities including follow-up– **3 hours**

(c) All staff listed in Factor 1 will be involved with housing counseling functions as described below.

[REDACTED] Project-Director-Family Development Counselor, is a full-time housing counselor. **[REDACTED]** will coordinate, and assist with, each of the **Homeownership Education Workshops** for a total time of **30 hours**; provide **Homeownership Education one-on-one counseling (52)**; **Mortgage Delinquency/Default counseling ([REDACTED])**; **[REDACTED]** will provide **HECM counseling (40 hrs)**, as needed for **Lauderdale, Colbert and Franklin Counties**; **Rental/pre-rental counseling (541.5 hours)**; **Homeless Shelter/services counseling (42 hours)**.

[REDACTED] passed **[REDACTED]** AARP-HECM exam May 2006 and is approved to provide HECM counseling. **[REDACTED]** has worked as a housing counselor for 4 years.

[REDACTED] Family Development Counselor, has worked 10 years on housing counseling activities. **[REDACTED]** will provide the following housing counseling services: Assist with **3 Homeownership Education Workshops** for a total time of **(30**

hours); Homeownership Education counseling (26 hours); Mortgage Default/Delinquency (44 hours); Rental/pre rental counseling (271.5 hours); Homeless shelter/services counseling (42 hours).

██████████ Family Development Counselor, has worked 8 years as a housing counselor. ██████ will provide the following services: Assist with 3 Homeownership Education Workshops for a total time of (30 hours); Homeownership Education counseling (26 hours); Mortgage Default/Delinquency (43.5 hours); Rental/pre rental counseling (270 hours); Homeless shelter/services counseling (42 hours). ██████ has attended Spanish classes and has limited Spanish-speaking skills.

██████████ Family Development Counselor, has been employed as a full-time housing counselor since July 2006. ██████ will become a certified housing counselor following training through NeighborWorks in May 2007. ██████ will provide the following services: Assist with 3 Homeownership Education Workshops for a total time of (30 hours); Homeownership Education counseling (26 hours); Mortgage Default/Delinquency (43.5 hours); Rental/pre rental counseling (270 hours); Homeless shelter/services counseling (42 hours).

d) Proposed funds to be spent on staff training for housing counseling are expected to be in excess of ██████ based upon previous year training expense records.

e) Persons needing housing counseling services who require a translator have traditionally been Hispanic. While our Franklin county counselor has basic Spanish speaking abilities, ██████ skills are limited so at times it has been necessary to involve those with more proficient skills. Community partners such as the Russellville City School,

and Tharptown Jr. High School will continue to interpret to assist with communication needs. Usually this has been accomplished through the telephone with the client listening and responding to the translator after the counselor has asked questions. It has also been noted that Hispanics applying for assistance are bringing their children along to interpret for them as the children are being taught English in the local schools. We have also seen clients who bring a friend or relative with them that has the ability to speak English.

We provide consumer education material written in Spanish. Workshops will be coordinated with an interpreter for any Hispanics attending. This will be made known by pre-registering for the workshop. Persons that may be mute will be accommodated through the use of writing materials.

Each location where we provide housing counseling and workshops is handicap accessible. We are also able to accommodate the homebound person through telephone counseling and second party applicants with written permission from the homebound person requesting assistance.

(4) Projected Performance/Work Plan – Coordination

(a) Community Action's emergency assistance program provides rent/utility deposits, rent/mortgage payments, and payment for temporary shelter at local motels. Funding sources include United Way, FEMA-Emergency Food and Shelter Grant, Community Service Block Grants, Emergency Shelter Grant, Project Share, city and county governments and local donations.

Community Action **partners** with many faith-based organizations including Salvation Army, Colbert Caring Center, Help Center and various local churches. These partners work with our counselors when the need is larger than our resources in supplying

additional funds for needs such as energy assistance, food, clothing, furniture, rent and mortgage payments and shelter for the homeless.

Agency counselor's work with various lenders including New South Federal Savings Bank and Bank Independent to provide information on the American Dream Down Payment Initiative (ADDI) to reduce mortgage loan's principal balance. Local lenders like New South Federal and Bank Independent utilize this for their clients that are eligible. The Alabama Housing Finance Authority are sent copies of all the certificates that are required of the clients to do the 1st time homebuyers class before they are given the down payment money, in advance of closing on the home.

Community Action partners with Regions Bank, New South Federal Savings bank and Bank Independent to provide homeownership counseling through workshops and one-on-one counseling. We encourage the client to shop around for the best product that meets their need. Some partners we refer clients to include American Reverse Mortgage Corp., Amerifund Financial Inc., Network Funding LP, McGowin King Mortgage LLC and Unity Mortgage Corp. among others.

The agency also partners with Sheffield, Tuscumbia and Franklin County Housing Authorities and with Florence Housing Authority to provide housing counseling for their residents.

(b) The agency avoids conflict of interest for each client served by providing a Non-Exclusive Notification form that the client signs (see attachment file), to inform the client of the freedom of choice they have. We council clients on a wide variety of available products and places where they might be obtained, but clearly communicate the client is under no obligation to utilize those services, nor the institutions, offering the services.

(5) Projected Performance/Work Plan – Coverage/Efficient use of Resources

(a) 100% of proposed award will be used for housing counselors wages and benefits.

There will be 4 full-time counselors. The Project Director is one of the full-time counselors.

Community Service Block Grant funds will cover salaries and benefits after proposed award is expended. Community resources will assist with client needs such as rent, mortgage payments, temporary shelter, utility/rent deposits and utility assistance to prevent homelessness. These community resources include Salvation Army, Emergency Food and Shelter funds, United Way funds, Alabama Business Charitable Trust funds, Project Share, Project Help, Emergency Shelter Funds, Low-Income Home Energy Assistance Program (LIHEAP) as well as assistance through churches and individuals.

(b) N/A

Community Action Agency of Northwest Alabama, Inc.
745 Thompson St.
Florence, AL 35630

Factor 5: Achieving Results and Program Evaluation

(1) Program Outcome: Logic Model (See Form HUD-96010)

(2) Projected Performance/Work Plan-Impact

(a) The numbers shown below reflect the number of projected clients/services as pertains to the **HUD grant** during October 1, 2007-September 30, 2008:

- 2-Homeownership Education Workshops @ 10 hours per workshop x 4 counselors = 80 hours (12 participants total)
- 13-Pre/Post Homebuyer Education – one-on-one @ 4 hours total per client = 52 hours total
- 21-Foreclosure, default or delinquency counseling - one-on-one @ 5 hours per client = 105 total hours
- 5-HECM - one-on-one @ 4 hours per client = 20 total hours
- 550 Rental/pre-rental counseling – one-on-one @ 2.5 hours per client = 1,375 total hours
- 28-Shelter/services for the homeless – one-on-one @ 3 hours per client = 84 total hours

Expenses for the above-proposed activities are reasonable for the time involved. The proposed budget for housing counseling activities under the HUD grant is \$35,000, at \$20.79 per average hour for housing counseling, wage/benefits included.

Our locations are centrally located in each county and expect residents to have reasonable access to services with minimal impact to the client. Services will be covered in each of our three county service area. Workshops to be provided will be coordinated so that county residents from each county we serve are able to choose a workshop that is near them without undue travel. When necessary, if distance or health condition is a barrier, we will attempt to assist the client through telephone counseling.

Short-term impact will be seen through immediate relief of needs such as rental or mortgage assistance and working with the mortgage-company, landlord or shelter to ensure immediate living conditions or locating alternative affordable housing. Counseling activities that will have a **long-term** affect include budgeting and specific housing counseling that gives the client information to help them to make informed decisions regarding choices for housing such as rental or home buying for future living goals.

(3) Projected Performance-Group Education/One-on-One Counseling

Clients have freedom of choice to enter one-on-one counseling, group workshops or both. One-on-one counseling is encouraged due to each customer's situation being unique to that person. Group sessions prevent the counselor being able to discuss the individual's need and give appropriate recommendations that might only pertain to them. Counseling with clients in one-on-one will enable the counselor to determine if the client will benefit from a group setting workshop and if so will make a recommendation to attend. The agency will provide additional one-on-one counseling to clients who need credit repair or budgeting counseling for those who initially attended the workshop only.

Referrals from banks and other lending institutions are usually for workshops only. We try to work with the lenders to encourage the customer to set an appointment for one-on-one counseling but the customer may prefer to join the group workshops. Additional effort is made at workshops to encourage the participant to later request a one-on-one sessions.

Benefits to the client are determined by personal choice and preference. While group workshops will be offered, our services are focused on one-on-one housing activities as described above.

(4) Evaluation Plan

(a) Information Collection

Actual accomplishments are tracked through case files, housing logs and follow-up. We enter client information into our in-house MIS and will utilize CounselorMax by Freddie Mac prior to October 1, 2008. Case files are kept open until the counselor and client have determined a solution to the problem has been achieved. A plan of action and budget will be discussed with each household to determine the need and how to alleviate it. The counselors will assist to locate housing, funds to prevent eviction, utility and rental deposits. The counselors will contact landlords on client's behalf to determine problems. Follow-up counseling will be provided each client.

We will track household achievements through providing the following anticipated activities.

Activities/Outputs

- Households asked to participate in one-on-one counseling
- Households will be assisted in locating, securing and maintaining rental housing
- Households will be informed of HECM when applicable
- Households will be offered pre-purchase/home buying workshops or one-on-one

- Households will be assisted in resolving/preventing mortgage delinquency or default
- Households will be offered shelter options for homeless as well as referrals for other services

Outcomes

- Number of households that attend one-on-one counseling
- Number households assisted with locating, securing or maintaining residence in rental housing
- Number gaining knowledge in HECM
- Number of households that attend pre-purchase/home buying workshops or counseling
- Number households who resolve, or prevent, mortgage delinquency or default
- Number of household services or shelter found for homeless
- Number of households who will purchase a home

Follow-up activities include contact with the client to determine if the client followed up with activities required of them. Additional methods used are to contact the landlord or mortgage company to determine the outcome. The agency will request that clients remain in contact with agency until the situation is resolved through phone calls and visits with the counselors at the agency. The counselors will provide follow-up through appointments, phone calls or correspondence to determine if the situation has been resolved. After efforts have been expended, the case will be terminated. All information will be recorded in case files, activity logs and MIS as required.

(b) Data Analysis and Work Plan Adjustments

Quarterly reports will be completed with data obtained from each counselor by a count from the counselor's daily housing counseling activity log as well as by the MIS and CounselorMax. The logic model will be included in keeping agency goals on track. This data will be compiled, results determined and adjustments made, if needed, to the goals and outcomes for the program.

If performance targets are not met within established time frames the project director, housing counselors and the agency Executive Director will meet to assess the situation and determine a change in action plans. This may include shadowing a counselor to determine if further training is needed or to determine how time is spent. It may be necessary to work with the counselor one-on-one to help them learn to utilize their time better in order to assist the client.

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 4024-HUD_Non-Exclusive_agreemnt.do Mime Type: application/msword
c
- 2) Please attach Attachment 2 2015-Cert._of_Consistency_2007-08.do Mime Type: application/msword
c
- 3) Please attach Attachment 3 1698-HUD_factor_2_2008.doc Mime Type: application/msword
- 4) Please attach Attachment 4 649-HUD_factor_1_2008.doc Mime Type: application/msword
- 5) Please attach Attachment 5 8411-HUD_factor_4_2008.doc Mime Type: application/msword
- 6) Please attach Attachment 6 3151-MOU_Florence_HGS_Auth..doc Mime Type: application/msword
- 7) Please attach Attachment 7 5602-Leveraged_Resources_07-08.doc Mime Type: application/msword
- 8) Please attach Attachment 8 9528-HUD_factor_3_2008.doc Mime Type: application/msword
- 9) Please attach Attachment 9 2726-HUD_factor_5_2008.doc Mime Type: application/msword
- 10) Please attach Attachment 10 479-HUD-96010_HCounseling_V7.3_05 Mime Type: application/vnd.ms-excel
1007.xls
- 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

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:

Community Action Agency of Northwest Alabama, Inc.

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:

Community Action Agency of Northwest Alabama, Inc.

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 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: "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 checked="" type="checkbox"/> No	<input 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 checked="" type="checkbox"/> No	<input 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 checked="" type="checkbox"/> No	<input 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>		

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 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 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. (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. (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. (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:

Attachments

single_attachment_datagroup0

File Name

3298-Removal_Reg._Barr._preparers_07-08.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:

Community Action Agency of Northwest Alabama, Inc.

* Street1: 745 Thompson Street

Street2: [REDACTED]

* City: Florence

County: Lauderdale

* State: AL: Alabama

* Zip Code: 35630-3867

* Country: USA: UNITED STATES

* Phone: [REDACTED]

2. Social Security Number or Employer ID Number: 63-0505905

* **3. HUD Program Name:**

Housing Counseling Assistance Program

* **4. Amount of HUD Assistance Requested/Received:** \$ 35,000.00

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

* Project Name: Comprehensive Housing Counseling

* Street1: 745 Thompson Street

Street2: [REDACTED]

* City: Florence

County: Lauderdale

* State: AL: Alabama

* Zip Code: 35630

* 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).

Yes No

* 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

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:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

(Note: Use Additional pages if necessary.)

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)

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:

Tammy McDaniel

* Date: (mm/dd/yyyy)

06/08/2007

Attachments

AdditionalInfo_attDataGroup0

File Name

Mime Type

AdditionalInfo1_attDataGroup0

File Name

Mime Type

Facsimile Transmittal

1175005787 - 8257

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 of Document Transmitting: None for present-formality only.

1. Applicant Information:

* Legal Name: Community Action Agency of Northwest Alabama, Inc.

* Address:

* Street1: 745 Thompson Street

Street2: _____

* City: Florence

County: Lauderdale

* State: AL: Alabama

* Zip Code: 35630-3867 * 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:

3. Facsimile Contact Information:

Department: Community Action Ag NW AL

Division: Main Office

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

Prefix: Mrs * First Name: Tammy

Middle Name: _____

* Last Name: McDaniel

Suffix: _____

* Phone Number: [REDACTED]

Fax Number: 256-766-4367


* 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

Information provided by: (Contacts)

Those questions answered with (✓)
Ms. Melissa Bailey, Planning Director
City of Florence Planning Department
P. O. Box 98
Florence, Alabama 35631


Those questions answered with (X)
Mr. Gary Williamson, Building Official
City of Florence Building Department
P. O. Box 98
Florence, Alabama 35631
