

Facsimile Transmittal

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

OMB Approval No. 2525-0118
exp. Date (5/30/2008)

Office of Department Grants
Management and Oversight

1282056067-9623

* Name of Document Transmitting: No documents are currently being transmitted by facsimile.

1. Applicant Information:

* Legal Name: Better Neighborhoods, Inc.
* Address:
* Street1: 986 Albany Street
Street2:
* City: Schenectady
County: Schenectady
* State: NY: New York
* Zip Code: 12307-1513 * Country: USA: UNITED STATES

2. Catalog of Federal Domestic Assistance Number:

* Organizational DUNS: 0570223780000 CFDA No.: 14.169
Title: Housing Counseling Assistance Program
Program Component:

3. Facsimile Contact Information:

Department:
Division:

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

Prefix: * First Name: Susan
Middle Name:
* Last Name: Lombardi
Suffix:
* Phone Number: (518) 399-8654
Fax Number: (518) 399-8617

* 5. Email: lombardi@nycap.rr.com

*** 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

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:	Better Neighborhoods, Inc.
Applicant's DUNS Name:	0570223780000
Federal Program:	Housing Counseling Program
CFDA Number:	14.169

1. Has the applicant ever received a grant or contract from the Federal government?

Yes No

2. Is the applicant a faith-based organization?

Yes No

3. Is the applicant a secular organization?

Yes No

4. Does the applicant have 501(c)(3) status?

Yes No

5. Is the applicant a local affiliate of a national organization?

Yes No

6. How many full-time equivalent employees does the applicant have? (Check only one box).

3 or Fewer 15-50

4-5 51-100

6-14 over 100

7. What is the size of the applicant's annual budget? (Check only one box.)

Less Than \$150,000

\$150,000 - \$299,999

\$300,000 - \$499,999

\$500,000 - \$999,999

\$1,000,000 - \$4,999,999

\$5,000,000 or more

Survey Instructions on Ensuring Equal Opportunity for Applicants

OMB No. 1890-0014 Exp. 2/28/2009

Provide the applicant's (organization) name and DUNS 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.

Applicant/Recipient Disclosure/Update Report

U.S. Department of Housing and Urban Development

OMB Approval No. 2510-0011 (exp. 08/31/2009)

Applicant/Recipient Information

* Duns Number: 0570223780000

* Report Type: INITIAL

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

* Applicant Name:

Better Neighborhoods, Inc.

* Street1: 986 Albany Street

Street2:

* City: Schenectady

County: Schenectady

* State: NY: New York

* Zip Code: 12307-1513

* Country: USA: UNITED STATES

* Phone: (518) 372-6469

2. Social Security Number or Employer ID Number: 14-1504550

* 3. HUD Program Name:

Housing Counseling Assistance Program

* 4. Amount of HUD Assistance Requested/Received: \$ 68,180.00

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

* Project Name: Better Neighborhoods FY2010 Housing Counseling Program

* Street1: 986 Albany Street

Street2:

* City: Schenectady

County: Schenectady

* State: NY: New York

* Zip Code: 12307-1513

* 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.)

Add Attachment

Delete Attachment

View Attachment

Part III Interested Parties. You must decide.

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and

2. Any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

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

(Note: Use Additional pages if necessary.)

Add Attachment

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View Attachment

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:

* Date: (mm/dd/yyyy)

Susan Lombardi

08/25/2010

**Grant Applications
Detailed Budget**

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

OMB Approval No. 2501-0017
(expires 01/31/2008)

* Organization Name:

* Project/Activity Name:

Functional Categories									
Year 1: <input checked="" type="checkbox"/> Year 2: <input type="checkbox"/> Year 3: <input type="checkbox"/> All Years: <input type="checkbox"/>									
	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)	57,500.00				65,360.00	24,667.00			147,527.00
b. Fringe Benefits	10,680.00				14,557.00	5,494.00			30,731.00
c. Travel					500.00	500.00			
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)					500.00	500.00			
f. Contractual					2,000.00	2,000.00			
g. Construction									
1. Administration and Legal Expenses					36,344.00	13,716.00			
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					10,666.00	2,123.00			
i. Subtotal of Direct Costs	68,180.00				129,927.00	49,000.00			
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text"/> %)									
Grand Total (Year <input type="text" value="1"/>):									
Grand Total (All Years):									

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text" value="08/25/2010"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="Better Neighborhoods, Inc."/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="14-1504550"/>	* c. Organizational DUNS: <input type="text" value="0570223780000"/>	
d. Address:		
* Street1:	<input type="text" value="986 Albany Street"/>	
Street2:	<input type="text"/>	
* City:	<input type="text" value="Schenectady"/>	
County/Parish:	<input type="text" value="Schenectady"/>	
* State:	<input type="text" value="NY: New York"/>	
Province:	<input type="text"/>	
* Country:	<input type="text" value="USA: UNITED STATES"/>	
* Zip / Postal Code:	<input type="text" value="12307-1513"/>	
e. Organizational Unit:		
Department Name: <input type="text"/>	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Mr."/>	* First Name:	<input type="text" value="Edward"/>
Middle Name:	<input type="text"/>	
* Last Name:	<input type="text" value="August"/>	
Suffix:	<input type="text"/>	
Title:	<input type="text" value="Executive Director"/>	
Organizational Affiliation: <input type="text" value="Better Neighborhoods, Inc."/>		
* Telephone Number: <input type="text" value="(518) 372-6469"/>	Fax Number: <input type="text" value="(518) 372-6460"/>	
* Email: <input type="text" value="eaugust@betterneighborhoods.org"/>		

Application for Federal Assistance SF-424

*** 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-5415-N-02

* Title:

Housing Counseling Program

13. Competition Identification Number:

HCP-10B

Title:

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

Add Attachment

Delete Attachment

View Attachment

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

Better Neighborhoods FY2010 Comprehensive Housing Counseling Assistance Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

b. Program/Project

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

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="68,180.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="129,927.00"/>
* d. Local	<input type="text" value="49,000.00"/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value=""/>

*** 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 in attachment.)**

Yes No

If "Yes", provide explanation and attach

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:

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C.1352

Approved by OMB
0348-0046

1. * Type of Federal Action: <input type="checkbox"/> a. contract <input checked="" type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	2. * Status of Federal Action: <input type="checkbox"/> a. bid/offer/application <input checked="" type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	3. * Report Type: <input checked="" type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change
--	--	--

4. Name and Address of Reporting Entity:
 Prime SubAwardee

* Name:

* Street 1: Street 2:

* City: State: Zip:

Congressional District, if known:

5. If Reporting Entity in No.4 is Subawardee, Enter Name and Address of Prime:

6. * Federal Department/Agency: <input type="text" value="HUD"/>	7. * Federal Program Name/Description: <input type="text" value="Housing Counseling Assistance Program"/> CFDA Number, if applicable: <input type="text" value="14.169"/>
--	--

8. Federal Action Number, if known: <input type="text"/>	9. Award Amount, if known: \$ <input type="text"/>
--	--

10. a. Name and Address of Lobbying Registrant:

Prefix * First Name Middle Name

* Last Name Suffix

* Street 1: Street 2:

* City: State: Zip:

b. Individual Performing Services (including address if different from No. 10a)

Prefix * First Name Middle Name

* Last Name Suffix

* Street 1: Street 2:

* City: State: Zip:

11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when the transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

* Signature:

* Name: Prefix * First Name Middle Name
* Last Name Suffix

Title: Telephone No.: Date:

Federal Use Only:	Authorized for Local Reproduction Standard Form - LLL (Rev. 7-97)
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Better Neighborhoods, Inc. (BNI)
HUD FY2010 Application
Housing Counseling Assistance Program
LHCA – Category 1

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- Attachment 4** BNIFactor2
Narrative Response to Rating Factor 2
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Narrative Response to Rating Factor 3
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Narrative Response to Rating Factor 4
- Attachment 7** BNIFactor5
Narrative Response to Rating Factor 5
- Attachment 8** LHCA_12820560679623_BNI
Program Outcome Logic Model
- Attachment 9** BNIHUDForms
HUD-2991 – Certification of Consistency with the Consolidated Plan
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- Attachment 10** BNILeverageSources
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Resumes of BNI Staff Associated with Housing Counseling Program
- Attachment 12** BNITrainings
BNI Staff Trainings and Certifications During Past Two Years
- Attachment 13** BNIAttachments
BNI Disclosure Forms
BNI Listing of Home Buyer Financing Options
Certification of Approval of BNI as a HUD Counseling Agency
Evidence of BNI Collaborations

Organization Description: Better Neighborhoods, Inc.

Better Neighborhoods Inc. (BNI), a not-for-profit organization founded in 1966, is dedicated to promoting affordable homeownership and housing revitalization in Schenectady, New York, through housing counseling services, homeownership grants, housing rehabilitation and new construction activities. BNI serves over 800 residents annually and has been a HUD-Certified Housing Counseling Agency since 1973. During its 44-year history, BNI has demonstrated the capacity needed to successfully implement a work plan to create opportunities for first time homebuyers of limited financial resources to become homeowners. BNI's post-purchase activities ensure that new homeowners are successful for the long term. Recognition of the agency's knowledge, experience, and success include repeated funding by the City of Schenectady through the CDBG Consolidated Plan process, special recognition of BNI at the City's Housing Fair, and receipt of HUD's *Local Best Practices Winner Award*. BNI has also received the prestigious *Empire Award* from the NYS Division of Housing and Community Renewal for excellence in the area of homeownership services, the *Field of Dreams Award* from the Legal Project (Capital District Women's Bar Association), and both national and regional honors for its Universal/Green Affordable Housing Project (including 2008 BALA - "HUD Secretary's Platinum Award for Excellence" and HUD Buffalo Office "2008 Community Planning and Development Award for Emerging Leaders in Green Housing"). For additional information, visit BNI's website at www.better-neighborhoods.org.

Rating Factor 1: Applicant Capacity/Relevant Organization Staff

KNOWLEDGE, EXPERIENCE & CAPACITY

Better Neighborhoods Inc. (BNI) is a not-for-profit 501(c)(3) organization founded in 1966.

For 21 consecutive years (from FY88 to FY08) BNI has successfully completed a comprehensive Local Housing Counseling Program under HUD counseling contracts with all 21 awards fully expended and on target with measurable outcomes. During its 44-year history, BNI has demonstrated that it has both the capabilities and the staffing needed to successfully implement the proposed Work Plan (Factor 3). BNI has been a HUD-approved Housing Counseling Agency since 1973 and is the only HUD-Certified housing counseling program in Schenectady with comprehensive counseling services available to all Schenectady County residents. In 2008, BNI also began providing foreclosure prevention services in neighboring Fulton and Montgomery Counties. HUD's latest biennial review found all aspects of BNI's program in compliance with the provisions of HUD Handbook 7610.1 as revised. Acknowledgement of BNI's experience and success includes repeated funding by the City of Schenectady through the CDBG Consolidated Plan process, special recognition at the City's yearly Housing Fair, and receipt of HUD's *Local Best Practices Winner Award* (nominated by the HUD Albany Field Office). BNI has also received the prestigious *Empire Award* from the New York State (NYS) Division of Housing and Community Renewal for excellence in the area of homeownership services and the *Field of Dreams Award* from the Legal Project (Capital District Women's Bar Association).

Number of Counselors

Personnel who bring close to 50 years of housing counseling experience, as well as a significant amount of program management and other related experience, staff BNI's

Housing Counseling Program. BNI employs 2 full-time counselors in addition to the Assistant Director who provides direct counseling as needed. One of BNI’s full-time Housing Counselors is trilingual (English/Spanish/French). In addition, BNI continues to employ a part-time qualified counselor to assist with Section 8 voucher and other counseling activities. In January 2009, BNI added a second part-time counselor to help meet the demand for foreclosure prevention counseling services. BNI also continues to utilize experienced housing counseling consultants/trainers to augment staff capacity as needed. In September 2010, BNI will add a part-time bilingual Intake Coordinator (English/Spanish) to its Housing Counseling Staff. BNI proposes to utilize the requested HUD Housing Counseling funds for 4 of its 5 Housing Counselors (John Onderdonk’s position will be covered with leveraged funds).

Years of Experience

	Position	F/T	P/T	Tri-lingual	Housing Counseling Experience	Related Exp.	Program Mgt. Exp.	Proposed Hrly Rate (inc. benefits)	Part. in 2 or more trainings in past 2 years
	Executive Dir.	✓			24 years	-	24 years		
	Assistant Dir./Counselor	✓			4 years	2 years	10 years	\$24.47	✓
	Housing Counselor	✓		✓	5 years	15 years	-	\$20.28	✓
	Housing Counselor	✓			7 years	28 years	-	\$20.66	✓
	Housing Counselor		✓		5 years	16 years	-	\$17.62	✓
	Housing Counselor		✓		2 years	18 years	-	\$20.24	✓
	Average years of experience				8	16	17		

Brief staff bios are included below. Full resumes detailing previous experience, including when, where and how long positions were held, are attached.

Executive Director - BNI’s housing counseling program has flourished under [redacted] direction since 1986. He is responsible for implementing program

contracts, fiscal compliance, and supervising program staff resulting in over 21 years of successful HUD investment with measurable results. Time devoted to Housing Counseling Program – 10 hours per week.

██████████, **Assistant Director** - ██████████ began working with BNI in April 2007 and is responsible for the management of all day-to-day aspects of BNI's Counseling Program including all counseling services, monitoring/supervision and program reports. She also provides direct counseling services and facilitates Homebuyer Educational Workshops. ██████████ was previously Executive Director of Arbor Hill Development Corporation for close to 2 years and has approximately 10 years of program management experience. Time devoted to Housing Counseling Program – 30 hours per week.

██████████, **Counselor** - ██████████, a trilingual Housing Counselor, joined the BNI team in February 2006, bringing over 15 years of previous related experience in real estate and customer service. She provides direct counseling for pre-purchase clients, and facilitates BNI's Homebuyer Workshops. ██████████ has received certification in *Housing Counseling*. Time devoted to Housing Counseling Program – 40 hours per week.

██████████, **Counselor** - ██████████ has 7 years of housing counseling experience and training, and 28 years of housing-related experience in banking and customer service. Her duties include one-on-one counseling, closing forecasts, foreclosure prevention, workshop presentations and outreach activities. ██████████ has received certification in *Foreclosure Intervention and Default Counseling*. Time devoted to Housing Counseling Program – 40 hours per week.

██████████, **Counselor** - ██████████ has 5 years of specific housing counseling experience and training, and continues to participate in relevant training opportunities.

She brings to the position 16 years of related experience in the areas of banking, loan and mortgage origination, and customer service. Her duties include one-on-one counseling, workshop presentations, and outreach activities relating to the Section 8 Voucher program. [REDACTED] has received certification in *Housing Counseling*. Time devoted to Housing Counseling Program – 20 hours per week (part-time position).

[REDACTED], **Counselor** - [REDACTED]k began working with BNI in January 2009 and focuses on providing one-on-one counseling in the area of foreclosure prevention. He brings 18 years of related experience to his position at BNI, including 10 years as a Real Estate Broker for the Saratoga Center for Real Estate and 8 years as a Mortgage Loan Officer for The Mortgage Group/Roberts Real Estate. Time devoted to Housing Counseling Program – 20 hours per week (part-time position).

All BNI Housing Counselors conduct screening interviews, develop client case management and action plans, assist individuals in achieving a variety of housing goals, provide referrals to other resources needed, assist customers with applications for housing/financing programs, and assist with outreach and education efforts.

Customers

BNI counseling program customers have generally one of the following scenarios:

Renters who are...	<i>Typical % of Total Caseload</i>
Interested in purchasing a home for the first time but lack the information and/or resources to do so. Typically have little or no savings and often have credit problems. Are unlikely to become homeowners without intensive counseling assistance.	52%
Homeowners who are...	
Behind on their mortgage and are in danger of foreclosure. Typically 1-6 monthly payments behind. May also owe back taxes. Often have lost household income or have experienced other financial hardship.	40%
Needing technical assistance , but are current on their mortgage. May have maintenance problems or other unmet housing needs.	8%

Counseling Activities

The following is the average time spent on counseling & education activities provided by BNI:

TYPE OF COUNSELING/EDUCATION	AVERAGE HOURS/CLIENT
Pre-Purchase Counseling	7
Homebuyer Education	8
Delinquency/Default Counseling	6
Post Purchase Counseling	2
Homeownership Voucher Counseling	7

One-on-One Counseling

Clients served by BNI receive one-on-one counseling, often in addition to homebuyer workshops. On average, BNI spends 5 hours in one-on-one counseling time during a six-month period on behalf of each client. This does not include time in group workshops or follow-up activities. BNI advises clients to improve their credit and financial situation before pursuing a purchase, rather than rushing into unnecessarily high-cost loans. Past analysis of BNI files has shown that clients typically work with a Housing Counselor for just over a year before successfully closing on a home purchase. BNI assists clients who would not have successfully purchased a home otherwise. A survey of past BNI clients who had successfully closed on a home found that BNI services made a significant difference in their ability to become homeowners: 67% described BNI’s services as “Significant” or “Very Important” in successfully achieving homeownership, and 25% described BNI’s services as “Helpful”. BNI’s housing counseling program achieves outcomes unlikely to occur without intervention, as indicated by the characteristics of a typical BNI pre-purchase client:

Typical BNI Pre-Purchase Client	
Income	Less than 80% of the median area income
Savings	\$0 to \$100

Banking Experience	Little if any Typically no checking or savings account
Credit	Outstanding collection accounts. FICO ® Score <620 Desire to improve credit

Despite these obstacles, *approximately one in every five BNI pre-purchase clients successfully closes on a new home in Schenectady.* A combination of comprehensive homebuyer education, intensive one-on-one consultation, professional follow-up, and integration of related resources ensures these positive results.

Group Counseling

BNI’s 2008 survey of clients that participated in BNI’s Homebuyer Education Workshop indicated that 100% of respondents were satisfied with the workshop classes and would refer a friend thinking about purchasing a home to BNI. Of the respondents:

- 33% found the “managing credit” and “developing a budget” components of the workshop the most beneficial.
- 17% found information presented about home inspections the most helpful.
- 15% found information pertaining to the mortgage application process the most helpful.
- The remaining 35% found information regarding the following the most helpful: responsibilities of homeownership, protecting yourself in the home buying process, legal information, role of the real estate agent, and available grants.

Homeownership Voucher Counseling

BNI has provided homeownership counseling services to the Schenectady Municipal Housing Authority (SMHA) for more than 15 years, beginning with the development of the housing counseling curriculum for their first homeownership program called Hope III.

Specialized Training

BNI utilizes professional staff that possess a strong knowledge of HUD programs, the local housing market, and available community-based resources. Staff receives on-going training relevant to counseling activities performed and are required to attend counseling training, and take and pass exams associated with these trainings. Full-time counselors are required to attend the NeighborWorks Training Institute and take the certificate of Professional Recognition exam in Homebuyer Education Training. BNI has adopted the National Industry Standards for Homeownership Education and Counseling (agreements attached). Staff training/certifications during the past 2 years (documentation attached) include:

Staff	Sponsoring Agency	Course Title/Certification
	NYS Coalition for Excellence in Homeownership Education (CXHE) - 3/10	First Time Buyer Mortgage Programs
	NYS Coalition for Excellence in Homeownership Education (CXHE) - 6/10	Negotiation/Mediation Skills for Hsg. Counselors and SONYMA Programs & First Home Club
	NYS Coalition for Excellence in Homeownership Education (CXHE) - 3/10	First Time Buyer Mortgage Programs
	NeighborWorks America (NCHEC) - 8/10	Housing Counseling Certification for Program Managers and Executive Directors
	NYS Coalition for Excellence in Homeownership Education (CXHE) - 3/10	First Time Buyer Mortgage Programs
	NeighborWorks America (NCHEC) - 2/10	Counseling Borrowers Who Purchase Real Estate Owned (REO) Properties
	NeighborWorks America (NCHEC) - 8/09	Advanced Homeownership Counseling
	NeighborWorks America (NCHEC) - 8/09	Lending Basics for Homeownership Counselors
	NYS Coalition for Excellence in Homeownership Education (CXHE) - 3/10	First Time Buyer Mortgage Programs
	NYS Coalition for Excellence in Homeownership Ed. (CXHE) - 12/09	Addressing Needs of Tenants in Foreclosed Properties
NYS Coalition for Excellence in Homeownership Ed. (CXHE) - 10/09	Foreclosure Prevention Counseling: Time Management and Stress Relief	
National Industry Standards for Homeownership Education & Counseling - 3/09	Code of Ethics and Conduct Agreement	
NeighborWorks America (NCHEC) - 9/08	Certification in Foreclosure Intervention and Default Counseling	
NeighborWorks Training Institute - 8/08	Advanced Foreclosure: Case Study Practicum	

	NYS Coalition for Excellence in Homeownership Education (CXHE) - 3/10	First Time Buyer Mortgage Programs
	NeighborWorks America (NCHEC) - 2/10	Counseling Borrowers Who Purchase Real Estate Owned (REO) Properties
	HUD - 7/09	HECM Protocol Training
	NeighborWorks America (NCHEC) - 4/09	Certification in Housing Counseling
	National Industry Standards for Homeownership Education & Counseling - 3/09	Code of Ethics and Conduct Agreement
	NeighborWorks America - 2/09	Foreclosure Basics
	NeighborWorks Training Institute - 12/08	Homeownership Counseling Certification: Principles, Practices and Techniques Part I
	Neighborworks America - 8/09	Developing and Implementing an Effective Foreclosure Program
	Neighborworks America - 8/09	Introduction to Homeownership Counseling
National Industry Standards for Homeownership Education & Counseling - 3/09	Code of Ethics and Conduct Agreement	
NeighborWorks America (NCHEC) - 1/09	Foreclosure Intervention and Default Counseling Certification, Part 1	

GRANT AND PROGRAM REQUIREMENT COMPLIANCE

Grantee Requirements/Activity Data/Housing Counseling System

BNI has consistently met all reporting requirements of past HUD grants in a timely fashion (including submission of HUD-9902 and Logic Model data). BNI’s information is validated and updated in HCS (HUD Counseling System) on a regular basis, as required. BNI utilizes ***FannieMae’s Home Counselor On-line Client Management System***. This system has enabled our counselors to increase their productivity and improve the services provided to clients. The system interfaces with HUD’s database, and includes the following functions: Counseling and Case Management, Reporting, Homebuyer Education and Workshops, Post-Purchase Counseling Tools, and Communicating with Lenders.

Expending Grant Funds

BNI has successfully completed a comprehensive Local Housing Counseling program under HUD for 21 consecutive years (from *FY88 to FY08*) with all awards fully expended on target.

BNI is currently implementing an *FY09* Counseling Grant with no delays. Funds are being expended in a timely fashion and all reporting requirements have been met.

Performance Reviews

All reviews conducted by HUD staff during the past 20 years have found BNI to be in full compliance with HUD requirements. There have been no findings by HUD. BNI scored a 100 on its most recent bi-annual review (2009).

MANAGEMENT—GOALS AND RESULTS

During HUD FY08, BNI counseled 771 clients in the areas of: first-time homeownership, resolving or preventing mortgage delinquency, home maintenance and financial management, and rental assistance. In addition to meeting individuals' housing needs, BNI's program activities are designed to maximize positive impact in challenged neighborhoods. These factors add substantially to the time invested in BNI's caseload.

Projections and Accomplishments

BNI's HUD FY08 Counseling Program was fully funded at \$62,000. This funding helped BNI (as reported on Form HUD-9902 for October 1, 2008 – September 30, 2009):

- Serve a total of 771 clients (compared to 638 the previous year)
- Provide one-on-one counseling to more than 100% of the proposed FY08 caseload; the total number of clients receiving counseling was 407 (compared to 400 projected)
- Conduct education group workshop activities for 364 clients
- Provide pre-purchase counseling to 207 clients, with 37 clients purchasing a home
- Provide mortgage delinquency counseling to 112 clients (compared to 70 projected)
- Provide home maintenance and financial management counseling to 82 clients (compared to 30 projected)

As indicated on BNI's Logic Model Report for this period, **BNI met goals for outreach activities and significantly exceeded goals for both mortgage delinquency counseling and post purchase, non-delinquency counseling.** The number of clients purchasing homes (37) was less than the number projected (45). This was also true of the number of clients expected to be mortgage ready within 90 days or between 90 and 180 days. BNI found that the unsettling status of the housing market and economy were largely responsible for the lower than anticipated achievements in this area. Potential homeowners are taking longer to purchase homes, even though they may be mortgage ready. Possible causes for this trend include buyer anxiety about the possibility of foreclosures, and stricter mortgage lending policies. The unsettling status of the housing market and economy has also been responsible for the **significant increase** in clients seeking foreclosure prevention and home maintenance counseling services. In addition to the **increased volume** of counseling services provided in these areas, foreclosure issues are taking longer to resolve and BNI counselors are spending a larger amount of time on foreclosure cases (8-10 months to reach resolution, with 15 hours of counseling provided). During BNI's fiscal year ending June 30, 2010, 31 foreclosures were prevented (compared to 22 the previous year). BNI also saw an increase in the number of home purchases during this same time period, 34 homes purchases for the annual period ending June 30, 2010, compared to 30 the year before. Rental counseling continued to be minimal as a result of BNI's formal referral agreement with the Schenectady Community Action Program's Homeless Intervention Program.

Economic Impact

During BNI's FY09 fiscal year (July 1, 2009 – June 30, 2010), 27% of the 34 homes purchased had previously been non-owner occupied. In BNI FY09, \$2,904,034 was invested

by these new homeowners in the local real estate market through private first mortgage financing. Owner-occupants are an asset to the community, a stabilizing influence on the real estate market, and a cornerstone of Schenectady's tax base.

Cost Benefit

BNI measures the success of its local Housing Counseling Program against the key results achieved by counseling clients. During HUD FY08, the total amount of staff time spent on Housing Counseling activities was 7,800 hours. The per unit cost (total of 771 total active agency clients) for HUD funds expended (\$62,000) was \$80.42 (less than HUD FY07). When compared to the direct and indirect benefit of these activities (homes purchased and maintained, foreclosures prevented), the investment in BNI's program is a highly cost-effective approach to meet housing and community development goals. According to the General Accounting Office, a single FHA foreclosure costs HUD and the mortgage industry an estimated \$30,000. During the period from July 1, 2009 – June 30, 2010 alone, \$930,000 in foreclosure costs to the FHA and the mortgage industry were averted due to BNI's intervention. Funding invested by HUD has resulted in significant savings due to the prevention of foreclosures in our service area.

Work Plan Adjustments/Counselor Oversight

Since the overall volume of clients assisted during FY08 increased significantly from the previous year, outreach activities were on target and did not require adjusting. Work Plan adjustments were made, however, to meet the increased demand for mortgage delinquency counseling and post purchase, non-delinquency counseling, and account for the increased length of time new homeowners are taking to purchase homes. The types of counseling activities provided and the number of hours spent by counselors spent on each activity were

adjusted accordingly to meet these demands. All BNI Housing Counselors are supervised by BNI's Assistant Director, [REDACTED] monitors counselor performance on a daily basis, reviews case files and conducts monthly staff meetings to review all aspects of program implementation. She reports directly to BNI's Executive Director. As BNI employees, the counselors are subject to an initial six-month probationary period and formal twelve-month review. No corrective actions were required during the FY08 funding cycle.

Rating Factor 2: Need/Extent of the Problem

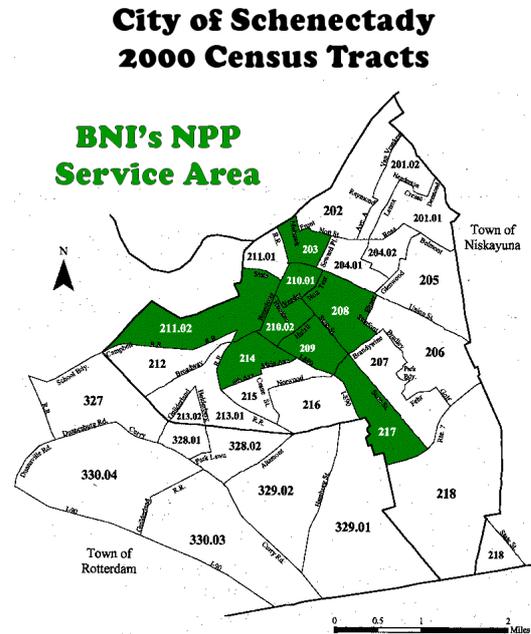
Needs Data

Geographic Target Area

BNI's Housing Counseling services are available to any resident, or potential resident, of *Schenectady County*, New York (BNI foreclosure prevention services are also available in neighboring *Fulton* and *Montgomery* Counties). Though available countywide, BNI's program marketing, outreach activities, and office location are designed with an intentional emphasis on serving low and moderate

income neighborhoods within the City of Schenectady. These target neighborhoods have received official recognition by the U.S. Department of Justice as a Weed & Seed site. As detailed in Rating Factor #3, BNI services address the identified needs of target communities.

During the 30-year period from 1970 – 2000, despite rising national rates, homeownership fell slightly in the Albany-Schenectady-Troy MSA, in both urban and suburban areas. Although slightly higher than the nearby cities of Albany and Troy, Schenectady's owner-occupancy rate dropped most quickly (from just over 50% to about 45%). Owner-occupancy rates Schenectady have continued to decline; according to the 2006-2008 American Community Survey, only 39% of City housing units are owner-occupied. The City of Schenectady is an area of substantial need with regard to homeownership, housing conditions, and related indicators. Owner-occupancy rates for BNI's



core service area are as low as 3% (Census 2000 – most recent information available for Census Tracts):

Neighborhood <i>Census Tract</i>	Hamilton Hill		Vale	Mont Pleasant		Central	Downtown	Seward	Total BNI Core Service Area
	209	210.02	208	211.02	214	217	210.01	203	
1990 % Owner-Occupied Units	25%	13%	27%	n/a	34%	34%	7%	17%	25%
2000 % Owner-Occupied Units	20%	11%	22%	3%	28%	30%	3%	16%	21%

According to the 2000 census, the housing vacancy rate was 15% within the City of Schenectady. In comparison, the 2006-08 American Community Survey (ACS) 3-year estimates show the vacancy rate in the City increasing to 22%. This increase is likely in part due to the increase in foreclosures. Despite negative homeownership trends, the City of Schenectady potentially offers an affordable homeownership option compared to the rest of Schenectady County. The median sales price for a single family home in all areas of the City is less than the countywide median sales price:

Geographic Area	2009 Median Sales Price
Schenectady County	\$152,500
City Zip Codes 12305, 12308, 12309	\$130,000
City Zip Codes 12304, 12307	\$97,000
City Zip Codes 12303, 12306	\$91,500

(2009 Data –Capital District Regional Planning Commission/Capital Region Multiple Service Listing)

2000 Census information regarding the county, City of Schenectady and BNI's Core Service area includes (most recent Census information available for BNI's core service area is 2000):

2000 Census	Schenectady County	City of Schenectady	BNI's Core Service Area
# of Housing Units	65,032 units	30,272 units	10,018 units
% of Owner-Occupied Units	65.4%	44.7%	20.7%
Percent of Vacant Units	8.2%	13.2%	21.3%
Median Household Income (1999)	\$41,739	\$29,378	\$20,812
Percent of Persons Below Poverty Level (1999 Income)	10.9%	20.8%	35.7%

The City’s Consolidated Plan

BNI’s Housing Counseling Program is a direct and measurable response to housing needs and objectives outlined in the City of Schenectady’s Consolidated Plan. With regards to housing, the plan states: “Among the needy groups are first time homebuyers who cannot meet down payment requests, elderly households, single headed households, and growing ethnic and minority populations.” A signed *Certificate of Consistency with the Consolidated Plan* can be found as an attachment to this application. National and local needs and goals documented during the City’s Consolidated Planning process include:

- *“Benefits to Low and Moderate Income Persons and Neighborhoods”* - During BNI FY09, 93% of BNI clients earned less than 80% of the area median income, with 97% of new clients falling into this category. 70% of new clients came from CDBG neighborhoods.
- *“250 persons will become eligible for homeownership and/or prevent foreclosure on their home (50 persons per year) - 34 BNI customers purchased a home during BNI’s FY09 (6/1/09 – 6/30/10). 9 (27%) of these homes had previously been non-owner-occupied. 31 foreclosures were prevented as a result of BNI housing counseling services.*
- *“Reduce barriers to new homeownership.”* - Loan denial rates for low- income applicants are more than 5 times that of upper income applicants in the Albany-Schenectady-Troy MSA. Denial rates for moderate-income applicants are over 3 times that of upper income applicants. Black applicants are denied for home purchase loans 26.3% of the time compared to 13.5% for white applicants (*2008 Home Mortgage Disclosure Act data from the Federal Financial Institutions Council*):

2008 Home Purchase Loan Denial Rate by Tract Income Albany/Schenectady/Troy MSA				
	Upper Income Tracts	Middle Income Tracts	Moderate Income Tracts	Low Income Tracts
Denial Rate	7.5	13.7	25.7	38.9

2008 Home Purchase Loan Denial Rate by Applicant Race Albany/Schenectady/Troy MSA			
	White	Hispanic	Black
Denial Rate	13.5%	24.2%	26.3%

- *“Reduce barriers to continued homeownership.”* - In October of 2007, the Federal Reserve Bank released information about the number of subprime loans and rates of delinquency in New York State (NYS). In the City of Schenectady alone, 2% (1,297) of the total population held mortgages that were subprime first lien owner-occupied loans. At the time of the report, 4% (53) of these homes had already been taken by foreclosure, another 8% (98) were in the midst of foreclosure, and 28% (362) were at least 30 days behind with mortgage payments. According to the NY Federal Reserve Bank, as of December 2008, Schenectady County had the fourth highest rate of subprime mortgages in foreclosure among New York’s upstate counties. In 2007, the number of requests that BNI received for foreclosure assistance increased four fold. In 2008, the number of requests increased by another 25%, with increases continuing in 2009 and 2010. Since September 2008, BNI has received an average of 5 calls/day for foreclosure prevention services, compared to an average of 5 calls/week in 2007.

Need for Foreclosure Prevention Services

The New York State (NYS) Federal Reserve published listing (October 2007) of all subprime mortgages given in Fulton and Montgomery Counties showed that 4% of all mortgages were subprime and that 30% of them were at least 30 days late. As a result of BNI’s proximity to neighboring Fulton and Montgomery Counties and the complete lack of foreclosure prevention services in these two counties, requests for services from residents in these counties are frequent, with nearly half of BNI’s daily calls for foreclosure prevention services from homeowners in these two counties. Schenectady, Montgomery and Fulton Counties are

within the top 15 of 62 NYS counties for percent of 1-to-4 family residential properties with a mortgage that received a 90-day pre-foreclosure notice:

	Rank out of 62 NYS Counties for highest % of mortgages w/ 90-day pre-foreclosure notice	# 90 day pre-foreclosure notices between 2/13/2010 and 5/31/2010)
Fulton County	10 th	221
Montgomery County	6 th	204
Schenectady County	15 th	619

(New York State Banking Department, 90-Day Pre Foreclosure Notice Filing Report)

Schenectady Needs Statement

The Schenectady County Housing Task Force Needs Statement cites a need for:

- “Extensive multi-session training programs for prospective first time home buyers, including an understanding of mortgage financing, achieving a good credit rating, the importance of saving, and skills development...”
- “Home Ownership Assistance Centers [such as BNI’s] providing housing counselors ... and Loan Officers from area banks able to meet [under the same roof] with graduates of home buyer training programs.”
- “Foreclosure prevention programs and practices.”

Renewal Community/Enterprise Community

BNI’s office and core service area encompass the Federally-designated Schenectady Urban Renewal Community (RC). As documented in the attached *RC/EZ/EC Certification of Consistency*, BNI is eligible to receive the 2 bonus points available for this criterion.

Identifying Impediments to Fair Housing Choice

According to the City of Schenectady’s most recent Analysis of Impediments to Fair Housing Choice (AI), “housing needs in the City far outweigh the means by which the needs may be addressed. It is the City’s intention to continue a redevelopment strategy that focuses on targeted development in blighted neighborhoods by offering a comprehensive strategy of

code enforcement, demolition, rehabilitation, public improvements, new construction, rental assistance, and homeownership opportunities.” Needs and recommendations noted include:

- *Affordability* – Affordable housing stock is shrinking in the City. Additionally, credit scores have a major effect on new homeowners and have been an obstacle to homeownership for many City residents. The waiting list for public housing in Schenectady contains approximately 478 households and the Schenectady Municipal Housing Authority maintains a full Section 8 housing waiting list of 1,000 households (and is unable to accept new applications due to the large size of the waiting list).
- *Homeownership* – The City of Schenectady recognizes the importance of creating homeownership opportunities for everyone and taking a strong and aggressive role in promoting homeownership throughout the City. The AI identifies partnerships with banks and community agencies, including BNI, as key to accomplishing this goal.
- *Outreach* – Outreach, including more workshops and broadening the knowledge of City residents, is a recommended action of the AI. Additional educational and enforcement strategies to specifically address fair housing issues are also recommended.

According to the City’s 2010-2014 Consolidated Plan:

- “Non-whites now comprise 33% of the City of Schenectady’s population, up from 23.2% in 2000 and 6.9% in 1980. Hispanics represent one of the fastest growing ethnic groups in the City of Schenectady and their housing needs warrant special attention. The Hispanic population, which has increased from 3,632 according to Census 2000 figures to 5,024 reported in the 2006-2008 American Community Survey, is characterized by high fertility rates, a relatively young age distribution, and a

lower rate of naturalization than most other immigrant groups. Comparatively, low mean household incomes are an obstacle for successful homeownership among Hispanics.”

- “In 1990, the Census figures show Black or African Americans comprising 4% of the population of the City of Schenectady. According to the 2000 Census, that number increased to 14.8%. More recent data from the 2006-2008 American Community Survey shows that African Americans now make up 19.8% of the City’s population. Reflecting generally more constrained financial circumstances, approximately 36% of Black households own their own homes, compared to 53% of White households.”

The Consolidated Plan identifies the following as barriers to affordable housing in the City of Schenectady: Public Perceptions and Ignorance, High Construction Costs, Racial Bias/Bias Against Large Families/Bias Against Poor People, Redlining, Median Income Gains vs. Median Housing & Gross Rent Increases. BNI is actively engaged in fair housing education and outreach through its day-to-day contacts with individuals and households and coordinates with Schenectady’s Fair Housing Office to publicize fair housing rights and responsibilities. Educational workshops conducted by BNI utilize a rigorous curriculum that educates participants regarding their rights and informs them of discriminatory practices. BNI’s trilingual (English/Spanish/French) counselor is able to provide effective assistance to clients with limited English proficiency, effectively addressing the needs of the significant number of Spanish speaking people in the City. In September 2010, BNI will add a part-time bilingual Intake Coordinator (English/Spanish) to its Housing Counseling Staff. BNI is also working closely with the City to address identified barriers to affordable housing.

Persons with Disabilities and LEP

Persons with Disabilities

Schenectady has a higher percentage of disabled persons than the county, state or country:

U.S. Census Bureau (2005-2007 ACS): Selected Population Characteristics				
Percent of Persons with a Disability	United States	New York State	Schenectady County	City of Schenectady
Age 5 and over	15.1	14.1	15.9	21
Age 5-15	6.3	6.1	6	8.5
Age 16-64	12.3	11.1	13.1	18.6
Age 65 and over	40.9	39	37.2	47.4

BNI efforts to promote accessibility and affordable homeownership for individuals with disabilities include: the provision of accessible counseling services (BNI's office is wheelchair accessible and within close proximity to public transportation, and counselors make home visits to clients who are disabled, homebound, or have otherwise limited mobility when needed); implementation of the *Access to Home Program* (financial assistance to make dwelling units accessible); implementation of a *Universal Design/Green Affordable Housing Project* (new construction of homes with Universal Design elements); and implementation of *Rehabilitation Projects* that promote visitability/aging in place.

Elderly

American Community Survey Data (2006-2008) shows that 12.4% of homeowners in the City of Schenectady are 65 years or older. This age group is typically on a fixed income yet the costs of homeownership continue to increase. Aging homeowners often find themselves in need of accommodations such as grab bars for the shower or wider doors to accommodate their walker and/or wheelchair. Additionally, the City has identified a need for increased code enforcement to help eliminate blighting conditions. The City's Consolidated Plan reports a concern "over the adequacy of access and facilities in the home in which frail or disabled elderly live". For elderly homeowners on a fixed income, something as simple as an exterior

paint job can become financially overwhelming. BNI receives a significant number of calls from homeowners, particularly those over age 65, in need of at least moderate home repair.

Limited English Proficiency

According to the Census Bureau's 2006-2008 ACS, 12.2% of residents in the City of Schenectady speak a language other than English, 2,914 of which speak English less than "very well". The most prevalent language spoken, other than English, is Spanish. Of the City's Spanish speaking residents, 1,217 speak English less than "very well".

Departmental Policy Priorities

As detailed below, BNI's services directly addresses the following Departmental priorities: Sustainability, Affirmatively Furthering Fair Housing, Using Housing as a Platform for Improving Other Outcomes, and Expanding Cross-Cutting Policy Knowledge.

Sustainability

BNI is the lead partner in collaboration with the City of Schenectady to construct affordable single-family, universally designed, LEED-compliant, Energy Star labeled homes for low-income first-time homebuyers (**Universal/Green Affordable Housing Project**). This collaboration addresses the high level of substandard housing and limited supply of single-family affordable homes in Schenectady. The pilot phase involved the construction of 4 homes (completed), with funding secured for the construction of an additional 10 homes (construction is underway, with 5 homes completed and 3 more near completion). Plans for construction of another 4 homes are underway (funding is pending). This project has received national and regional honors: 2009 U.S. Conference of Mayors "Outstanding Achievement City Livability Award" for Small Cities; one of the three pilot homes constructed

is the first residential home in NYS to be certified LEED Platinum by the U.S. Green Building Council; 2008 Best in American Living Award (BALA) “HUD Secretary’s Platinum Award for Excellence”; and HUD Buffalo Office “2008 Community Planning and Development Award for “Emerging Leaders in Green Housing.” These homes are available to clients that participate in BNI’s Housing Counseling Program. The homes being produced through the Universal/Green Affordable Housing Project are designed to accommodate (and are affirmatively marketed to) individuals with disabilities as well as aging in place. BNI also promotes green and healthy design, as well as visitability in **all** rehabilitation activities of the agency, including HOME funded rehabilitation programs and the Access to HOME Program. All construction and rehabilitation activities are undertaken within the City of Schenectady, an existing community with ready access to education, employment and healthcare services.

Affirmatively Furthering Fair Housing

BNI undertakes affirmative housing activities beyond the single activity required as a response in Rating Factor 3. Affirmative housing activities include the following:

- BNI advises clients on how to recognize discriminatory acts and how to file a Fair Housing Complaint. Staff is familiar with the provisions of the Fair Housing Act and works closely with the City of Schenectady’s Fair Housing & Affirmative Action Officers. Workshops conducted utilize a rigorous curriculum that educates participants regarding their rights and informs them of potential discriminatory practices.
- BNI (as part of the Schenectady County Eviction Task Force) provides education, information and training for tenants regarding their rights and responsibilities.
- BNI takes reasonable steps to provide meaningful access to persons with limited English proficiency, including a tri-lingual Housing Counselor and bilingual Foreclosure

Intake Coordinator (Intake Coordinator to begin September 2010) on staff, targeted outreach efforts, and publication of materials in Spanish.

- BNI undertakes innovative housing design and construction activities to increase access for persons with disabilities (*Access to Home Program, Universal/Green Affordable Housing Project, rehabilitation projects promoting visitability/aging in place*).

Using Housing as a Platform for Improving Other Outcomes

In addition to focusing construction and rehabilitation activities within the City of Schenectady (with ready access to education, employment and healthcare services), BNI coordinates with multiple community partners to leverage resources and improve outcomes on behalf of residents, in particular low-income households, persons with disabilities and the elderly. Strategic partnerships with the following provide increased housing choices: local lenders, Capital District Homeownership Collaborative, Affordable Housing Partnership of the Capital Region, Capital District HomeSave Initiative, Legal Project, Schenectady County Human Rights Commission, Capital District IDA Program and the local Weatherization Program. BNI also maintains strategic partnerships with the Schenectady Community Action Program (Community Action Agency) and the City of Schenectady. BNI's Assistant Director is a member of a local task force that meets regularly to discuss trends, efforts and needs for regional smart growth. BNI's Board President is leading an effort to bring a local market to BNI's core service area. BNI's Outreach Coordinator is actively involved with the local Weed & Seed Program. BNI provides counseling services at Schenectady Municipal Housing Authority's Family Investment Center. The Family Investment Center, strategically located, also houses a State University of New York College and Career Counseling Center, Adult Computer Sessions, GED classes, an alternative school day program, and child care

services. Comprehensive client assessments conducted by BNI's Housing Counselors, in coordination with information sharing and collaboration with other federal, state and local programs, enables increased access to resources on behalf of clients served.

Expanding Cross-Cutting Policy Knowledge

In FY10, BNI will collaborate with [REDACTED], LLC to undertake a study regarding the innovative utilization of group foreclosure settlement conferences in Schenectady County.

Foreclosure settlement conferences are required by NYS law - "Both the plaintiff and defendant shall negotiate in good faith to reach a mutually agreeable resolution, including a loan modification, if possible". While there are other counties in NYS that utilize the group foreclosure settlement approach, most utilize individual settlement conferences.

Schenectady County is the only county in the Capital Region that utilizes a group settlement approach. The study proposed will measure the effects of utilizing group foreclosure settlement conferences in comparison to individual foreclosure settlement conferences.

Research will include a survey of relevant literature on this topic. BNI anticipates the collection of information on the frequency and nature of the loan modifications achieved (and progress reports on performance with regards to agreed upon modifications) in the group settlement conferences in Schenectady County, compared with other counties that conduct individual settlement conferences. Interviews with participants in the conferences may be conducted. The study will examine whether the success rates of the loan modifications one year beyond the conference differ substantially between the two approaches – group vs. individual. Results (pending review/approval by HUD) will be shared with other housing counseling agencies/community partners throughout the region. [REDACTED] has served as a Professor of Economics and Finance at Syracuse University and the University of Illinois, and as an economist with Freddie Mac, the Board of Governors of the Federal Reserve, and the

Urban Institute. He is currently the Principal Investigator of a team that provides statistical analysis to support litigation efforts by the Office of Systemic Investigations within HUD's Office of Fair Housing and Equal Opportunity. [REDACTED] is also advisor to FI Consulting and participates on their assignments for clients such as HUD and Freddie Mac.

Rating Factor 3: Soundness of Approach/Scope of Services

HISTORICAL PERFORMANCE – QUALITY AND COMPLEXITY OF SERVICES

Average Hours - Average time BNI spends on counseling & education activities:

TYPE OF COUNSELING/EDUCATION	AVERAGE HOURS/CLIENT
Pre-Purchase Counseling	7
Homebuyer Education	8
Delinquency/Default Counseling	6
Post Purchase Counseling	2
Homeownership Voucher Counseling	7

The percent of time BNI spent on different types of one-on-one counseling during FY08 was:

Pre-Purchase – 51%, Post Purchase – 20%, Foreclosure Prevention – 28%, and Rental – 1%.

Group Education and One-on-One Counseling

HUD Grant Activities – FY08 (per HUD-9902)	# clients
Workshop participation	
Pre-purchase homebuyer education	263
Post-purchase workshops	99
Financial Literacy or Other Workshop	2
Total workshop participation	364
One-on-one counseling	
Pre-purchase home buyer counseling	207
Resolving/Preventing Mortgage Delinquency	112
Home Maintenance/Financial Management	82
Rental Housing	6
Total one-on-one counseling activities	407

Approximately **30% (79 recipients)** of pre-purchase homebuyer group education recipients also received one-on-one counseling in HUD FY08. Reasons the percentage is not higher include:

- Not all homebuyers are required to participate in BNI's Homebuyer Education group sessions. Depending on individual circumstances, some clients only participate in one-on-one counseling (determined on a case-by-case basis).
- BNI's Homebuyer Education group counseling provides 8 hours of intensive instruction (in three separate sessions) designed to provide potential homebuyers with detailed

information regarding homeownership. BNI has found this to be a cost effective method of determining initial client readiness for homeownership. For various reasons, potential homeowners decide they are not ready to enter into one-on-one counseling after attending one or more of these sessions. Also, in some instances, there is a lapse of time after the group sessions before clients enter into one-on-one counseling (so they are not counted in reporting until the subsequent year).

Products/Areas of Counseling

BNI provides a wide range of comprehensive housing education, counseling, advocacy and outreach services designed to meet a variety of housing needs including: Homebuyer/Homeowner Education, Pre and Post-Purchase Counseling, Resolving/Preventing Delinquency/Foreclosure Prevention Counseling, Fair Lending Advocacy, Fair Housing Advocacy, Landlord/Tenant Training, and Marketing & Outreach Initiatives. The success of these services is measured against specific performance targets documented in client files and tracked in BNI's "Fannie Mae Home Counselor On-Line" customer management system in accordance with HUD recommended standards.

Service Methodology

After initial contact is made with BNI, a Housing Counselor schedules a face-to-face appointment, typically at the BNI office. Pre-purchase clients are registered for the next series of homebuyer education workshops, a three-part series repeated throughout the year on an on-going basis. Counseling is conducted in a face-to-face setting unless a specific hardship dictates otherwise. During the first appointment, the counselor assists the client in identifying his or her housing needs or goals by way of a screening interview. The counselor develops an action plan with the client that outlines options and helps the client develop a strategy and

series of incremental steps (“milestones”) to meet individual/family needs and goals, emphasizing realistic solutions and realizable objectives. Referrals match clients with additional community resources as needed. Subsequent appointments and follow-up calls track the client’s progress and ensure adequate support in reaching the desired performance target (example below).

Activity	Topics	Time
Workshop #1	“Are You Ready?”	3.0 Hrs.
Workshop #2	“Finding the Right Home and Mortgage”	2.5 Hrs.
Workshop #3	“Managing Your Home and Finances”	2.5 Hrs.
Appointment w/Housing Counselor (1:1)	Develop Action Plan: Personal budget, Savings plan, Price range, Credit repair plan.	1.5 Hrs.
Appointment w/Housing Counselor (1:1)	Follow-up on 1 st Appoint. Evaluating mortgage options. Beginning house search.	1.0 Hrs.
Subsequent appointments w/Housing Counselor (1:1)	Follow-up appointments as needed/applicable.	3.0 Hrs.
Final Appointment w/Housing Counselor (1:1)	Building systems. Preventive maintenance. Mortgage and escrow issues. Maintaining a budget, establishing a reserve account, and managing debt.	1.5 Hrs.
Total Typical Time Commitment:		15 Hrs.

Housing voucher customers are provided with guidance and information specific to HUD’s Homeownership Housing Voucher Program.

HISTORICAL PERFORMANCE – IMPACT/OUTCOMES

Marketing and Outreach

BNI provides general information about a range of housing opportunities in the target area, including opportunities for persons with disabilities. Approximately 75% of clients learn about the agency through marketing and outreach efforts, with the remaining 25% hearing about the BNI through other means (i.e. referrals from current and past clients). BNI estimates that, in FY08 approximately 10% (\$22,594) of the agency’s counseling budget was utilized for marketing and outreach activities (including staff time, printing costs, etc.). Additionally, the value of marketing and outreach conducted with other sources of funding (i.e. collaboration with

the Affordable Housing Partnership, free advertising/exposure) is estimated at an additional \$10,000.

Basis for Substantiation

The above estimates are based on the following:

- Extensive routine marketing and outreach activities are conducted by BNI, including: information and resource materials developed and distributed; coordination of services and referrals with community partners, and advocacy with lenders; PSAs and press releases; maintenance of an agency website; participation in community outreach efforts, including workshops and information tables; community presentations; coordinated referrals with other organizations serving disabled and/or special needs populations; coordination with the City of Schenectady's Fair Housing Office to conduct affirmative fair housing outreach for those populations least likely to seek counseling services; and the provision of landlord/tenant training regarding their rights and responsibilities.
- BNI is a member of the New York State (NYS) Coalition for Excellence in Homeownership, the Capital District HomeSave Coalition and a task force group that meets quarterly to discuss trends, efforts and needs for regional smart growth. BNI's Outreach Coordinator is actively involved with the local Weed & Seed Program and its neighborhood initiatives. Active participation in these groups enables BNI to stay informed regarding pertinent issues and positively influences marketing/outreach efforts.
- BNI's Assistant Director is the chair of Schenectady's Eviction Task Force, which is comprised of the following groups: Bethesda House (serves homeless, mentally disabled and economically disadvantaged residents); City of Schenectady's Fair Housing &

Affirmative Action Office; Community Land Trust of Schenectady; Legal Aid Society of Northeastern New York; Schenectady Community Action Program (Community Action Agency for Schenectady County); and Integrity First Realty. BNI's participation has provided increased visibility, which assists with marketing and outreach efforts.

- BNI maintains a presence at the Schenectady Municipal Housing Authority's Family Investment Center, strategically located space that is shared by multiple service providers serving the target population.
- The NYS Banking Department compiles lists of 90-day pre-foreclosure notices (notices are required by NYS Law) and provides a listing for the state's Capital Region to the Affordable Housing Partnership of the Capital Region (AHP). AHP send notices to all residents in the area that have received a 90-day pre-foreclosure notice, inviting them to a monthly foreclosure prevention clinic. BNI participates in these clinics, providing individual counseling services for as many as 5 individuals per clinic. Counseling is provided in conjunction with the *Making Home Affordable Program*.

Affirmative outreach efforts, choice of office/service locations and the availability of trilingual services (Spanish/French/English) have resulted in significant minority participation in BNI's counseling services. In FY08, over half of BNI's 771 clients were minority or multi-race.

Capacity

With the assistance of FY08 HUD Counseling funding (\$62,000), BNI provided services to 364 education participants and 407 clients receiving one-on-one counseling services, with a total of 771 counseling and education activities (HUD-9902). This exceeded BNI's FY07 total number of activities (638) by 133. BNI provided one-on-one counseling activities to more than 100% of our proposed FY08 caseload; provided pre-purchase homebuyer counseling to 207 clients, with 37

clients purchasing their own home; provided mortgage delinquency counseling to 112 clients (compared to 70 projected); and home maintenance counseling to 82 clients (compared to 30 projected). Services provided were in direct response to identified needs. BNI's FY08 HUD funding accounted for 27.4% of the total counseling program budget (\$225,939). 95% of FY08 HUD funds were strategically budgeted to cover the cost of salaries, with the remaining funds earmarked to assist with supply & postage, equipment maintenance and telephone expenses. The HUD per unit cost for grant funds expended was \$80.42 (less than the previous year), with 7,800 hours of staff time spent on counseling activities. No HUD funds were utilized for staff travel & training expenses.

PROJECTED PERFORMANCE - WORK PLAN

BNI's Housing Counseling Program is a direct and measurable response to the needs identified within its service area (Factor 2). Though available *throughout* Schenectady County (with foreclosure prevention services also provided in Fulton and Montgomery Counties), the majority of clients are residents of low/moderate income neighborhoods in the City of Schenectady.

Counseling and Education Services

Projections/Types of Services Offered

BNI proposes to implement a FY2010 Housing Counseling Program offering the following types of counseling and education services, consistent with BNI's current work plan on file with HUD: Homebuyer/Homeowner Education, Pre-Purchase Counseling, Homeownership Voucher Counseling, Post-Purchase Counseling (Home Maintenance/Financial Management), and Foreclosure Prevention Counseling (Resolve/Prevent Mortgage Delinquency):

Activity	Type of Client	FY10 Proposed Participants
One-on-One	Homeowners (purchased)	40
	Mortgagors (w/in 90 days)	50

Better Neighborhoods Inc. (BNI) – Schenectady, New York
 Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

Counseling	Potential Mortgages	155
	Resolve/Prevent Mortgage Delinquency	130
	Home Maintenance/Financial Management	40
	Total	415
Workshop Participation	Potential Mortgages/Mortgages	225

Languages in which Services will be Available

Comprehensive counseling services in all areas are available in English, Spanish and French, through BNI’s trilingual Housing Counselor (with support from bilingual Foreclosure Intake Coordinator to be employed September 2010). Additionally, in order to accommodate the significant number of Spanish speaking people in the City of Schenectady, BNI will conduct targeted outreach efforts and publish materials in Spanish.

Follow-up

BNI’s Housing Counselors will conduct follow-up with all clients to address housing needs and develop individual action plans (see *Service Methodology*, p. 2). Regular counseling appointments and follow-up with community partners and organizations on behalf of clients (with proper authorization) will enable BNI to assist clients to achieve goals identified in their action plan. BNI anticipates that the agency’s Housing Counselors will spend approximately 5 hours in one-on-one counseling time during a six-month period on behalf of each client (will vary depending on type of counseling, see p. 1), **with additional time spent on follow-up and workshop activities.**

Marketing Activities

BNI provides general information about a range of housing opportunities in the target area, including opportunities for persons with disabilities. Marketing and outreach activities to reach

potential homebuyers, homeowners in need of assistance and households at risk of default and foreclosure (including potential participants in the *Making Home Affordable Program*) include: information and resource materials developed and distributed; coordination of services and referrals with community partners, and advocacy with lenders; PSAs and press releases; maintenance of an agency website; participation in community outreach efforts, including workshops and information tables; community presentations; coordinated referrals with other organizations serving disabled and/or special needs populations; and coordination with the City of Schenectady's Fair Housing Office to conduct affirmative fair housing outreach for those populations least likely to seek counseling services. BNI will continue participation in local and regional coalitions and task forces (see p. 4) to enhance marketing and outreach efforts. Per the attached logic model, BNI will participate in at least 4 community presentations and conduct at least 15 media outreach activities during FY10.

Affirmatively Further Fair Housing

BNI is proactive in taking steps to overcome barriers to fair housing choice in the agency's service area, and keeps records on the race, ethnicity, disability status, and family status of program beneficiaries. Affirmative outreach efforts and choice of office/service locations result in significant minority participation in BNI's Housing Counseling Program (FY08 – 12.5% Hispanic compared to 4.3% Hispanic population countywide; 38% Black/African American compared to 8.9% Black/African American population countywide). BNI's office is wheelchair accessible and is within close proximity to public transportation. As needed, BNI counselors make home visits to clients who are disabled, homebound, or have otherwise limited mobility. BNI undertakes **multiple** affirmative housing activities:

- BNI advises clients on how to recognize discriminatory acts and how to file a Fair Housing Complaint. Staff is familiar with the provisions of the Fair Housing Act and works closely with the City of Schenectady's Fair Housing & Affirmative Action Officers. Workshops conducted utilize a rigorous curriculum that educates participants regarding their rights and informs them of potential discriminatory practices.
- BNI, as part of the Schenectady County Eviction Task Force, provides education information and training for tenants regarding their rights and responsibilities.
- BNI takes reasonable steps to provide meaningful access to persons with limited English proficiency, including a tri-lingual Housing Counselor and bilingual Foreclosure Intake Coordinator (to be employed September 2010) on staff, targeted outreach efforts, and publication of materials in Spanish.
- BNI undertakes innovative housing design and construction activities to increase access for persons with disabilities (*Access to Home Program, Universal/Green Affordable Housing Project, rehabilitation projects promoting visitability/aging in place*).

Level of Services

The following services are currently offered by BNI and will be provided during HUD FY10:

Homebuyer Education

BNI conducts Homebuyer education that offers potential purchasers information on the home buying process and all aspects of preparing for a successful and affordable purchase, including efforts to combat predatory lending. Education is offered through a three-part workshop series, which is offered on a continuous basis. BNI's curriculum is approved for use with the Federal Home Loan Bank's "First Home Club" and HUD's Homebuyer Education and Learning Program

(H.E.L.P.), and meets National Homeownership Industry Standards for Homeownership Education and Counseling.

Pre-purchase Counseling

In addition to participation in the Homebuyer Education workshop series, first-time homebuyers enroll in one-on-one pre-purchase counseling with BNI's Housing Counselors to assess readiness and develop a personal plan for achieving homeownership. Detailed individual consultation focuses specifically on the client's needs and circumstances and provides personal guidance and resource referrals throughout the purchase process. This counseling covers purchase procedures, mortgage financing, down payment/closing cost fund accumulation, accessibility requirements, credit improvement, and debt consolidation. Potential borrowers are made aware of the benefits and advantages of a third party home inspection.

- BNI provides a comprehensive listing of ***Community Home Buyer Financing Options*** to all clients, including FHA products and programs (*attached*). This list is updated regularly to ensure that information is current and accurate. When making referrals, at least three alternatives/options are presented.
- Per the ***Real Estate Settlement Procedures Act***, BNI ensures that all closing costs and settlement procedures are explained to potential buyers counseled. Buyers will be made aware of the various disclosures they should receive during the loan transaction process, including the HUD-1 settlement sheet.
- **100%** of BNI clients purchasing a home (estimated at 40 for FY10, which is 16% of clients targeted to receive some form of pre-purchase assistance during FY10) will have their ***loan documents reviewed*** during the short period before they close on a loan (even if a significant amount of time has passed since their counseling). BNI will inform

the target population of this service in outreach efforts, educational workshops, and one-on-one pre-purchase counseling sessions. Appointments will be scheduled accordingly to ensure that **Loan Document Review Services** are available as needed. The following key documents will be reviewed to identify any potential issues or risks and help determine if loan terms are accurate and truthful: Good Faith Estimate, Note, Deed of Trust or Mortgage, and HUD-1 Settlement Statement. Counselors will look for Real Estate Settlement Procedures Act (RESPA) violations and compliance with the Truth in Lending Act (TILA) and Home Owner Equity Protection Act (HOEPA), with questions asked accordingly to assist in identifying abuse or mortgage fraud issues such as use of inflated appraisals, excessive points and fees, forgery, high pressure sales tactics, etc. Potential issues and risks will be identified, with options for how to proceed presented. Mortgage fraud and fair lending abuse will be reported accordingly.

- **Affirmatively Furthering Fair Housing** – As outlined on pp. 8-9, BNI undertakes multiple activities to affirmatively further fair housing (four distinct activities are listed, exceeding the eligibility requirement). With regards to one-on-one pre-purchase counseling, all clients are made aware of the rights and remedies available under fair housing and civil rights laws, and advised how to file Fair Housing Complaints (with assistance provided as needed).

Foreclosure Prevention Counseling

BNI assists delinquent mortgagors with restructuring debt, arranging reinstatement plans, loan forbearance, and/or other loss mitigation tools available. BNI has adopted “Recommended Case Processing Guide for FHA-Insured Loans” (National Consumer Law Center, Inc.) and designed its program to: ascertain the amount available to commit to mortgage payments;

assist defaulted mortgagors in evaluating options for preventing foreclosure; assist defaulted mortgagors in developing a realistic monthly budget; assist defaulted mortgagors in proposing a repayment agreement or other solution to their mortgage company; and evaluate other relief provisions available to avoid foreclosure.

- **Oral Representation Budget/Budget Verification** Housing Counselors develop a budget for the client based on oral representation of expenses, debts and available sources of income. Supporting budget documentation is collected and analyzed to assist with budget development efforts.
- **Making Home Affordable Program** – BNI provides counseling in conjunction with the Making Home Affordable Program. All clients with participating lenders are screened for eligibility, regardless of whether they inquire about the program.
- **Action Plan** – Housing needs are identified in the initial screening interview. An Action Plan is developed that outlines options and provides a strategy with action steps to meet individual/family needs and goals, emphasizing realistic solutions and realizable objectives. Referrals match clients with additional resources as needed. Counselors assist with applicable applications as needed (**Local Resources and Assistance**). Subsequent appointments and follow-up calls (**Borrower Follow-up**) track client progress and ensure adequate support in reaching the desired goals.
- **Contact Servicer** – BNI contacts servicers/lenders (with proper authorization) on behalf of clients to facilitate communication and work out plans, and assist with the completion of required forms as needed. Work out plans (**Work Out Resolution**) are reviewed to ensure clients fully understand the terms and obligations and that the solution is sustainable over the long-term.

- **Fair Lending/Mortgage Fraud Identification, Referral and Reporting/Mortgage Scam**

Identification – BNI staff is familiar with the provisions of the Fair Housing Act and clients are made aware of the rights and remedies available under fair housing and civil rights laws. BNI works closely with the City’s Fair Housing Office, HUD Albany Field Office, Legal Aid Society of Northeastern New York, Empire Justice Center, and the Legal Project to assist clients in filing Fair Housing Complaints as needed. Potential loan modification scams will be reported to the NYS Banking Department and NYS Attorney General.

Post-Purchase Counseling

One-on-one consultation and referrals provide new and existing homeowners with information, resources and guidance on a variety of issues including property maintenance and money management. BNI is committed to promoting Energy Star services and practices that contribute to energy efficient affordable housing through collaborative efforts with the Weatherization Assistance Provider for Schenectady (Saratoga Economic Opportunity Council), as well as initiatives and resources available through New York State’s Energy Research and Development Authority (NYSERDA). NYSERDA initiatives that target the low to moderate clients of BNI include *Assisted Home Performance with Energy Star* and *Empower New York*. Coordination with these initiatives facilitates the distribution of Energy Star educational materials to BNI clients. BNI also utilizes these resources in its own construction and rehabilitation program and is certified as an Energy Star Builder. Additionally, BNI is a Lead Safe EPA Certified Firm and educates clients regarding lead safety and lead-based paint laws.

Rental Counseling

While BNI has historically provided assistance in locating, securing and/or maintaining residence in rental housing, services in this area have become minimal, primarily as a result of the Homeless Intervention Program (HIP) operated by the Schenectady Community Action Program (SCAP). BNI coordinates with SCAP through a formal referral process to the HIP to ensure that rental counseling needs of agency customers are met. BNI will continue this collaboration in FY10. Additionally, as part of the Schenectady County Eviction Task Force, BNI provides educational information and training for landlords and tenants regarding their rights and responsibilities. BNI’s Assistant Director is Chair of this Task Force.

Budget Explanation

BNI proposes a Comprehensive Housing Counseling Program budget of \$270,607 presuming a fully funded FY10 HUD Comprehensive Housing Counseling contract of \$68,180. The following provides a detailed breakdown of overall costs associated with the proposed program. As indicated, **100% of the HUD funds requested will be allocated to program salaries for the direct provision of Housing Counseling services** as detailed in this FY10 application. No HUD funds have been budgeted for training costs during FY10; other sources of funding will be utilized for this purpose. BNI’s Comprehensive Counseling Program Budget includes all housing counseling services provided in Schenectady County as well as Foreclosure Prevention services now being offered in Fulton and Montgomery Counties:

<i>Personnel</i>	<i>Comprehensive Counseling Program Budget</i>	<i>FY10 Comprehensive HUD Grant</i>
Program Salaries	\$147,527	\$57,500
Payroll Taxes/Fringe	\$30,731	\$10,680
Sub-Total	\$178,258	\$68,180
<i>Non-Personnel</i>		
Supplies & Postage	\$2,289	
Printing	\$2,500	
Equipment/Maint.	\$2,000	
Telephone	\$3,000	

Better Neighborhoods Inc. (BNI) – Schenectady, New York
Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

Utilities	\$3,000	
Travel & Training	\$3,500	
Insurance	\$9,000	
Accounting	\$7,000	
Contracted Services	\$10,000	
Mgmt. and General	\$50,060	
Sub-Total	\$92,349	
Total Cost	\$270,607	\$68,180
SALARY/BENEFIT % VS. TOTAL BUDGET	66%	100%

PROJECTED PERFORMANCE/WORK PLAN – COST PER CLIENT

With the FY2010 HUD funds requested, BNI is proposing to provide one-on-one counseling to 415 clients and projects that there will be 225 participants in BNI’s group workshops (with 35 of the 415 clients receiving one-on-one counseling estimated to be residents of neighboring Fulton and Montgomery Counties receiving Foreclosure Prevention Counseling). Of the total Counseling Budget proposed (\$270,607), BNI estimates that approximately \$216,486 (80%) will correspond to one-on-one counseling and \$54,121 will correspond to group education counseling, with at least 80% (\$54,544) of requested HUD funds (\$68,180) utilized in support of one-on-one counseling services. For the HUD funds requested:

- Dollar Value of Corresponding to One-on-One counseling: \$54,544
- Number of Households to be served via One-on-One counseling: 415
- Dollar Value Corresponding to Group Counseling: \$13,636
- Number of Households to be served via group education: 225

While location will not affect client volume, the individual dollar amount spent on each counseling activity will vary (depending on client types and specific counseling provided), for example: at an average of 6 hours of one-on-one counselor time spent (at an hourly rate of approximately \$20/hour) in conjunction with foreclosure prevention efforts (including services provided as part of the *Making Home Affordable Program*), \$120 per client (of counselor time) is

spent on these counseling activities (not including supporting costs associated with the provision of one-on-one counseling services). While BNI coordinates group education and individual counseling activities to encourage the participation of all clients in individual counseling, the agency’s homebuyer education workshops offer 8 hours of intensive instruction (in 3 separate sessions), providing potential homebuyers with detailed information regarding homeownership in a cost effective format; BNI has found this to be a cost effective method of determining initial client readiness for homeownership. BNI strives to provide each client with a combination of individual and group education activities tailored to meet their specific needs, as evidenced by past performance indicators and future service projections. As indicated in projections for FY2010, BNI will continue to stress the provision of one-on-one counseling for all clients.

Milestones & Performance Targets

BNI measures its performance against specific and measurable outputs. Our assumptions concerning numbers and average time for customers to progress (towards home purchase and foreclosure prevention goals) are as follows:

Customer Milestones (“Outputs”)	Hypothetical Group of 100 Typical Customers	Average Time To Achieve Milestone
1. Requests information about Counseling Program.	100	Day 1
2. Schedules first counseling appointment.	75	Day 14
3. Attends first counseling appointment	60	Day 21
4. Takes steps to prepare/achieve desired outcome. (i.e. improves credit, establishes savings goal, research financing options, applies for grant programs, etc.)	50	Day 30
5. Attends subsequent counseling appointments to continue preparation and/or re-evaluate goal as needed.	35	Day 60
6. Attempt final outcome. (i.e. apply for financing, requests forbearance plan, etc.)	20	Day 90
7. Formalize final outcome. (i.e. close on purchase, bring mortgage current, etc.)	15	Day 180

8. Achieve Performance Target(s): <ul style="list-style-type: none"> • Close on purchase of home; or • Prevent foreclosure; or • Relocate or resolve rental problem; or • Make repairs or obtain related resources 	15	Day 270
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Based on these assumptions, BNI anticipates the following volume will be necessary during the twelve months of a FY10 HUD grant to achieve projected results:

Customer Milestones (“Outputs”)	Anticipated HUD FY10 Volume
1. Requests information about Counseling Program.	525
2. Attends first counseling appointment.	450
3. Takes steps to prepare/achieve desired outcome. (i.e. improves credit, establishes savings goal, research financing options, applies for grant programs, etc.)	350
4. Attends subsequent counseling appointments to continue preparation and/or re-evaluate goal as needed.	200
5. Attempt final outcome. (i.e. apply for financing, requests forbearance plan, etc.)	125
6. Formalize final outcome. (i.e. close on purchase, bring mortgage current, etc.)	80
7. Achieve Primary HUD Performance Targets: <ul style="list-style-type: none"> • Close on purchase of home; or • Prevent foreclosure. 	80

A sufficient “pipeline” of counseling activity exists currently. Therefore, clients entering BNI’s caseload in FY09 may well achieve outcomes during FY10. Accordingly, a portion of new FY10 clients will not achieve outcomes until FY11.

PROJECTED PERFORMANCE/WORK PLAN - COORDINATION

Partnerships/Multi-service Organizations

Other Services and Products Offered by BNI

BNI is dedicated to promoting affordable homeownership and housing revitalization, making a long term positive impact and empowering the people of the neighborhoods it serves. BNI’s Housing Counseling Program coordinates with the other programs of BNI, including:

- **Housing Rehabilitation Programs** - BNI's "Homebuyer Acquisition and Rehabilitation Programs" provide grants for home repairs at the time of purchase to eligible graduates of BNI's pre-purchase homebuyer education program. A total of 68 units of housing have been renovated since 1998. BNI recently partnered with the City of Schenectady and Habitat for Humanity to apply for funding to acquire and rehabilitate 11 homes for sale to low-income residents.
- **Access To Home** - This BNI program, funded through New York State, provides financial assistance to property owners to make dwelling units accessible for low and moderate income persons with disabilities. This assistance enables individuals to safely and comfortably continue to live in their residences and avoid institutional care.
- **Universal/Green Affordable Housing Project** – BNI is the lead partner in collaboration with the City of Schenectady to construct affordable single-family, universally designed, LEED-compliant, Energy Star labeled homes for low-income first-time homebuyers. This collaboration addresses the high level of substandard housing and limited supply of single-family affordable homes in Schenectady. The pilot phase of this project involved the construction of 4 homes (completed), with funding secured for the construction of an additional 10 homes (5 completed and 3 more near completion). Plans for construction of an additional 4 homes are underway. The project has received national and regional honors: 2009 U.S. Conference of Mayors "Outstanding Achievement City Livability Award" for Small Cities; one of the three pilot homes constructed is the first residential home in NYS to be certified LEED Platinum by the U.S. Green Building Council; 2008 Best in American Living Award (BALA) "HUD Secretary's Platinum Award for

Excellence”; and HUD Buffalo Office “2008 Community Planning and Development Award for “Emerging Leaders in Green Housing.”

- **Community Tool Library** — A free BNI lending library is available to counseling clients.

Coordination/Partnerships with other Organizations

BNI also collaborates extensively with other organizations on behalf of clients. BNI staff spend a significant amount of time establishing and maintaining these relationships. BNI’s partnerships/collaborations include:

- **Capital District IDA Program (CDIDA)** — BNI has joined a regional coalition of organizations in Albany, Schenectady and Rensselaer Counties to implement the *Capital District Individual Development Account* program (CDIDA) led by the Affordable Housing Partnership of the Capital Region. Participating not-for-profits collaborate to standardize homebuyer education in conjunction with basic financial literacy training. Successful savings participants are eligible for matching grants from the Federal Home Loan Bank applicable towards a down payment.
- **M&T “Get Started”** — Through a regional umbrella agreement with M&T Bank and the Affordable Housing Partnership, BNI is one of three agencies providing a streamlined counseling curriculum specifically designed for applicants of M&T Bank’s “Get Started” mortgage product throughout the region.
- **H.E.L.P. Partnership with HUD** — BNI is an approved homeownership education provider in conjunction with HUD’s Homebuyer Education and Learning Program.
- **Counseling for Lenders** — In addition to H.E.L.P. counseling and the M&T “Get Started” counseling outlined above, the following additional lenders/entities rely on BNI to provide counseling certifications in conjunction with specific lending and consumer

protection initiatives: Pioneer Savings Bank; Key Bank; Bank of America; HSBC; Fannie Mae HomeChoice; NYS Banking Department; NYS Office of Mental Retardation and Developmental Disabilities (OMRDD) as part of BNI's Universal/Green Affordable Housing Project; and the State of New York Mortgage Association (SONYMA), Pre-Foreclosure Services Certifications for FHA loss mitigation activities.

- **City of Schenectady Fair Housing Office and HUD Field Office** — A Memorandum of Understanding with the City's Fair Housing Office, the HUD Albany Field Office, and Better Neighborhoods, Inc. formalizes the coordination of outreach and education efforts of the entities regarding homeownership and fair housing.
- **Schenectady Municipal Housing Authority (SMHA)** — BNI partners with SMHA to provide counseling in conjunction with the Section 8 Homeownership Program, and Housing Counseling services at SMHA's Family Investment Center.
- **Capital District Homeownership Collaborative** — BNI has joined six other housing counseling agencies developing strategies for increasing homeownership regionally.
- **Affordable Housing Partnership of the Capital Region** – BNI's Assistant Director is a board member of this organization and BNI is an active participant in the **HomeSave** initiative, a regional anti-predatory lending project led by the Affordable Housing Partnership. HomeSave is a fair lending initiative which provides resources to help homeowners prevent and solve problems with delinquent or costly mortgages. Among the resources available to eligible Schenectady residents through this initiative is a Foreclosure Prevention Fund.
- **The Legal Project** — All too often, first-time homebuyers choose not to retain their own attorney due to misconceptions about the role of the purchaser's attorney and/or the

added cost. BNI has partnered with the Capital District Women's Bar Association and other Capital Region housing programs to offer low/mod income purchasers free or low-cost legal representation (documentation attached).

- **Emergency Payment Assistance** — BNI works closely with the Schenectady County Human Rights Commission, which administers Emergency Shelter Grant (ESG) and Federal Emergency Management Agency (FEMA) grants.
- **Schenectady County Eviction Task Force** – BNI's Assistant Director serves as chair of this task force. The task force is currently focusing on the issue of code enforcement and absentee landlords.
- **Schenectady Community Action Program (SCAP)** – BNI collaborates with SCAP to coordinate services on behalf of renters in need of counseling services (through SCAP's Homeless Intervention Program, which receives stimulus funding through the American Recovery and Reinvestment Act), as well as other services available through this anti-poverty agency (documentation attached).
- **Weatherization** – BNI collaborates with the Saratoga County Economic Opportunity Council (Weatherization provider for Schenectady County) to facilitate the provision of weatherization services on behalf of BNI's Housing Counseling Program clients.
- **Community Land Trust of Schenectady (CLTS)** – BNI partners with CLTS to facilitate the provision of emergency repair services for clients through CLTS' emergency repair programs – RESTORE (for seniors) and SHARES.
- **YouthBuild Collaboration** – BNI partners with the Northeast Parent and Child Society's YouthBuild Program (which helps young adults ages 18-24 earn a GED while learning

construction skills). Youthbuild students assist BNI with the rehabilitation of housing for sale to low-income homebuyers.

Complementing Other HUD Programs

BNI's Housing Counseling Services support and complement multiple other HUD Programs:

- **HOME Program** – BNI has received HOME funding both through the City of Schenectady (Participating Jurisdiction) and NYS in support of purchase/rehabilitation and new construction projects that result in affordable housing opportunities for low-income participants of BNI's Housing Counseling Program.
- **Neighborhood Stabilization Program (NSP)** – The City of Schenectady (as a recipient of NSP funds) is collaborating with BNI to utilize NSP funding in support of BNI's Universal/Green Affordable Housing Project to assist in stabilizing an area that has suffered from foreclosures and abandonment (and increase housing opportunities for Housing Counseling Program participants).
- **SHOP** – The Schenectady Municipal Housing Authority coordinates with BNI for the provision of counseling services in support of their Section 8 Homeownership Program.
- **FHA** – BNI maintains an up-to-date working knowledge of FHA products and programs available through well-established relationships with local lenders (see listing of *Community Home Buyer Financing Options* in application attachments). BNI has also adopted "Recommended Case Processing Guide for FHA-Insured Loans" (National Consumer Law Center, Inc.) and designed its program to: ascertain amount available to commit to mortgage payments; assist defaulted mortgagors in evaluating options for preventing foreclosure; assist defaulted mortgagors in developing a realistic monthly budget; assist defaulted mortgagors in proposing a repayment agreement or other

solution to their mortgage company; and evaluate other relief provisions available to avoid foreclosure. BNI is certified as a provider of down payment, closing cost, or rehabilitation assistance with a secondary lien on FHA mortgages.

Conflict of Interest

BNI maintains a comprehensive listing of Community Home Buyer Financing Options, as well as formal policies regarding: freedom to choose lenders, products and homes; conflict of interest; confidentiality and privacy; and referral procedures (see sample forms in application attachments). BNI is not affiliated with, and does not make recommendations for any specific product or service. Client contracts/agreements with BNI detail confidentiality, privacy, respect and professionalism policies. Clients are required to sign an authorization for release of information before any information can be shared with another organization/business. Conflict of Interest/Quality Control Plans have been provided to HUD as required. Per BNI's Personnel Policies and Housing Counseling Plan, all contacts with or on behalf of clients are documented in a confidential client file. Access to nonpublic, personal information is limited to those counselors that require such information to provide counseling services. BNI maintains physical, electronic and procedural safeguards that comply with federal regulations. Referrals to for-profit entities (i.e. banks, real estate brokers, inspectors, lawyers) with which the Housing Counselor has a personal connection or financial interest is strictly forbidden.

PROJECT PERFORMANCE/WORK PLAN – CAPACITY/EFFICIENT USE OF RESOURCES

Sufficient Staff

BNI has the human resources to accomplish the proposed activities; BNI has been in existence since 1966, a HUD Counseling Agency since 1973, and successfully completed a comprehensive Local Housing Counseling Program for 21 ***consecutive*** years. Current

personnel have close to 50 years of housing counseling experience, with additional related experience totaling over 15 years. BNI staff is fully equipped and experienced to implement a FY10 HUD Local Housing Counseling Program. All staff members identified in Factor 1 will be involved with the program; time commitments for existing staff allocated to the program (detailed in Factor 1) are as follows:

Name	Title	Weekly Hours Devoted to Housing Counseling Program
	Executive Director	10 Hrs/Wk
	Assistant Director	30 Hrs/Wk
	Housing Counselor (Trilingual)	40 Hrs/Wk
	Housing Counselor	40 Hrs/Wk
	Housing Counselor	20 Hrs/Wk
	Housing Counselor	20 Hrs/Wk
Total Staff Time to BNI Counseling Program		160 Hrs/Wk

Staff will engage in Housing Counseling activities as detailed in Factor 1. BNI plans to employ a part-time bilingual (English/Spanish) Foreclosure Intake Coordinator (20 hours per week) in September 2010 to assist with program efforts.

Percentage of Proposed Award to be Spent on Salaries

BNI will spend 100% of the FY2010 HUD funds requested on salaries for staff associated with the Housing Counseling Program. Hourly rates for current staff are as follows (BNI's Executive Director will not be paid with HUD Counseling funds):

FY10 PROPOSED DIRECT LABOR HOURLY RATE & TIME PER CLIENT		
Housing Counselor	Direct-Labor Hourly Rate (DLHR)	Hourly Rate With Benefits
Assistant Director	\$21.47	\$24.47
Housing Counselor (Trilingual)	\$15.48	\$20.28
Housing Counselor	\$15.81	\$20.66
Housing Counselor	\$15.91	\$17.62
Housing Counselor	\$18.00	\$20.24
Average DLHR	\$17.33	-
AVERAGE number of hours a counselor spends providing housing counseling per client (for 6 month period)	5 hours	-

The hourly rate for the Foreclosure Intake Coordinator to be employed in September 2010 will be \$13.14 (\$14.96 with fringe).

Rating Factor 4: Leveraging Resources

Program Funding

As detailed on the SF-424, HUD-424-CB, and in Rating Factor #3 of this application, BNI proposes a comprehensive HUD Housing Counseling Program for FY10 with a total annual budget of \$270,607. BNI's request for an FY10 HUD investment of \$68,180 accounts for 25% of the total program budget.

Other Sources

The following other sources of funding have been committed to the program and will be available during the HUD FY10 period.

FY10 Funding Sources	Amount	Type	Documentation
Bank of America Charitable Foundation		Private	
Citizens Bank Charitable Foundation		Private	See
Key Bank Foundation		Private	Leveraged
M & T Charitable Foundation		Private	Resource
State Farm		Private	Documentation
City of Schenectady (CDBG)	\$44,000	Local	In Application
Troy Rehabilitation & Imp. Program (TRIP) – NeighborWorks HomeOwnership Center	\$5,000	Local	Attachments
NYS Neigh. Preservation Program	\$41,837	State	
NYS Banking Dept. (portion of 2-year award)	10,000	State	
NYS Housing Trust Fund Corporation	\$77,000	State	
SONYMA	\$1,090	State	
Total Other Sources		75%	
Proposed HUD Comprehensive Counseling Investment		25%	
Total Program Investment		100%	

Rating Factor 5: Achieving Results and Program Evaluation

EVALUATION PLAN/EVALUATION TOOLS

Program Outcome Logic Model/Projections

A program evaluation plan (using form HUD96010: Logic Model) has been included with BNI's application. As required, the outputs and outcomes projected in the logic model are consistent with the projected number of clients and services/activities proposed in the narrative responses to the Rating Factors. The HUD Housing Counseling funds requested will be directly associated with the cost of service delivery for the projections made. Logic Model projections incorporate services provided within Schenectady County (380 one-on-one clients and 225 workshop participants). One-on-one Resolve/Prevent Mortgage Delinquency counseling services (to a projected 35 clients) provided in neighboring Fulton and Montgomery Counties (which do not involve HUD Counseling Program funds directly) are not projected on the Logic Model.

Services/Outputs (Evaluation Plan/Information Collection)

All client and program monitoring and information collection is conducted in accordance with HUD Housing Counseling Program Handbook 7610.1 REV-5. Progress and client accomplishments are tracked and monitored as follows:

- BNI utilizes ***FannieMae's Home Counselor On-line Client Management System***, which interfaces with HUD's database and includes the following functions – counseling and case management, reporting, homebuyer education and workshops, post-purchase counseling tools, and communication with lenders - to track/manage program and customer information, as well as results achieved;

- All information requests, client file cover pages, demographic data and client results are tracked in a Microsoft Access Database file;
- An activity log kept in each customer's file documents contacts with or on behalf of the customer, including relevant details and milestones;
- Customer action plans identify barriers and steps needed to address each barrier;
- Sign-in sheets track customer attendance at counseling workshops;
- File documentation is maintained in relation to each milestone and action step. Examples include: credit reports, evidence of income, records of bank deposits, purchase contracts, correspondence with lenders, etc.;
- CDBG Verification Forms provided by the City of Schenectady are used to document customer income, racial/ethnic background, and household composition;
- Phone calls by the housing counselor(s) assist in monitoring customer progress;
- Follow-up appointments with counselor(s) ensure case management plan progress;
- Regular meetings with agency staff/supervisor monitor progress internally;
- Quarterly CDBG reports track progress relative to investments in the program by the City of Schenectady;
- Monthly internal reports are prepared, covering active HUD clients and counseling time;
- HUD Mid-Term and Annual Reports are prepared, including Logic Model-96010, HUD-9902 and Narratives as required under the terms of the HUD Counseling grant agreement.

Tracking and monitoring activities will enable BNI to measure actual accomplishments against anticipated achievements.

Outcomes

Successful client outcomes are verified as follows:

<i>Performance Target:</i>	<i>Verification:</i>
Purchased Housing	Date closed, evidence of financing and homeowner's new address.
Prevented Foreclosure	Date and method of prevention with written or verbal confirmation by lender.
Made Repairs/Preserve Homeownership	Date made and/or evidence of resources approved for that purpose. (i.e. grant award, etc.)

Potential Adjustments

BNI's Assistant Director is responsible for program supervision and evaluation efforts.

Program activities are monitored on a daily basis, and program staff meet monthly to review all aspects of program implementation. Program services will be adjusted as needed to ensure BNI is able to provide the services projected and achieve the outcomes projected.

Steps that will be taken, as needed, if program outputs or outcomes are not being met include:

- Targeted marketing and outreach
- Adjustments to counseling curriculum
- Amendments to Counseling Program Policies & Procedures
- Counseling staff training
- Procedural and technological enhancements to improve program delivery
- Additional staff capacity, either permanent and/or through consultants
- Other steps as appropriate

IT IS RECOMMENDED THAT YOU PRINT THESE INSTRUCTIONS BEFORE CONTINUING. DO NOT MODIFY THE ELOGIC MODEL® TEMPLATE. DO NOT CUT AND PASTE INTO THE ELOGIC MODEL® TEMPLATE.

When opening the eLogic Model®, you will be asked if you want to enable "Macros"; click Yes. The eLogic Model® uses a Microsoft Excel®

platform. "Macros" are a form of programming used in Excel® to enable additional functionality. You will need to "enable" the "Macros" to use all functions on your eLogic Model®. To enable the macros to function, you will have to adjust the security settings on your computer.

Testing to See If the Macros are Working.

If you do not see this dialog box when you first open your eLogic Model®, then check to see if the Macros are working by opening the eLogic Model®, and going to the Tab labeled Year 1. Click on the gray area of the column labeled, "Needs." If the column expands, your Macro settings are working. To expand and return the cell to its original size, click once. Do not double click.

Depending on your version of Excel®, there are several steps you must take in order to use all the functions in your eLogic Model®. The description below provides information for the four most common versions of Excel® in use today, one of which is probably installed on your computer. If you are working in a network, and you cannot control your desktop settings, contact your system administrator for support.

SECURITY AND THE USE OF MACROS

You will need to "enable" the Macros to use all functions on your eLogic Model®. After creating and saving your eLogic Model®, you may reset your security levels to their original settings.

Excel® 2007 - You can change macro security settings in the Trust Center, unless a system administrator in your organization has prevented you from changing the settings.

On the Developer tab, in the Code group:

▲ Click Macro Security.

Tip: If the Developer tab is not displayed, click the Microsoft Office Button (top left of your Excel®), click Excel® Options, and then in the Popular category under Top options for working with Excel®, click Show Developer tab in the Ribbon.

In the Macro Settings category, under Macro Settings, click the option that you want. **Note:** Any changes that you make in the Macro Settings category in Excel® apply only to Excel® and do not affect any other Microsoft Office program.

Tip: You can also access the Trust Center in the Excel® Options dialog box.

▲ Click the Microsoft Office Button, and then click Excel® Options in the Trust Center category.

▲ Click Trust Center Settings, and then click the Macro Settings category.

▲ If your settings are set to "Disable all macros with notification", when you open your Excel®, you will see a Security Warning stating "Macros have been disabled" and Options button to the left (this button is located under the toolbars).

If you do not change the Macro security settings, you will have to enable the Macros each time you open the Excel®.

Excel® 2003 - There are four levels of security regarding the use of Macros: Very High, High, Medium, and Low. If upon opening the eLogic Model® the dialog box states that you must change your Security setting to enable Macros, your security settings are either set to Very High or High and you must take the following steps:

▲ Go to the toolbar at the top of the screen and click on "Tools."

▲ Then click "Options" and then click the tab labeled "Security" located on the top right of the window.

▲ At the bottom right of the window, click the button that says "Macro Security" and select Medium as your setting.

▲ Click "OK" and then click "OK" in the Options window.

▲ Close your eLogic Model®. Re-open your eLogic Model®. You will now receive a dialog box with the message "Security Warning."

▲ Click on the button at the bottom that says "Enable Macros." Your eLogic Model® will open and be fully functional.

If upon opening the eLogic Model® the dialog box gives you an option to enable "Macros" at that moment, it means that Security is set to Medium. All you need to do is to click the button at the bottom of the dialog box that says, "Enable Macros." Your eLogic Model® will open and be fully functional.

If upon opening the eLogic Model® there is no dialog box, your Security setting is set on "Low" and your Macros are already enabled. No additional step is needed.

Excel® 2000 - There are three levels of security regarding the use of Macros: High, Medium, and Low. The High security setting automatically disables most Macros and does not alert you to the action. If when entering Services/Activities in Column 3, or Outcomes in Column 5, you select "other", the word "other" appears and remains in the cell, the Macro is not functioning. Save and close changes you have made thus far.

▲ From the menu, select "Tools," "Macro", "Security". A dialog box will open.

▲ Click on the "Security" TAB and select "Medium,"

▲ Click "OK." Reopen your eLogic Model®. A dialog box will open. Select "Enable Macros." Your eLogic Model® will open and be fully functional.

If your copy of Excel® is already set to "Medium" security, the enable Macros dialog box will appear and you can proceed as above.

The low security setting automatically enables all Macros and you will not receive any message. The eLogic Model® will open and be fully functional.

Excel® 1997 - If you are using this version of Excel® and need assistance, please contact HUD's NOFA Information Center for assistance at (800) HUD-8929 week days during their operating hours of 10:00 a.m. to 6:30 p.m. eastern time, Monday to Friday, except federal holidays. The NOFA Information Center cannot provide you additional help right before a deadline date. Please take into account their operating hours and allow at least 72 hours for the NOFA Information Center to be able to get you additional help.

Additional Support

If after trying the instructions for your version of Excel® and need additional assistance, please contact the NOFA Information Center at (800) HUD-8929.

Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339. The NOFA Information Center is open between the hours of 10 a.m. and 6:30 p.m. eastern time, Monday through Friday, except federal holidays.

Check that You Have the Correct eLogic Model® for your Program.

The eLogic Model® is found in the Instructions Download for the application package posted to the Grants.gov website. Before you begin completing your eLogic Model®, check the name of the program and the fiscal year that is populated on the eLogic Model®. If it contains a program name different from the program application, or does not have 2010 in the Fiscal Year data field, you have opened the wrong eLogic Model®. To correct, go back to the website and look for the program you want to apply for and download the proper eLogic Model®. **New**

Features in the 2010 eLogic Model®

The 2010 eLogic Model® has new features and functions compared to the 2009 eLogic Model that are described below:

Coversheet

A **Coversheet** Tab has been added to collect additional data regarding the applicant and place of performance. This additional data allows HUD to better match the eLogic Model® that is submitted with the application and with the eLogic Model® that has been negotiated, and reports that are submitted as As required over the performance period for the award. The **Coversheet** now provides for a Logic Model Amendment Number. Program **eLogic Models®** are initially created for a three year period since it is difficult to project outputs and outcomes going beyond three years. The use of a Logic Model Amendment Number allows HUD to issue an amended **eLogic Model®** for programs longer than three years duration.

This Logic Model Amendment Number field will also allow HUD to review and approve amendments to the eLogic Models® where **due to circumstances in the community**, the original projects need to be modified. The modifications are not to be granted simply because an agency is not meeting its proposed goals, but rather to take into account extraordinary circumstances in a community that requires **HUD** to consider an amendment to the original **eLogic Model®** to accommodate changing needs. The amendment will also allow **HUD** to amend the eLogic Model to cover an additional one year where a 12 month extension has been granted on an award.

CCR Doing Business As (DBA) Field

When entering the applicant organization profile in the **Central Contractor Registration (CCR)**, organizations may have a **legal name** and a

"Doing Business As" (DBA) Name. Sometimes the **Legal Name** in the CCR represents that part of a large organization which is responsible for paying the federal taxes for all divisions or organizations within its structure. This may be the case with large universities or state or local governments. This may happen because the Doing Business As Name can be used to distinguish sub-organizations of the entity at different locations, e.g. Departments of a State or local government or university campuses. To ensure that we accurately reflect the organization or sub-organization of the legal entity that will be receiving the **HUD** funds, a field has been added to capture the CCR Doing Business As Name and **DUNS** Number.

Mandatory Fields

There are seven **"mandatory"** fields in your eLogic Model®: **"Applicant Legal Name"**, **"DUNS Number"**, and **"Project Name"**, **"Grantee Contact Name"**, **"Grantee Contact email"**, **"Logic Model Contact Name"**, **"Logic Model Contact email"**. You must enter the required data in these fields as they are recorded in the CCR for the **eLogic Model®** to be complete. Before closing and saving your **eLogic Model®**, click the button at the top left of the worksheet (Tab Coversheet) that says **"Check Errors"**. If you did not complete any of the **"mandatory"** fields, a message box will appear telling you what field(s) was not completed and the field will be highlighted in yellow. If you attempt to close your **eLogic Model®** without completing the **"Applicant Legal Name"** and/or the **DUNS** Number, you will receive a dialog box that reminds you that the required data has not been entered. Click **"OK"** and the cursor will go to the required field and allow you to enter the required data. The final dialog box will ask you if you want to save your data. If you want to save the data, click **"Yes"** as you would do with any Microsoft Excel® workbook. **If you click "No", the file will close and your data will not be saved.** Please remember when saving your **eLogic Model®** that **file names** must not contain any special characters or spaces which could be **"read"** as viruses. File names must be no more than fifty characters including any path information in the file name. See the **FY2010 General Section** for complete details.

The eLogic Model® Workbook

The eLogic Model® workbook has 12 separate worksheets and each worksheet is identified by a Tab at the bottom of the page. If you cannot see all the Tabs, be sure to maximize your workbook by clicking the middle button in the top right corner of the workbook to expand your window or move your bottom scroll bar so all the Tabs appear.

The 12 Worksheets/Tabs are:

- ▲ Instructions
- ▲ Coversheet
- ▲ Year1
- ▲ Year2
- ▲ Year3
- ▲ Total
- ▲ GoalsPriorities
- ▲ Needs
- ▲ Services
- ▲ Outcomes
- ▲ Tools
- ▲ Reporting

Instructions for Completing the Cover Sheet

NOTE: The "Fiscal Year" does not appear on the Cover Sheet but in the Tabs for each year of the project, See description under,

"INSTRUCTIONS FOR COMPLETING THE Year 1, Year 2 Year 3 and Total Tabs in the eLogic Model®"

Program Information

"HUD Program Name" and "Program CFDA #" located on Rows 11 and 12 respectively are pre-populated.

"Program Component" is located on Row 13 to 19. If the program under which you are applying has components, e.g., EOI or PEI under the Fair Housing Initiatives Program click on the component field. A drop down menu will appear. Select as many component that you are applying under. If you are permitted by the NOFA to apply for funding under more than one program component, using the drop down select as many as needed in the fields provided. If there are no components in the funding opportunity for which you are seeking funding, skip this field. Once you have entered your "Program Component" in the "Cover Sheet", worksheets Year1, Year2, Year3, and Total will automatically populate the same information.

Grantee Information

"Applicant Legal Name" is located on Row 21 and is a **mandatory field**. Enter the **legal name** as entered in the Central Contractor Registration and which matches the applicant **Legal Name** entered in **Box 8a** in the SF-424 in your application. Once you have entered your "Applicant Legal Name" in the "Coversheet", worksheets, Year1, Year2, Year3, and Total worksheets will automatically populate the same information.

"CCR Doing Business As Name" is located on Row 22, is new for 2010. . Only complete this field if your **Central Contractor Registration** includes an entry in **Doing Business As (DBA)**. Enter the name as it appears in CCR. Once you have entered your "CCR Doing Business As Name" in the "Cover Sheet", worksheets, Year1, Year2, Year3, and Total worksheets will automatically populate the same information.

"DUNS Number" is located on Row 23 and is a **mandatory field**. Enter the **DUNS #** exactly as it appears in **box 8c** of the SF-424 and as registered with the **Central Contractor Registration**. The **DUNS** number entered must be for the organization that is entered in **box 8a** of the SF-424, Application for **Federal Assistance**. Your **DUNS** number is a nine digit number or a nine digit plus four digit number. Some applicants will use a nine digit plus four digit **DUNS** number. If you do, then insert the four digits in the field provided. If you do not use a **DUNS** plus four #, leave the four digit field blank. Make sure you enter the DUNS number accurately. Once you have entered your "DUNS Number" in the "Cover Sheet", worksheets Year1, Year2, Year3, and Total worksheets will automatically populate the same information

"City" is located on Row 24. Enter the City where your organization is located. This information must match the applicant address data in your application SF424. .

"State" is located on Row 25 Use the dropdown to enter the State where your organization is located, this information must match the SF-424 data in your application.

"Zip Code" is located on Row 26. Enter the same nine-digit zip code used for the applicant address in your SF424.

"Grantee Contact Name" and "Grantee Contact email" are located on Rows 27 and 28 respectively. Enter the Grantee Contact Name and email address in the fields provided.

"Logic Model Contact Name" and "Logic Model Contact email" are located on Rows 28 and 29 respectively. Enter the name of the person that completed the eLogic Model® and their **email address** in the field provided or the name and email of a person to contact who can address questions concerning the eLogic Model submitted with the application and, if you are selected for an award, **eLogic Model reporting**®.

Project Information

"Project Name" is located on Row 32 and is a **mandatory field**. Enter the name of your project in the field provided. Use exactly the same name as you did on box 15 of the form SF424. If you did not provide a project name on the SF424, please make sure that you provide a project name in your eLogic Model®. The project name is helpful in distinguishing logic models submitting by the same grantee over multiple years and for differing projects.

If you are submitting multiple funding requests for the 2010 fiscal year funding under the same applicant name for the same HUD program, you **must** include a **project name** that can distinguish between the two applications and logic models submitted. The **project name** may be based upon the location of the project, the address at which it is located, anything that would distinguish one project from another for the same applicant. If you are not sure what to name your project, using your applicant name or acronym and then adding a 1 or 2, or 3, etc., to distinguish the projects would be sufficient to distinguish the two logic models being processed.

Once you have entered your "Project Name" in the "Cover Sheet", worksheets, Year1, Year2, Year3, and Total worksheets will automatically populate the same information.

"Project Location City/County/Parish" is located on Row 33. Applicants, except Indian Tribes, will enter the city or township or County/Parish where the project will be located. If there are multiple locations, enter the location where the majority of the work will be done. Indian Tribes, including multi-state tribes, should enter the city or county associated with their business address location.

"Project Location State" is located on Row 34. Use the dropdown menu to select the location of your project. The data field label, "Project Location State" includes all fifty states and American Samoa, District of Columbia, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, Puerto Rico, and the Virgin Islands. In the case of multi-state or regional entities, enter the State location where the majority of activities are to occur. For Indian Tribes, enter the state applicable to the business address of the Tribal entity.

"Zip Code" is located on Row 35 and is to be entered for the "Project Location State". Please enter the nine digit zip code.

"Project Type" is located on Row 36." Project Type describes the type of project you are doing, Please see the program NOFA for specific instructions. If no instructions are provided, provide a project type that would categorize the nature of the program e.g. housing counseling; family self-sufficiency program; research; regional development, community development, fair housing; technical assistance; etc." Construction Type" is located on Row 37 and describes the type of Construction you are doing, e.g., new construction, rehabilitation, acquisition, mixed use development, etc. A logic model may provide specific drop down selections for this field based upon program NOFA. If you are not involved with a construction program, leave the field blank.

Additional Information- Leave Blank At the Time of Application

"Grants.gov Application Number", "HUD Award Number", and "Logic Model Amendment Number" are located on Rows 39, 40 and 41 respectively. THESE ARE FIELDS THAT ARE TO BE COMPLETED ONLY IF YOU ARE SELECTED AS A GRANTEE AND ARE SUBMITTING YOUR REPORTS TO HUD.

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INSTRUCTIONS FOR COMPLETING THE Year 1, Year 2 Year 3 and Total Tabs in the eLogic Model®

The "Fiscal Year" represents the fiscal year of the Notice of Funding Availability (NOFA) under which the award will be made. This field is pre-populated and located in **Tab** Year1, Year2, Year3, and **Total** in cell [O6] below the HUD logo.

The "Year1" Tab is the first sheet of the eLogic Model® workbook to be used to enter your data for columns labeled:

- ▲ HUD Goals
- ▲ Policy Priority
- ▲ Needs
- ▲ Services/Activities
- ▲ Measures
- ▲ Outcomes
- ▲ Measures
- ▲ Evaluation Tools

If you have a multi-year award, you will enter data in the Year2, Year3, and Total worksheets. These worksheets are identical in format as Year1. Applicants applying for a multiple year award must complete a worksheet for each year of performance showing what is to be accomplished per year. The "Total" worksheet should be used to show the *sum of cumulative* accomplishments achieved for all Services/Activities and Outcomes for all years covered by the award. For example, a two-year award would include worksheets showing Services/Activities and Outcomes covering Year1. The Year2 worksheet would show Services/Activities covering Year2. The "Total" worksheet would show the *cumulative* totals for all Services/Activities and Outcomes for both Year1 and Year2. A three-year award would include the worksheets showing all Services/Activities and Outcomes for Year1, Year2, Year3, and the "Total" worksheet would show the *cumulative* totals for all Services/Activities and Outcomes for Year1, Year2, and Year3.

A one-year award would include ONLY Year1. A Total Worksheet is not required for a one year award

Note: Some cells of the worksheet are "lock protected" so you can only make entries in cells that are for input as directed by these instructions.

"Reporting Period", "Reporting Start Date" and "Reporting End Date" are fields located in **Year1, Year2, Year3, and Total** worksheets. The **Reporting Dates remain blank at the time of application** and are completed when submitting a report to HUD. See "INSTRUCTIONS FOR REPORTING PERFORMANCE TO HUD" later in these Instructions.

COLUMNS OF THE eLogic Model® (1-7)

Column 1 – Policy

Under the "Policy" Column (1), there are actually two columns; one labeled HUD Goals, and the other labeled Policy Priority. Review the HUD Goals and Policy Priorities by clicking on the Tab labeled, "Goals Priorities" at the bottom of the **eLogic Model®**. For each of the **eLogic Model®** worksheets used in your application, select the HUD Goals and Policy Priorities that your program will address. You do this by clicking the mouse in one of the cells in Column (1) of the worksheets labeled (**Year1, Year2, Year3, Total**). A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of letters and numbers that correspond to the HUD Goals and Policy Priorities will appear. Select one or more of the HUD Goals and Policy Priorities number/letter in the list by clicking it. If you make an error and want to remove the listing, select the cell and click the DELETE KEY on your keyboard. The item will be deleted.

To associate the HUD Goals and Policy Priorities to particular Services/Activities, select a HUD Goal and Policy Priority in Column 1 and then select related Services/Activities in Column 3, Programming. Please remember that not every Activity and Outcome is related to a HUD Policy Priority so that you can select a HUD goal without selecting a HUD policy priority. Also your activities and outcomes may be associated to more than one HUD goal and one policy priority.

If there is more than one Service/Activity to be administered related to the HUD Goal and Policy Priority, select all the related Services/Activities and associated Outcomes and skip as many rows as needed to identify the activities and outcomes associated to the HUD Strategic Goal and/or Policy Priority. Then before entering the next HUD Goal and Policy Priority, skip a row and then enter the next Strategic Goal and/or HUD Policy Priority and all the associated activities and outcomes to ensure that the association is clear.

Applicants/Grantees can make clear during each Year of their award, what Services/Activities are related to the achievement of the HUD Goal and Policy Priority selected.

Repeat this process until you have selected all HUD Goals and Policy Priorities that apply to your application.

Column 2 – Planning

Under the "Planning" Column (3), select a "Needs" statement. Do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of "Needs" statement(s) will appear. Select one or more of these Needs statements in the list by clicking it. Because the column may be too narrow to show the full Needs statement in the dropdown list, you may wish to refer to the Tab labeled "Needs" to see the full statements or you can (using your mouse) click on the shaded cell [D7] labeled "Needs" and this will expand the cell. To return the cell to its original size, click again on cell [D7] labeled "Needs."

When expanding and returning the cell to its original size, click once. Do not double click. When you select a "Needs" statement, the full statement will fill the cell. If you don't want this statement, you can simply click the dropdown arrow again and select another item; or, you can delete a statement by selecting the cell and clicking the **DELETE KEY** on your keyboard. If you want to select more than one statement, go to the next cell in the column and repeat the process selecting the appropriate statement(s). You can do this until you have selected all the statements that are appropriate to your proposed program.

The selections should reflect the Needs identified in your response to your Rating Factor narratives. There is no need to select all the Needs statements if they do not apply to what you plan to address or accomplish with the funding requested. When developing your eLogic Model®, associate the Needs statement(s) selected to the Services/Activities and Outcome(s) you select. To show relationships, you can skip rows when making your Needs statement(s) selection(s) and remember to place the associated Services/Activities and Outcome(s) in the same row.

Column 3 – Programming

Under the “Programming” Column (3), select Services/Activities. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of eligible Services/Activities appears. Select one of the Services/Activities in the list by clicking it. Identify your Year1 Services/Activities using the Year1 worksheet. Identify Year2 Services/Activities using the Year2 worksheet. Identify Year3 Services/Activities using the Year3 worksheet. Make a composite eLogic Model® of all years on the Total worksheet. *If you are only applying for a one year award, you do not need to create a composite eLogic Model® on the Total Tab.* Because the column may be too narrow to show the full Services/Activities statement in the dropdown list, you may wish to refer to the Tab labeled “Services” to see the full range of eligible Services/Activities, or you can (using your mouse) click on the shaded cell [E7] Services/Activities. This will expand the cell. To return the cell to its original size, click on shaded cell [E7] Services/Activities. When expanding and returning the cell to its original size, click once. **Do not double click.**

NOTE: If the Services/Activities that you are looking for does not appear on the dropdown list, choose “other” from the dropdown list and follow the instructions in the dialog boxes which are also described below:

▲ A dialog box will appear that says “**Year1**”. Click “**OK**” and another dialog box will appear that says, “You have selected ‘other’ and have the option to create a new Service/Activity or Outcome and a Unit of Measure. Are you prepared to do this now?”

▲ Click “**Yes**” if you wish to continue.

▲ You will see an input window that says, “Enter a new Activity/Service or Outcome to your dropdown list.” Enter your new Service/Activity in the field provided and click “**OK**.”

▲ A second window will appear that says, “Specify a Unit of Measure.” Enter the Unit of Measure in the field provided and click “**OK**”. The new Service/Activity will appear in the **eLogic Model®** cell and it will be added to the dropdown list.

▲ The new Service/Activity which you added will be displayed with the prefix “new”.

If this function does not occur when working with your **eLogic Model®** please look at the directions for enabling macros. If after following the directions and this function still does not work, please call the NOFA Information Center at 800-HUD-8929 week days during operating hours of 10:00 a.m. to 6:30 p.m. eastern time, Monday to Friday, except federal holidays. The NOFA Information Center cannot provide you additional help right before a deadline date. Please take into account their operating hours and allow at least 72 hours for the NOFA Information Center to be able to get you additional help.

YOU ARE ONLY PERMITTED TO ADD A TOTAL OF THREE NEW SERVICES/ACTIVITIES PER ELOGIC MODEL®.

▲ In the event that you want to delete, or change your newly created Service/Activity, follow the instructions in the dialog boxes which are also described below:

▲ Click the Tab labeled Services at the bottom of your screen and then click cell [B1], “Click here to allow deletion of New Activities” at the top right of the window.

▲ A dialog box will appear that says “Do you want to delete this new Service/Activity?”, click “**OK**.”

▲ A dialog box will appear that says “Caution! This will delete all instances of ‘new Service/Activity in your Logic Model. Do you wish to continue?” Click “**Yes**.”

You can only delete new Services/Activities.

To find out how to associate a Service/Activity and Outcome to a HUD Goal and Policy Priority, see the instructions under Column 1, Policy.

Column 4 – Measure

Notice that as the Services/Activities you selected appears in Column 3, a corresponding Unit of Measure appears or populates in the Column 4, Measure. The Unit of Measure could be “persons”, “dollars”, “square feet”, “houses”, “date”, or some other Unit of Measure that relates to the selected Services/Activities. Immediately below the Unit of Measure are three blank cells. Enter the projected number of persons or units (or dates if applicable) you are proposing to deliver or accomplish in the “Pre” column. When entering the date, use the format M/D/YYYY. When entering your projection in the “Pre” column, type the number or date in the cell and tab down or use your mouse to go to the next cell. If you click the Enter key, you will see the error message, “Run-time error ‘13’:”. If you see this message, click the button labeled End to continue. The “Run-time error ‘13’:” will not affect your work.

Please note that the "Post" and the Year-to-Date (YTD) columns are locked to be used later for reporting purposes so that at the time of application, you cannot enter data in these fields.

Column 5 – Impact

Under Column 5, "Impact", select the Outcome that best corresponds to the "Needs" statement, Column 2 and Services/Activities, Column 3, which you just previously identified and selected for your eLogic Model®. This is the same procedure used for completing Column 3. When you select an Outcome from the dropdown list, a Unit of Measure automatically appears in the next column, "Measure." Since the column may be too narrow to show the full Outcome statement in the dropdown list, you may wish to refer to the Tab labeled "Outcomes" to see the full range of Outcomes, or you can (using your mouse) click on the shaded cell [J7] Outcome. This will expand the cell. To return the cell to its original size, click on shaded cell [J7] Outcome.

NOTE: When expanding and returning the cell to its original size, click once. Do not double click.

NOTE: If the Outcome that you are looking for does not appear on the dropdown list, choose "other" from the dropdown list and follow the instructions in the dialog boxes which are also described below:

▲ A dialog box will appear that says "Year1". Click "OK" and another dialog box will appear that says, "You have selected 'other' and have the option to create a new Service/Activity or Outcome and a Unit of Measure. Are you prepared to do this now?"

▲ Click "Yes" if you wish to continue.

▲ You will see an input window that says, "Enter a new Activity/Service or Outcome to your dropdown list." Enter your new Outcome in the field provided and click "OK."

▲ A second window will appear that says, "Specify a Unit of Measure." Enter the Unit of Measure in the field provided and click "OK". The new Outcome will appear in the eLogic Model® cell and it will be added to the dropdown list.

▲ The new Service/Activity which you added will be displayed with the prefix "new".

If this function does not occur when working with your eLogic Model® please look at the directions for enabling macros. If after following the directions and this function still does not work, please call the **NOFA Information Center** at 800-HUD-8929 week days during operating hours of 10:00 a.m. to 6:30 p.m. eastern time, Monday to Friday, except federal holidays. The NOFA Information Center cannot provide you additional help right before a deadline date. Please take into account their operating hours and allow at least 72 hours for the NOFA Information Center to be able to get you additional help.

YOU ARE ONLY PERMITTED TO ADD A TOTAL OF THREE NEW OUTCOMES PER ELOGIC MODEL®.

In the event that you want to delete, or change your newly created Outcome, follow the instructions in the dialog boxes which are also described below:

▲ Click the Tab labeled Outcomes at the bottom of your screen and then click cell [B1], "Click here to allow deletion of New Outcomes" at the top right of the window.

▲ A dialog box will appear that says "Do you want to delete this Outcome?", click "OK."

▲ A dialog box will appear that says "Caution! This will delete all instances of 'new Outcome' in your Logic Model. Do you wish to continue?" Click "Yes."

▲ You can only delete new Outcomes.

To find out how to associate a Service/Activity and Outcome to a HUD Goal and Policy Priority, see the instructions under Column 1, Policy.

Column 6 – Measure

As the Outcomes you selected appear in the cell, a corresponding Unit of Measure appears or populates in Column 6, Measure. The Unit of Measure could be "persons", "dollars", "square feet", "houses", "date", or some other Unit of Measure that relates to the selected Outcome. Immediately below the Unit of Measure are three blank cells. Enter the projected number of persons or units (or dates if applicable) you are proposing to deliver or accomplish in the "Pre" column. When entering the date, use the format M/D/YYYY. When entering your projection in the "Pre" column, type the number or date in the cell and tab down or use your mouse to go to the next cell. If you click the Enter key, you will see the error message, "Run-time error '13' ". If you see this message, click the button labeled End to continue. The "Run-time error '13':" will not affect your work.

The "Post" and the Year-to-Date (YTD) columns are locked to be used later for reporting purposes.

Review for Using Columns 2, 3, 4, 5, and 6 of the eLogic Model®

How To Demonstrate the Relationship between a HUD Goal, Policy Priority, Services/Activities and Outcomes

In the eLogic Model®, applicants can select Services/Activities and Outcomes as appropriate to how they conduct business. There are four possible types of associations among Services/Activities and Outcomes:

One to One - A single Service/Activity can yield a single Outcome. For example, referral to an employer can yield job placement; the Service/Activity is referral and the Outcome is job placement.

One to Many - A single Service/Activity can yield more than one Outcome. For example, a Service/Activity such as referral to an employer can yield several Outcomes such as job placement, job retention lasting 30 days, and job retention lasting longer than 90 days.

Many to One - More than one Service/Activity can yield one Outcome. For example, Services/Activities such as providing resume writing, job search classes, pre-employment counseling, and referrals to employers can result in a single job placement, the Outcome.

Many to Many - More than one Service/Activity can yield more than one Outcome. For example, multiple Services/Activities such as providing resume writing, job search classes, pre-employment counseling, and referrals to employers can result in multiple Outcomes including job placement, job retention more than 30 days, job retention more than 90 days, and increased household income.

There is no pre-designed way to complete your eLogic Model®. It depends on how you operate your program.

Demonstrating Relationships Between Services/Activities and Outcomes

Show the relationships between the Services/Activities and Outcomes as you create your eLogic Model® using one or more of these models described above:

▲ One to One

▲ One to Many

▲ Many to One

▲ Many to Many

Between each Service/Activity, skip a row and then start entering the next set of Services/Activities. Use the same structure to enter your associated Outcomes. There is more than enough space to do this within the eLogic Model® Template.

Repeat the process of specifying "Policy", "Needs", "Service/Activity" and "Outcome" using as many rows as is necessary to fully describe your proposal. Applicants must skip a row when selecting new HUD Goals, Policy Priorities, Needs, Activities/Services and Outcomes. The eLogic Model® form extends to six pages when printed out. You may view a preprint of your eLogic Model® at any time by selecting FILES | Print Preview from the Menu bar at the very top of the Excel® Window. It is recommended that you do this periodically to get a better view of the eLogic Model® you are creating.

Associating Services/Activities with Outcomes Over Multiple Years

You can adjust the look of your eLogic Model® by skipping rows, so that "Needs", "Services/Activities" and "Outcomes" are grouped or associated together. If you are conducting a multi-year project and the "Services/Activities" occurs in Year1 with the resulting Outcomes occurring in Year2, make sure that you show the relationship between the Services/Activities in Year1 with the Outcomes occurring in Year2 and similarly the relationships between Year2 Services/Activities with the Outcomes occurring in Year3. You can do this by leaving blank fields corresponding to the lines in which Services/Activities were identified in the previous year or years. For example, if you have enrolled someone in General Equivalency Degree (GED) classes, the results of attending the GED Classes may not result in a person obtaining a GED degree until Year 2 or Year 3.

To show the relationship over time:

▲ Enter the Services/Activities in Year 1 noting to yourself the line numbers on the Excel® worksheet that the Services/Activities appear in the Year 1 Tab of the eLogic Model®.

▲ Move to the year Tab that you are proposing the Outcomes to occur. In the Year 2 or Year 3 Tab, place the Outcomes in the Outcomes section in the same rows that you noted the Services/Activities. You will be leaving the Outcomes blank in Year 1 and the Services/Activities blank for those corresponding rows in either Year 2 or Year 3.

▲ Skip a row in both the Year 1 and the corresponding Year that you placed the Outcomes. Do this as many times as needed, remembering to maintain the same row numbers for Services/Activities and Outcomes across the span of years.

Demonstrating the Relationship To Needs Statements

Similarly, if you want to demonstrate the relationship between Services/Activities, Outcomes and a Needs statement, select the Needs statement and enter the Services/Activities and the corresponding Outcomes on the same row in the Excel® worksheet. To select another Needs statement, skip a row and identify the Services/Activities and Outcomes on the same row in the Excel® worksheet. This can occur within a single year or across years provided you remember to maintain the row alignment to the Needs statement, Services/Activities and Outcomes. You can continue adding activities and outcomes associated to the Needs statement as needed. When done, skip a row to move to another Needs statement and set of Services/Activities.

CAUTION, DO NOT CUT & PASTE ITEMS FROM ONE COLUMN TO ANOTHER. For example, do not cut and paste an item from the "Needs" Column to the "Services/Activities" Column, or the "Services/Activities" Column to the "Outcomes" Column. Doing so will produce an unstable worksheet which will behave erratically, requiring you to start over with a new blank eLogic Model® workbook.

Column 7 – Accountability

Under the "Accountability" Column (7), enter the tools and the process of collection and processing of data in your organization to support all project management, reporting, and responses to the Management Questions. This column provides the framework for structuring your data collection efforts. If the collection and processing of data is not well planned, the likelihood of its use to further the management of the program and support evaluation activity is limited. If data are collected inconsistently, or if data are missing, not retrievable, or mishandled, the validity of any conclusions is weakened.

The structure of Column 7 contains five components in the form of dropdown fields that address the Evaluation Process. You are responsible for addressing each of the five steps that address the process of managing the critical information about your project.

A. Tools for Measurement

B. Where Data Maintained

C. Source of Data

D. Frequency of Collection

E. Processing of Data

You may select up to five choices for each of the five processes (A-E) that supports Accountability and tracks Services/Activities and Outcomes. Given the limited space, please identify the most frequent sources for the processes (A-E). As you proceed through the remaining components, B through E, specify those collection components in the same order as you selected the "Tools for Measurement" listed under item A. For example, if the first Tool is "Pre-post Test," then the first item under B "Where Data Maintained" must identify where the pre-post test data is maintained, and so on through E. The first entry should pertain to "Pre-post Test." Likewise, if the second item in A is "Satisfaction Surveys," then specify the second item in B through E as it pertains to "Satisfaction Surveys."

A. Tools for Measurement. A device is needed for collecting data; e.g., a test, survey, attendance log, or inspection report, etc. The tool "holds" the evidence of the realized Services/Activities or Outcomes specified in the eLogic Model®. At times, there could be multiple tools for a given event. A choice can be made to use several tools, or rely on one that is most reliable, or most efficient but still reliable. Whatever tool is identified, it is important to remain consistent throughout the project.

Instructions: Under Column 7, Accountability, select your choices of "Tools for Measurement" to Track Services/Activities and Outcomes. You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Tools appears. Select one or more of the Tools in the list by clicking it.

B. Where Data Maintained. A record of where the data or data tool resides must be maintained. It is not required that all tools and all data are kept in one single place. You may keep attendance logs at the main office files, but keep other tools or data such as a "case record" in the case files at the service site. It is important to designate where tools and/or data are to be maintained. For example, if your program has a sophisticated computer system and all data is entered into a custom-designed database, it is necessary to designate where the original or source documents will be maintained.

Instructions: Under Column 7, Accountability, select your choices of "Where Data Maintained." You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Where Data Maintained appears. Select one or more of the Where Data Maintained in the list by clicking it.

C. Source of Data. This is the source where the data originates. Identify the source and make sure that it is appropriate.

Instructions: Under Column 7, Accountability, select your choices of "Source of Data." You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Source of Data appears. Select one or more of the Source of Data in the list by clicking it.

D. Frequency of Collection. Timing matters in data collection. In most instances, you want to get it while it occurs. Collect data at the time of the encounter; if impossible, when it is most opportune immediately thereafter. For example, collect report card data immediately upon the issuance of report cards. Do not wait until after the school year is over. Collect feedback surveys at the conclusion of the event, not a few months later when clients may be difficult to reach. Reporting can be done at anytime if the data is already collected. Another important aspect of this dimension is consistency. If some post tests are collected soon after the event, but others are attempted months later, the data are confounded by the differences in the timing. If some financial data are collected at the middle of the month and others at the end of the month, the data may be confounded by systematic timing bias.

Instructions: Under Column 7, Accountability, select your choices of "Frequency of Collection." You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Frequency of Collection appears. Select one or more of the Frequency of Collection in the list by clicking it.

E. Processing of Data. This is where you identify the mechanism that will be employed to process the data. Some possibilities are: manual tallies, computer spreadsheets, flat file database, relational database, statistical database, etc. The eLogic Model® is only a summary of the program and it cannot accommodate a full description of your management information system. There is an implicit assumption that the grantee has thought through the process to assure that the mechanism is adequate to the task(s).

Instructions: Under Column 7, Accountability, select your choices of "Processing of Data." You do this by clicking the mouse in one of the cells of this column. A little dropdown arrow appears. Click the dropdown arrow and a dropdown list of Processing of Data appears. Select one or more of the Process of Data in the list by clicking it.

Saving Your eLogic Model®

The 2010 eLogic Model® was constructed using Excel™ 2007. The models are posted on Grants.gov as Excel® 2003. You can save your eLogic Model® as an Excel® 97-2003 Workbook or as an Excel® 2007 Workbook. If you are using Excel® 97-2003 and if you see [Compatibility Mode] at the top of your Excel® where the name of the Excel® Workbook is located, it will not affect the functionality of the eLogic Model®. You can run the eLogic Model® in either Excel® version without functionality issues.

When you have completed the eLogic Model®, or wish to stop and continue later, save the file by going to the Excel® Menu bar and choosing FILE | Save As. Then specify a name for the file, and note where you save the file on your computer.

▲ Use the name of the HUD Program and your organization name to form a file name for your eLogic Model®. **For example,**

FHIP_DillardAffordableHousing. Please note that there is an "underscore" between FHIP and no spaces between Dillard Affordable Housing separating the Program Name from the Project Name which is needed to identify the eLogic Model® in the database. This is the only convention allowed to separate these two terms. Do not use an underscore to separate words in your project name. The database will read "DillardAffordableHousing" as one name.

Do not use spaces or special characters such as dashes, periods, asterisks, and symbols when saving your eLogic Model®, only use letters and numbers. Only underscores are permitted. If you fail to follow these directions by using special characters or spaces, or the file name exceeds 50 characters, grants.gov will reject your submission as JAVA code treats your submission as containing a virus.

If your program has a program component, please follow the example below adding the Program Component "EOI" with an underscore:

▲ **FHIP_EOI_DillardAffordableHousing**

Please remember, if you are submitting multiple applications under the same applicant name for the same HUD program, you must distinguish between the two applications as is shown below:

▲ **FHIP_EOI_DillardAffordableHousing1**

▲ **FHIP_EOI_DillardAffordableHousing2**

Please be sure to review the file formats and naming requirements contained in the General Section.

Excel® automatically adds the file extension ".xls" or ".xlsx" to your file name. Make sure the file extension is not capitalized. In following these directions, if your organizational name exceeds the 50 character limit for space, you should abbreviate your organizational name by either using its initials or a recognizable acronym, e.g., South Carolina State University maybe written as SCSU, or Howard University maybe written as HOWDU.

If you attempt to close the eLogic Model® without entering the Applicant Legal Name, the DUNS Number or Project Name, you receive a message that says "You still need to enter the Applicant Legal Name, the DUNS Number or Project Name. Dialog boxes have been created as reminders. Click OK on the dialog boxes. You will then get to the default Excel® dialog box asking if you want to save changes. Clicking CANCEL will allow you to go back and enter the missing mandatory fields. Clicking YES will save your work and close the Workbook but the mandatory fields will not be completed. **Clicking NO WILL NOT SAVE your work and will close the Workbook.**"

Later, you will "Attach" this file to your application. Please remember the name of the file that you are saving. Be sure to delete any earlier version so that when you go to attach the file to your application, you select the appropriate and final file.

A single Workbook will be adequate for completing your eLogic Model®.

This ends the instructions for completing your eLogic Model® for application submission.

INSTRUCTIONS FOR REPORTING PERFORMANCE TO HUD

Do not modify or change the integrity of the eLogic Model® by adding additional Tabs or worksheets. The Instructions provided here will meet your needs. When saving your eLogic Model®, save it in the Excel® format. Do not convert it into PDF.

If your project is selected for funding, the eLogic Model® will be used as a monitoring and reporting tool upon final approval from the HUD program office. Upon approval, HUD will open the reporting side of the eLogic Model® allowing you to submit the actual Services/Activities and Outcomes against the approved (projected) Services/Activities and Outcomes. Specifically, HUD will open the "Post" and "YTD" fields in both Columns 4 and 6, and will close the "Pre" fields in the same columns. HUD will also open the Reporting Tab for you to meet the reporting requirements that are discussed below. The HUD program office will send back to you or post to a website, the approved eLogic Model® to be used for reporting purposes.

Identify the Reporting Period Covered by the Report

On the Coversheet are three fields that must be completed when you submit your reports to HUD: "Grants.gov Application Number", "HUD Award Number", and "Logic Model Amendment Number" which are located on Rows 33, 34 and 35 respectively. These fields allow HUD to associate the eLogic Model® submitted with the application with the negotiated logic model, and reports submitted. On the Year1, Year2, Year3 and Total Tabs are three additional fields labeled "Reporting Period", "Reporting Start Date" and "Reporting End Date." These three fields are not to be used at time of application. At the time of reporting they are "mandatory". They are used during the reporting process to record the Start and End date of your reporting period. " The required data must be entered to have a complete eLogic Model® report.

Before closing and saving your eLogic Model® report, click the worksheet Tab, "Coversheet" and at the top left, click "Check Errors." If you did not complete any of the "mandatory" fields, a message box will appear telling you what field(s) were not completed and the field(s) will be highlighted in yellow. When actually reporting performance on your approved eLogic Model®, select the "Reporting Period" using the dropdown feature for:

- ▲ Yr1 1st Quarter
- ▲ Yr1 2nd Quarter
- ▲ Yr1 3rd Quarter
- ▲ Yr1 4th Quarter
- ▲ Yr2 5th Quarter
- ▲ Yr2 6th Quarter
- ▲ Yr2 7th Quarter
- ▲ Yr2 8th Quarter
- ▲ Yr3 9th Quarter
- ▲ Yr3 10th Quarter
- ▲ Yr3 11th Quarter
- ▲ Yr3 12th Quarter
- ▲ Final Report.

Note: For those reporting on a semi-annual basis, the reporting period identified in the eLogic Model® report would be Yr1 2nd Quarter, and Yr1 4th Quarter for the first year reports and Yr2 6th Quarter and Yr2 8th Quarter, etc.. For those reporting on an annual basis, the eLogic Model® reporting period would be selected as Yr1 4th Quarter. If the award was a one year award, and the award was completed, the reporting period selected would be Final Report. If the report was multi-year, for the 2nd year report, the reporting period would be Yr2 8th Quarter.

Then enter a "Reporting Start Date" and the "Reporting End Date" that reflects the reporting period you will be submitting in accordance with required reporting time frames indicated in the HUD Program NOFA and the Award Agreement. When entering the dates, you must use this format, MM/DD/YYYY including the slashes. Using the MM/DD/YYYY format will allow HUD to enter your eLogic Model® into the database. If not, you may have to resubmit your eLogic Model® if it is not accepted by HUD.

Completing Performance Information in YEAR1, YEAR2, YEAR3, and TOTAL Tabs

Your projections approved by HUD that were entered in the "Pre" Column will be locked in and the "Post" and "YTD" will be opened for reporting purposes. When reporting enter:

- ▲ Year1 accomplishments utilizing the Year1 Tab
- ▲ Year2 accomplishments utilizing the Year2 Tab
- ▲ Year3 accomplishments utilizing the Year3 Tab

For multi-year awards, use the Total Tab to capture cumulative reporting during years 2 and 3 and for your final report. *If you have a one year award you only need to complete Year1 for your final report.* If you have a two year award, use Year1, Year2, and Total. If you have a three year award, use Year1, Year2, Year3, and Total.

In each reporting period, enter your data for the reporting period cover by the report. Do not enter cumulative data in this column. The column labeled YTD is used to capture the cumulative data for the current reporting period as well as all past reports submitted covering the first year of the award. For example, if you report quarterly.

When reporting Activities in Year1:

- ▲ Enter your first quarter accomplishments in the "Post" column and the cumulative accomplishments in the "YTD" column. For the first quarter reporting, the numbers or dates will be the same in both columns.
- ▲ For the second quarter of Year1 reporting, enter the data covering second quarter activities and outcomes which occurred in that quarter only. In the "YTD" column, you will enter the cumulative total of both the first and second quarter accomplishments.
- ▲ Follow this same process for all quarters in Year1.

When reporting Activities in Year2:

- ▲ Only enter your first quarter accomplishments of Year2 in the "Post" column. The information should only reflect activities and outcomes that occur in the 1st quarter of year 2. Cumulative accomplishment from year 1 and year 2 activities and outcomes will be recorded in the Total Worksheet.
- ▲ Enter the Year 2 Quarter 1 accomplishments in the "YTD" column. For the first quarter reporting the numbers or dates will be the same for both the Actual and the YTD columns.
- ▲ For the second quarter of Year2 reporting, you will only enter the second quarter results (what actually occurred in the second quarter independent of the previous quarter) of the Year2 in the "Post" column.
- ▲ In the "YTD" column, you will enter the cumulative total of both the first and second quarter accomplishments for Year2. In the Total worksheet enter the cumulative total (the YTD from Year1 and the YTD from Year2). Follow these instructions for all quarters in Year2.

When reporting Activities in Year3, enter your first quarter accomplishments of Year3 non-cumulative in the "Post" column and the cumulative accomplishment of Year3 in the "YTD" column.

- ▲ For the first quarter reporting the numbers or dates will be the same in both columns.
- ▲ For the second quarter of Year3 reporting, you will enter the non-cumulative second quarter results (what actually occurred in the second quarter independent of the previous quarter) of the Year3 in the "Post" column.
- ▲ In the "YTD" column you will enter the cumulative total of both the first and second quarter accomplishments for Year3. In the Total worksheet enter the cumulative total (the YTD from Year1, the YTD from Year2 and the YTD from Year3). Follow these instructions for all quarters in Year3.

Using the Total Worksheet

If you have a multi-year award, you will begin to use the "Total" Tab at the beginning of the second year. The "Total" Tab is designed to show cumulative totals of Year1, Year2, and Year3. The "Total" worksheet will show the cumulative progress for Year1, Year2, and Year3. In the Total worksheet, when you are reporting accomplishments for the first quarter of Year2, add the "YTD" number from Year1 and the "YTD" number for Year2. Remember, the first quarter of Year2 and the "Post" is the same number as the "YTD" number. If you are reporting accomplishments for the second quarter of Year2, add the "YTD" number from Year1 and the "YTD" number from Year2 and add them to reach a cumulative total or

"YTD" of Year1 and the first two quarters of Year2.

Follow these instructions for all quarters in Year2, and Year3. At the end of the award period, the "Total" Worksheet will contain the cumulative total for all years.

Using the Reporting Worksheet

The Reporting Tab (worksheet) serves three functions: 1) Respond to the Management Questions, 2) Describe or explain actual performance compared to what was projected, and 3) Provide an explanation of any deviation (positive or negative) from the projections in your approved eLogic Model®.

Each program has different Management Questions that are applicable to that program only. The Management Questions contained in the eLogic Model® ask key questions related to all Services/Activities and Outcomes in the drop-down lists in the eLogic Model® forms for each HUD program. Grantees are required to report on the Management Questions which relate to the specific Services/Activities and Outcomes that are in their HUD approved eLogic Model®. These are determined during negotiations with HUD. HUD will use the approved eLogic Model® for monitoring program performance throughout the project. The Services/Activities and Outcomes identified in your approved eLogic Model®, and resultant data reported in your eLogic Model® over the award performance period should enable you to address most or all of the Management Questions reflective of your project. The data collected during the course of your work and captured in the eLogic Model® will also be useful to you in evaluating the effectiveness of your program.

Use the Reporting Tab to enter your responses to the Management Questions by entering the appropriate "Count/Amount" in the fields provided. The last question asks, "Describe the population you are serving in the space below." Enter a brief summary description of the demographic and socio-economic characteristics of the area and clients you are serving. Your description should be short and to the point -- a paragraph or less.

Narrative Description - Positive/Negative Deviation from Approved eLogic Model® Projections

In addition to your submission of your eLogic Model® results, if there are deviations from what you projected, then you must include a narrative indicating any positive or negative deviations from projected Services/Activities and Outcomes as contained in your approved eLogic Model® and explain the basis for the actual performance as compared to what was projected. In your narrative be sure to identify the Services/Activities and Outcomes from your approved eLogic Model® that you are describing and the reason why this deviation occurred. When doing this, create a paragraph header labeled, "Narrative Description - Positive/Negative Deviation from Approved Logic Model Projections." By identifying the deviations and the reasons, HUD is able to obtain information on what impacts affect the timeline for program activity and outcomes, and also will be able to share and disseminate best practices to help grantees learn from each other and to also increase the effectiveness of the program.

Saving Your Report

Save the eLogic Model® file you receive from HUD. Each time you submit your report to HUD, add the fiscal year of the NOFA in which the award was made and the reporting period to the file name. For example:

This is for a 1st quarter report.

▲ FHIP_EOI_DillardAffordableHousing2010qtr1

This is for a 2nd quarter or semi-annual report.

▲ FHIP_EOI_DillardAffordableHousing2010qtr2

This is for a 3rd quarter report.

▲ FHIP_EOI_DillardAffordableHousing2010qtr3

This is for a 4th quarter or annual report.

▲ FHIP_EOI_DillardAffordableHousing2010qtr4

This is for a 5th quarter or the first reporting period in year 2 of the project.

▲ FHIP_EOI_DillardAffordableHousing2010qtr5

Please remember, if you are reporting on multiple projects under the award for the same HUD program, you must distinguish between the two reports as is shown below. **Please note that an underscore was added before the fiscal year. Only add the underscore if there are multiple projects:**

▲ FHIP_EOI_DillardAffordableHousing1_2010qtr1

▲ FHIP_EOI_DillardAffordableHousing2_2010qtr2

For eLogic Model® Training via webcast, consult the webcast schedule found at HUD's website at: <http://www.hud.gov/offices/adm/grants/fundsavail.cfm>. If you have any questions regarding reporting requirements, please contact your HUD program representative.

Reporting Requirements

As part of your required reports to HUD, you must also submit an eLogic Model® report in either Excel® 2003 or 2007. (See the FY2010 General Section of the NOFA in the HUD approved electronic formats.)

2010 eLogic Model® Information Coversheet



Instructions

When completing this section there are "mandatory" fields that must be completed. These fields are highlighted in yellow. The required data must be entered correctly to complete an eLogic Model®. After completing all mandatory fields on the coversheet click on the "Check Errors" button at the top of this page. Applicant Legal Name must match box 8a in the SF-424 in your application. Enter the legal name by which you are incorporated and pay taxes. CCR Doing Business is new for 2010 eLogic Model®. Only complete this field if your registration at CCR includes an entry in Doing Business as: (dba). Enter the DUNS # as entered into box 8c of the SF-424 Application for Federal Assistance form. Enter the City where your organization is located, this information must match the SF-424 data in your application. Use the dropdown to enter the State where your organization is located, this information must match the SF-424 data in your application. This information must match the SF-424 data in your application. Enter the Grantee Contact Name and email address in the field provided. Enter the name of the person that completed the eLogic Model® and their email address in the field provided. When completing the Project Information Section, applicants except Indian Tribes must enter their Project Name, Project Location City/County/Parish, State, Project Type, and Construction Type. If there are multiple locations, enter the location where the majority of the work will be done. Indian tribes, including multi-state tribes, should enter the City or County associated with their business address location. For Indian Tribes, enter the state applicable to the business address of the Tribal entity.

Program Information

HUD Program **Housing Counseling Program-LHCA**
 Program CFDA # **14.169**
Program Component

Grantee Information

Applicant Legal Name	Better Neighborhoods, Inc.		
CCR Doing Business As Name	BNI		
DUNS Number	057022378	-	
City	Schenectady		
State	NEW YORK		
Zip Code	12307	-	1513
Grantee Contact Name	Edward August		
Grantee Contact email	Eaugust@better-neighborhoods.org		
Logic Model Contact Name	Ellie Pepper		
Logic Model Contact email	Epepper@better-neighborhoods.org		

Project Information

Project Name	Better Neighborhoods FY2010 Comprehensive Housing Counseling Assistance Program		
Project Location City/County/Parish	Schenectady		
Project Location State	NEW YORK		
Zip Code	12307	-	1513
Project Type	Housing Counseling		
Construction Type			

Additional Information for Reporting (Leave Blank At the Time of Application)

Grants.gov Application Number	
HUD Award Number	
Logic Model Amendment Number	



2010

Applicant Legal Name	Better Neighborhoods, Inc.
CCR Doing Business As Name	BNI
HUD Program	Housing Counseling Program-LHCA
Program Component	
Project Name	ds FY2010 Comprehensive Housing Counseling Assistance Program
	Reporting Period
	Reporting Start Date
	Reporting End Date

DUNS No. 057022378 - 0

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1	2	3	4	5			6	7			
Policy	Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability	
1B	2c	Need for information and advice regarding home buying and homeownership.	Education-Pre-Purchase-Home buying-Workshop participants Households	Households			Counseling-Pre-Purchase-Home buying-Purchased home Households	Households			A. Tools for Measurement
1C	5c			225				40			
3C			Counseling-Pre-Purchase-Home buying Households	Households			Counseling-Pre-Purchase-Home buying-Mortgage Ready within 90 days Households	Households			Intake log
				245				50			Interviews
			Outreach-Advertisements, PSAs or other form of media campaign Advertisements	Advertisements			Counseling-Pre-Purchase-Home buying-Mortgage ready within 90 to 180 days Households	Households			Plans
				15				35			Mgt. Info. System-automated
		Outreach-Community Presentations-Predominantly minority audience Presentations	Presentations			Counseling-Pre-Purchase-Home buying-Receiving long-term (> 180 days) Households counseling Households	Households			B. Where Data Maintained	
			2				110				
		Outreach-Community Presentations-Predominantly non-minority audience Presentations	Presentations			Counseling-Pre-Purchase-Other Households	Households			Agency database	
			2				10			Individual case records	
			#VALUE!				#VALUE!			Specialized database	
1A	5c	Need for information and advice regarding resolving or preventing mortgage delinquency or default.	Counseling-Mortgage delinquency Households	Households			Counseling-Mortgage Delinquency-Mortgage modified Households	Households			C. Source of Data
3C				95				25			
				#VALUE!			Counseling-Mortgage Delinquency-Brought mortgage current Households	Households			Counseling reports
								5			Progress reports
				#VALUE!			Counseling-Homelessness-Currently receiving counseling Households	Households			
								55			
			#VALUE!			Counseling-Mortgage Delinquency-Referred for legal assistance Households	Households			D. Frequency of Collection	
							5				
			#VALUE!			Counseling-Mortgage Delinquency-Other Households	Households			Daily	
							5			Weekly	
			#VALUE!				#VALUE!			Quarterly	



2010

Applicant Legal Name	Better Neighborhoods, Inc.		
CCR Doing Business As Name	BNI		
HUD Program	Housing Counseling Program-LHCA	Reporting Period	
Program Component		Reporting Start Date	
Project Name	FY2010 Comprehensive Housing Counseling Assistance Program	Reporting End Date	

DUNS No. 057022378 - 0

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
				Pre	Post	YTD		Pre	Post	YTD	
1	2	3	4	5			6			7	
Policy	Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability	
1C	2c	Need for information and advice regarding non-delinquency post-purchase issues.	Counseling-Post-Purchase-Non-delinquency Households	Households			Counseling-Post-Purchase-Non-delinquency-Received other home repair assistance Households	Households			E. Processing of Data
3C	5c			40				10			
				#VALUE!			Counseling-Post-Purchase-Non-delinquency-Other outcome Households	Households			Statistical database
								20			Relational database
				#VALUE!			Counseling-Post-Purchase-Non-delinquency-Currently receiving counseling Households	Households			
								10			
				#VALUE!				#VALUE!			
				#VALUE!				#VALUE!			
1B	2c	Need for information regarding the implementation of HUD Policy Priorities.	Policy Priority-Sustainability-Households for whom counseling included energy costs as a measure of affordability (Households counted elsewhere on this form) Households	Households			Policy Priority-Sustainability-Households for whom counseling resulted in reduced energy costs (Households counted elsewhere on this form) Households	Households			
1C	2d			225				5			
3D	2e		Policy Priority-Sustainability-Households for whom counseling involved promoting green and healthy design, construction, rehabilitation and maintenance of housing (Households counted elsewhere on this form) Households	Households			Policy Priority-Sustainability-Counseling which results in persons living in housing which meets green standards (Households counted elsewhere on this form) Households	Households			
4B	2g			225				5			
			Policy Priority-Sustainability-Search assistance for accessible and visitable housing (Households counted elsewhere on this form) Households	Households			Policy Priority-Sustainability-Households with persons with disabilities occupy housing with increased accessibility and visitability (Households counted elsewhere on this form) Households	Households			
			10				5				
			#VALUE!				#VALUE!				
1A	6a	Policy Priority-Expand Cross Cutting Policy	Partners			Policy Priority-Expand Cross Cutting Policy	Partners				



Applicant Legal Name	Better Neighborhoods, Inc.		
CCR Doing Business As Name	BNI		
HUD Program	Housing Counseling Program-LHCA	Reporting Period	
Program Component		Reporting Start Date	
Project Name	FY2010 Comprehensive Housing Counseling Assistance Program	Reporting End Date	

DUNS No. 057022378 - 0



HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
				Pre	Post	YTD		Pre	Post	YTD	
1	2	3	4	5			6			7	
Policy	Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability	
			#VALUE!				#VALUE!			A. Tools for Measurement	
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!			B. Where Data Maintained	
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!			C. Source of Data	
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!			D. Frequency of Collection	



Applicant Legal Name	Better Neighborhoods, Inc.		
CCR Doing Business As Name	BNI		
HUD Program	Housing Counseling Program-LHCA	Reporting Period	
Program Component		Reporting Start Date	
Project Name	FY2010 Comprehensive Housing Counseling Assistance Program	Reporting End Date	

DUNS No. 057022378 - 0



HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
				Pre	Post	YTD		Pre	Post	YTD	
1	2	3	4	5			6			7	
Policy	Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability	
			#VALUE!				#VALUE!			A. Tools for Measurement	
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!			B. Where Data Maintained	
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!			C. Source of Data	
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!				
			#VALUE!				#VALUE!			D. Frequency of Collection	



Applicant Legal Name	Better Neighborhoods, Inc.		
CCR Doing Business As Name	BNI		
HUD Program	Housing Counseling Program-LHCA	Reporting Period	
Program Component		Reporting Start Date	
Project Name	FY2010 Comprehensive Housing Counseling Assistance Program	Reporting End Date	

DUNS No. 057022378 - 0



HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
				Pre	Post	YTD		Pre	Post	YTD	
1	2	3	4	5			6			7	
Policy	Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability	
			#VALUE!							A. Tools for Measurement	
			#VALUE!								
			#VALUE!								
			#VALUE!							B. Where Data Maintained	
			#VALUE!								
			#VALUE!								
			#VALUE!							C. Source of Data	
			#VALUE!								
			#VALUE!								
			#VALUE!							D. Frequency of Collection	

HUD Goals		HUD Priorities	
1A	Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers (1A) Stem the foreclosure crisis.	1a	Job Creation/Employment (1a) Improving access to job opportunities through information sharing, coordination with federal, state, and local entities, and other means.
1B	Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumer (1B) Protect and educate consumers when they buy, refinance or rent a home.	1b	Job Creation/Employment (1b) Increasing access to job training, career services, and work, supports through coordination with federal, state, and local entities.
1C	Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers (1C) Create financially sustainable homeownership opportunities.	1c	Job Creation/Employment (1c) Expanding economic and job creation opportunities for low-income residents and creating better transportation access to those jobs and other economic opportunities by partnering with federal and nonprofit agencies, private industry, and planning and economic development organizations and by leveraging federal and private resources.
1D	Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers (1D) Establish an accountable and sustainable housing finance system.	2a	Sustainability (2a) Promote and preserve community assets including small businesses, fresh food markets, parks, hospitals, and quality schools by incentivizing comprehensive and inclusive local economic development planning.
2A	Meet the Need for Quality Affordable Rental Homes (2A) End homelessness and substantially reduce the number of families and individuals with severe housing needs.	2b	Sustainability (2b) Give consumers more information about the true cost of living by incorporating both housing and transportation costs into measures of affordability.
2B	Meet the Need for Quality Affordable Rental Homes (2B) Expand the supply of affordable rental homes where most needed.	2c	Sustainability (2c) Improve residents' health and safety, particularly that of children and other vulnerable populations, by promoting green and healthy design, construction, rehabilitation, and maintenance of housing and communities.
2C	Meet the Need for Quality Affordable Rental Homes (2C) Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes.	2d	Sustainability (2d) Support and promote an energy-efficient, green, and healthy housing market by retrofitting existing housing, supporting energy-efficient new construction, improving home energy labeling, and promoting financing products that reduce the carbon footprint of non-HUD-supported residential buildings.
2D	Meet the Need for Quality Affordable Rental Homes (2D) Expand families' choices of affordable rental homes located in a broad range of communities.	2e	Sustainability (2e) Reduce energy consumption and incorporate green building practices in the design and operation of HUD-supported affordable housing.
3A	Utilize Housing as a Platform for Improving Quality of Life (3A) Utilize HUD assistance to improve educational outcomes and early learning and development.	2f	Sustainability (2f) Promote coordinated planning, integrating federal resources, and targeting technical assistance at the local, state, and regional levels for sustainable housing and communities.
3B	Utilize Housing as a Platform for Improving Quality of Life (3B) Utilize HUD assistance to improve health outcomes.	2g	Sustainability (2g) Promote the design and construction of buildings and communities that are accessible and visitable by people with disabilities.
3C	Utilize Housing as a Platform for Improving Quality of Life (3C) Utilize HUD assistance to increase economic security and self-sufficiency.	2h	Sustainability (2h) Promote the use of climate-resilient and disaster-resistant building design, construction and siting.
3D	Utilize Housing as a Platform for Improving Quality of Life (3D) Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations including the elderly, people with disabilities, homeless people, and those individuals and families at risk of becoming homeless.	2i	Sustainability (2i) Encourage metropolitan and regional focus in planning and community development.
3E	Utilize Housing as a Platform for Improving Quality of Life (3E) Utilize HUD assistance to improve public safety.	3a	Affirmatively Furthering Fair Housing (3a) Regional coordination of affirmatively furthering fair housing plans, including such activities as developing regional analyses of impediments.
4A	Build Inclusive and Sustainable Communities Free from Discrimination (4A) Catalyze economic development and job creation, while enhancing and preserving community assets.	3b	Affirmatively Furthering Fair Housing (3b) Regional strategies to reduce racially segregated living patterns and other effects of formerly de jure segregated public or assisted housing in metropolitan areas with a year 2000 dissimilarity index of 70 or higher and where the minority population is at least 20,000 or 3 percent of the total population in the Core Based Statistical Area (CBSA), whichever is greater.
4B	Build Inclusive and Sustainable Communities Free from Discrimination (4B) Promote energy efficient buildings and location efficient communities that are healthy, affordable and diverse.	3c	Affirmatively Furthering Fair Housing (3c) Decreasing the concentration of poverty and racial segregation in neighborhoods and communities through strategic targeting of resources.
4C	Build Inclusive and Sustainable Communities Free from Discrimination (4C) Ensure open, diverse, and equitable communities.	3d	Affirmatively Furthering Fair Housing (3d) Promoting visitability for persons with disabilities in single-family housing.
4D	Build Inclusive and Sustainable Communities Free from Discrimination (4D) Facilitate disaster preparedness, recovery and resiliency.	4a	Capacity Building and Knowledge Sharing (4a) Develop, target and deliver technical assistance for increasing affordability in areas experiencing increased rental costs due to development.
4E	Build Inclusive and Sustainable Communities Free from Discrimination (4E) Build the capacity of local, state and regional public and private organizations.	4b	Capacity Building and Knowledge Sharing (4b) Strengthen the capacity of state and local partners, including governments and nonprofit organizations, to implement HUD programs, participate in decision making and planning processes, and coordinate on cross-programmatic, place-based approaches through grantmaking and technical assistance.
5A	Transform the Way HUD Does Business (5A) Build Capacity: Create a flexible and high performing learning organization with a motivated, skilled workforce.	4c	Capacity Building and Knowledge Sharing (4c) Support knowledge sharing and innovation by disseminating best practices, encouraging peer learning, publishing data analysis and research, and helping to incubate and test new ideas.
5B	Transform the Way HUD Does Business (5B) Focus on Results: Create an empowered organization that is customer-centered, place based, collaborative, and responsive to employee feedback and focused on results.	5a	Using Housing as a Platform for Improving Other Outcomes (5a) Increasing access to high quality early learning programs and services through coordination with local programs.

5C	Transform the Way HUD Does Business (5C) Bureaucracy Busting: Create flexible, modern rules and systems that promote responsiveness, openness and transparency.		5b	Using Housing as a Platform for Improving Other Outcomes (5b) Providing physical space to co-locate healthcare and wellness services with housing (e.g., on-site health clinics).
5D	Transform the Way HUD Does Business (5D) Culture Change: Create a healthy, open, flexible work environment that reflects the values of HUD's mission.		5c	Using Housing as a Platform for Improving Other Outcomes (5c) Increasing access to public benefits (such as Temporary Assistance to Needy Families and Supplemental Security Income) through outreach and other means.
			5d	Using Housing as a Platform for Improving Other Outcomes (5d) Maintaining or improving the physical environment and design of HUD-assisted residences, giving attention to physical safety and crime prevention.
			5e	Using Housing as a Platform for Improving Other Outcomes (5e) Providing mobility counseling to increase access to neighborhoods of opportunity.
			6a	Expand Cross-Cutting Policy Knowledge (6a) Support knowledge sharing and innovation by disseminating best practices, encouraging peer learning, publishing data analysis and research, and helping to incubate and test new ideas.



CAMP eLogic Model®

Column 2

NEEDS

Need for information and advice regarding home buying and homeownership.

Need for information and advice regarding resolving or preventing mortgage delinquency or default.

Need for information and advice regarding non-delinquency post-purchase issues.

Need for information and advice regarding locating, securing, or maintaining residence in rental housing.

Need for information and advice regarding shelter or services for the homeless.

Need for information regarding the implementation of HUD Policy Priorities.

sdf23



CAMP eLogic Model®

Click here to allow deletion of 'New' Activities

Column 3

SERVICES/ACTIVITIES	UNITS
Counseling-Mortgage delinquency Households	Households
new- Counseling - Comprehensive client assessments are conducted, with clients referred to/receiving information about services and benefits available	Households
Counseling-Post-Purchase-Non-delinquency Households	Households
Counseling-Pre-Purchase-Home buying Households	Households
Counseling-Rental housing Households	Households
Counseling-Reverse Mortgage Households	Households
Counseling-Shelter or services for the homeless Households	Households
Education-Fair Housing-Workshop participants Households	Households
Education-Financial literacy-Workshop participants Households	Households
Education-Mortgage delinquency-Workshop participants Households	Households
Education-Mortgage scam awareness-Workshop participants Households	Households
Education-Other-Workshop participants Households	Households
Education-Post-Purchase-Non-delinquency-Workshop participants Households	Households
Education-Predatory Lending-Workshop participants Households	Households
Education-Pre-Purchase-Home buying-Workshop participants Households	Households
Education-Rental Housing-Workshop participants Households	Households
Education-Reverse Mortgage-Workshop participants Households	Households
Education-Shelter or services for the homeless-Workshop participants Households	Households
Outreach-Advertisements, PSAs or other form of media campaign Advertisements	Advertisements
Outreach-Community Presentations-Predominantly minority audience Presentations	Presentations
Outreach-Community Presentations-Predominantly non-minority audience Presentations	Presentations
Outreach-Loan Scam-Advertisements, PSAs or other form of media campaign Advertisements	Advertisements
Outreach-Materials distributed-Minorities Households	Households
Outreach-Materials distributed-Non-minorities Households	Households
Outreach-Reverse Mortgage-Community Presentations-Predominantly minority audience Presentations	Presentations
Outreach-Reverse Mortgage-Community Presentations-Predominantly non-minority audience Presentations	Presentations
Outreach-AFFH-Effectively serving and /or communicating with persons with disabilities in accordance with Section 504 of the Rehabilitation Act of 1973 and its implementing regulations at 24 CFR parts 8 & 9, and Title III of the Americans with Disabilities Act (Households counted elsewhere on this form) Households	Households
Policy Priority-AFFH-Households for whom counseling and education involved making persons aware of discriminatory practices (Households counted elsewhere on this form) Households	Households

Policy Priority-AFFH-Households provided with information, counseling and/or education regarding rights and remedies available under Federal, state and local fair housing and civil rights laws (Households counted elsewhere on this form) Households	Households
Policy Priority-AFFH-Households with limited English proficiency to whom counseling services were provided (Households counted elsewhere on this form) Households	Households
Policy Priority-AFFH-Making households aware of innovative housing design or construction to increase access for persons with disabilities (Households counted elsewhere on this form) Households	Households
Policy Priority-AFFH-Making households aware of new or rehabilitated housing in a manner that provides greater housing choice or mobility for persons in classes protected by the Fair Housing Act (Households counted elsewhere on this form) Households	Households
Policy Priority-AFFH-Households screened for possible involvement in fair lending abuse or loan scam (Households counted elsewhere on this form) Households	Households
Policy Priority-Capacity Building-Counseling agency provides education and training to its partners to increase their skills and knowledge in program management Partners	Partners
Policy Priority-Capacity Building-Counseling agency provides education and training to its partners to increase their skills and knowledge in financial management Partners	Partners
Policy Priority-Capacity Building-Counseling agency provides education and training to its partners to increase their skills and knowledge in fair housing and housing discrimination Partners	Partners
Policy Priority-Capacity Building-Counseling agency provides education and training to its partners to increase their skills and knowledge in program performance, assessment and evaluation Partners	Partners
Policy Priority-Capacity Building-Counseling agency provides education and training to its partners to increase their skills and knowledge of the six livability principles and the impact on counseling services Partners	Partners
Policy Priority-Expand Cross Cutting Policy Knowledge-Partners agree to capture and track outcome data for the program activities directly funded through the 2010 NOFA award, and the spin-off or secondary impacts that result Partners	Partners
Policy Priority-Housing as a Platform-Counseling included information on access to health care and health care facilities (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Counseling included information on access to transportation (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Counseling included information on access to employment opportunities (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Counseling included information about travel time from proposed housing locations to work sites (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Developing and/or working with partners to establish a regional or metropolitan-wide database to improve housing choice for persons counseled Households	Partners

Policy Priority-Sustainability-Households for whom counseling included transportation costs as a measure of affordability (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Households for whom counseling included energy costs as a measure of affordability (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Households for whom counseling involved promoting green and healthy design, construction, rehabilitation and maintenance of housing (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Households for whom mobility counseling incorporated regional metropolitan strategies to increase diversity (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Search assistance for accessible and visitable housing (Households counted elsewhere on this form) Households	Households
other	Other



CAMP eLogic Model®

Click here to allow deletion of 'New' Outcomes

Column 5

OUTCOMES

UNITS

Counseling-Homelessness-Currently receiving counseling Households	Households
new- Policy Priority - AFFH - Households with persons with disabilities occupy housing with increased accessility and visitability (Households counted elsewhere on this form)	Households
Counseling-Homelessness-Occupied emergency shelter Households	Households
Counseling-Homelessness-Occupied permanent housing with rental assistance Households	Households
Counseling-Homelessness-Occupied permanent housing without rental assistance Households	Households
Counseling-Homelessness-Occupied transitional housing Households	Households
Counseling-Homelessness-Other Households	Households
Counseling-Homelessness-Other outcome Households	Households
Counseling-Homelessness-Referred to another social service or emergency assistance agency Households	Households
Counseling-Homelessness-Remained homeless Households	Households
Counseling-Homelessness-Withdrew from counseling Households	Households
Counseling-Mortgage Delinquency-Brought mortgage current Households	Households
Counseling-Mortgage Delinquency-Currently receiving counseling Households	Households
Counseling-Mortgage Delinquency-Declared bankruptcy Households	Households
Counseling-Mortgage Delinquency-Entered debt management plan Households	Households
Counseling-Mortgage Delinquency-Executed deed-in-lieu Households	Households
Counseling-Mortgage Delinquency-Forbearance agreement/repayment plan Households	Households
Counseling-Mortgage Delinquency-Mortgage foreclosed Households	Households
Counseling-Mortgage Delinquency-Mortgage modified Households	Households
Counseling-Mortgage Delinquency-Mortgage refinanced Households	Households
Counseling-Mortgage Delinquency-Obtained partial claim loan from FHA lender Households	Households
Counseling-Mortgage Delinquency-Other Households	Households
Counseling-Mortgage Delinquency-Other outcome Households	Households
Counseling-Mortgage Delinquency-Pre-foreclosure sale Households	Households
Counseling-Mortgage Delinquency-Received second mortgage Households	Households
Counseling-Mortgage Delinquency-Referred for legal assistance Households	Households
Counseling-Mortgage Delinquency-Referred to other social service agency or emergency assistance agency Households	Households
Counseling-Mortgage Delinquency-Sold property and chose alternative housing Households	Households
Counseling-Mortgage Delinquency-Withdrew Households	Households
Counseling-Post-Purchase-Non-delinquency-Currently receiving counseling Households	Households
Counseling-Post-Purchase-Non-delinquency-Mortgage refinanced Households	Households
Counseling-Post-Purchase-Non-delinquency-Other outcome Households	Households
Counseling-Post-Purchase-Non-delinquency-Received home equity loan Households	Households

Counseling-Post-Purchase-Non-delinquency-Received home improvement loan Households	Households
Counseling-Post-Purchase-Non-delinquency-Received other home repair assistance Households	Households
Counseling-Post-Purchase-Non-delinquency-Received unsecured consumer loan Households	Households
Counseling-Post-Purchase-Non-delinquency-Reduced utilities costs Households	Households
Counseling-Post-Purchase-Non-delinquency-Referred for legal assistance Households	Households
Counseling Post-Purchase-Non-delinquency-Referred to other social service agency Households	Households
Counseling-Post-Purchase-Non-delinquency-Sold house or chose alternative housing solution Households	Households
Counseling-Post-Purchase-Non-delinquency-Utilities brought current Households	Households
Counseling-Post-Purchase-Non-delinquency-Withdrew Households	Households
Counseling-Post-Purchase-Other Households	Households
Counseling-Pre-Purchase-Home buying-Decided not to purchase housing; no further effort Households	Households
Counseling-Pre-Purchase-Home buying-Entered Lease Purchase Contract Households	Households
Counseling-Pre-Purchase-Home buying-Mortgage Ready within 90 days Households	Households
Counseling-Pre-Purchase-Home buying-Mortgage ready within 90 to 180 days Households	Households
Counseling-Pre-Purchase-Home buying-Purchased home Households	Households
Counseling-Pre-Purchase-Home buying-Receiving long-term (> 180 days) Households counseling Households	Households
Counseling-Pre-Purchase-Home buying-Withdrew Households	Households
Counseling-Pre-Purchase-Other Households	Households
Counseling-Rental Housing-Currently receiving counseling Households	Households
Counseling-Rental Housing-Entered debt management/repayment plan Households	Households
Counseling-Rental Housing-Found alternative rental housing Households	Households
Counseling-Rental Housing-Obtained temporary rental relief Households	Households
Counseling-Rental Housing-Other Households	Households
Counseling-Rental Housing-Received housing search assistance Households	Households
Counseling-Rental Housing-Referred to legal aid for eviction assistance Households	Households
Counseling-Rental Housing-Referred to legal aid for fair housing Households	Households
Counseling-Rental Housing-Referred to other social service agency Households	Households
Counseling-Rental Housing-Remained in current housing Households	Households
Counseling-Rental Housing-Resolved issue in current tenancy Households	Households
Counseling-Rental Housing-Resolved security deposit dispute Households	Households
Counseling-Rental Housing-Secured HUD/other rental subsidy Households	Households
Counseling-Rental Housing-Utilities brought current Households	Households
Counseling-Rental Housing-Withdrew Households	Households
Counseling-Reverse Mortgage-Decided not to obtain reverse mortgage Households	Households

Counseling-Reverse Mortgage-Obtained FHA HECM Households	Households
Counseling-Reverse Mortgage-Obtained non-FHA reverse mortgage Households	Households
Policy Priority-AFFH-Households choose to move to areas with decreased concentration of racial segregation (Households counted elsewhere on this form) Households	Households
Policy Priority-AFFH-Households choose to move to mixed income and/or low poverty communities (Households counted elsewhere on this form) Households	Households
Policy Priority-AFFH-Referring information to HUD or local Fair Housing Assistance Program (FHAP) agencies to investigate where there are instances suggesting that violations of such laws have occurred or are occurring Referrals	Referrals
Policy Priority-Capacity Building-Number of organizations that demonstrated improved outcomes in the area of client financial management Partners	Partners
Policy Priority-Capacity Building-Number of organizations that demonstrated improved assistance to clients in the area of Fair Housing and housing discrimination Partners	Partners
Policy Priority-Capacity Building-Number of organizations that demonstrated that clients are able to obtain affordable rental housing Partners	Partners
Policy Priority-Capacity Building-Number of organizations that demonstrated that clients are able to obtain affordable homeownership Partners	Partners
Policy Priority-Capacity Building-Number of organizations that demonstrated improvements in financial management Partners	Partners
Policy Priority-Capacity Building-Number of organizations that demonstrated improvements in program performance assessment and evaluation Partners	Partners
Policy Priority-Capacity Building-Number of organizations that demonstrated improvements in project management Partners	Partners
Policy Priority-Expand Cross Cutting Policy Knowledge-Agreements with universities that produces peer reviewed research publications based on the data collected Agreements	Agreements
Policy Priority-Expand Cross Cutting Policy Knowledge-Partners publish outcome data for the program activities directly funded through the 2010 NOFA award Partners	Partners
Policy Priority-Expand Cross Cutting Policy Knowledge-Partners publish outcome data for the program activity spin-offs or secondary impacts Partners	Partners
Policy Priority-Housing as a Platform-Decreased travel time from home to employment (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Households for whom counseling results in housing closer to jobs, quality education, and services. (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Households for whom counseling results in increased uptake rates for public benefit including TANF, SSI and homeless assistance programs (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Households for whom counseling resulted in improved educational opportunities and outcomes for adults and children as a result of increased housing choices; (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Increased access to job training and career counseling services as a result of coordination with other federal, state or local programs Partners	Partners

Policy Priority-Housing as a Platform-Households for whom counseling resulted in decreased travel times from work to employment as a result of increased housing choices (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Households for whom counseling resulted in increased access to health care and health care facilities as a result of increased housing choices (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Increased access to job training and career counseling services as a result of coordination with other federal, state or local programs Partners	Partners
Policy Priority-Housing as a Platform-Households for whom counseling resulted in increased access to employment as a result of coordination with other federal, state or local programs; (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Households for whom counseling resulted in increased access to job training as a result of coordination with other federal, state or local programs; (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Households for whom counseling resulted in increased access to career counseling services as a result of coordination with other federal, state or local programs (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Households for whom counseling resulted in increased access to social services and benefits (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Improved educational opportunities and outcomes for children and adults (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Increased access to health care services and health care facilities (Households counted elsewhere on this form) Households	Households
Policy Priority-Housing as a Platform-Increased access to social services and benefits as a result of coordination with other federal, state or local programs Partners	Partners
Policy Priority-Sustainability-Counseling which results in persons living in housing which meets green standards (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Households for whom counseling resulted in moves to areas with reduced transportation costs (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Households for whom counseling resulted in reduced energy costs (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Households with persons with disabilities occupy housing with increased accessibility and visitability (Households counted elsewhere on this form) Households	Households
Policy Priority-Sustainability-Use of the regional or metropolitan-wide database resulted in placement of persons in low poverty and racially diverse communities (Households counted elsewhere on this form) Households	Households
other	other



CAMP eLogic Model®

A. Tools For Measurement
Bank accounts
Construction log
Database
Enforcement log
Financial aid log
Intake log
Interviews
Mgt. Info. System-automated
Mgt. Info. System-manual
Outcome scale(s)
Phone log
Plans
Pre-post tests
Post tests
Program specific form(s)
Questionnaire
Recruitment log
Survey
Technical assistance log
Time sheets
B. Where Data Maintained
Agency database
Centralized database
Individual case records
Local precinct
Public database
School
Specialized database
Tax Assessor database
Training center
C. Source of Data
Audit report
Business licenses
Certificate of Occupancy
Code violation reports
Counseling reports
Employment records
Engineering reports
Environmental reports
Escrow accounts
Financial reports
GED certification/diploma
Health records
HMIS
Inspection results
Lease agreements
Legal documents
Loan monitoring reports
Mortgage documents
Payment vouchers
Permits issued
Placements
Progress reports
Referrals
Sale documents
Site reports
Statistics
Tax assessments
Testing results
Waiting lists
Work plan reports
D. Frequency of Collection
Daily
Weekly
Monthly
Quarterly
Biannually
Annually
Upon incident
E. Processing of Data
Computer spreadsheets
Flat file database
Manual tallies
Relational database
Statistical database

Carter-Richmond Methodology

The Management Questions developed for your program are based on the Carter-Richmond Methodology.* A description of the Carter-Richmond Methodology appears in the General Section of the NOFA.

* © The Accountable Agency – How to Evaluate the Effectiveness of Public and Private Programs, Reginald Carter, ISBN Number 9780978724924

Evaluation Process

An evaluation process will be part of the on-going management of the program.

The following are standard requirements that HUD expects of every program manager as part of their project management.

- Comparisons will be made between projected and actual numbers for both outputs and outcomes.
- Deviations from projected outputs and outcomes will be documented and explained on space provided on the "Reporting" Tab.
- Analyze data to determine relationship of outputs to outcomes; what outputs produce which outcomes.

The reporting requirements are specified in the program specific NOFA and your funding award.

HUD Will Use The Following Management Questions To Evaluate Your Program:

	Response to Management Questions	Measure	Answer
1	How many households are you serving (unduplicated account)?	Households	
2	Of the total number of households receiving services, how many were counseled (unduplicated count)?	Households	
3	What is the average number of services provided per household?	Services	
4	How many households were counseled (unduplicated count)?	Households	
5	Of the total number of households, how many lowered their mortgage payments as a result of counseling?	Households	
6	Of the total number of households, how many households improved their credit scores?	Households	
7	Of the total number of households, how many received pre-purchase counseling that will purchase a home?	Households	
8	Of the total number of households, how many reduced energy costs?	Households	
9	Of the total number of households, how many were counseled for homelessness?	Households	
10	Of the total number of households, how many were counseled for financial management?	Households	
11	Of the total number of households, how many were counseled for mortgage issues?	Households	
12	Of the total number of households, how many were counseled for HECM related activities?	Households	
13	Of the total number of households, how many were counseled for activities related to rental housing?	Households	
14	Of the total number of households, how many increased their disposable income through refinancing?	Households	
15	Of the total number of households, how many increased their disposable income through a reverse mortgage?	Households	
16	Of the total number of households, how many lowered their mortgage payments?	Households	
17	Of the total number of households, how many are able to obtain affordable rental housing?	Households	
18	Of the total number of households, how many are able to obtain affordable homeownership?	Households	
19	What is savings per dollars realized as a result of the average reduction in mortgage payment per household?	Dollars	
20	What is the average cost of counseling for financial management?	Dollars	
21	What is the average cost of counseling for HECM related activities?	Dollars	
22	What is the average cost of counseling for mortgage counseling?	Dollars	
23	What is the average cost of counseling for stabilizing a homeless housing situation?	Dollars	
24	What is the average cost of counseling on activities related to rental counseling?	Dollars	
25	What is the average dollar amount of increased disposable income through refinancing?	Dollars	
26	What is the average dollar amount of increased monthly disposable income through a reverse mortgage?	Dollars	
27	What is the estimated amount of additional taxes paid to the community as a result of new home ownership?	Dollars	
28	What is the estimated average mortgage savings as a result of improved credit scores?	Dollars	
29	What is the total cost of providing counseling services provided through the HUD grant?	Dollars	
30	What was the dollar amount leveraged in conjunction with this award?	Dollars	
31	What was the estimated consumption savings as a result of increased energy efficiency?	Dollars	
32	What was the estimated difference in the average value of homes that persons counseled qualified to purchase before and after counseling?	Dollars	
33	How many loan scam cases were referred to FHAP agencies?	Cases	
34	How many loan scam cases were referred to HUD?	Cases	

35	How many loan scam cases were referred to local authorities?	Cases	
36	How many households were identified as possible victims of loan scams?	Households	
37	Policy Priority-AFFH-The number of households where potential fair housing violation information was referred to HUD or local Fair Housing Assistance Program (FHAP) agencies to investigate.	Households	
38	Policy Priority-AFFH-The number of households where potential violations of federal, state, and/or local civil rights laws were referred to HUD or local Fair Housing Assistance Program (FHAP) agencies to investigate.	Households	
39	Policy Priority-AFFH-Of the total number of households, how many moved to areas with decreased concentration of racial segregation?	Households	
40	Policy Priority-AFFH-Of the total number of households, how many moved to mixed income and/or low poverty communities?	Households	
41	Policy Priority-Capacity Building-How many organizations did you partner with?	Organizations	
42	Policy Priority-Capacity Building-Of the total number of organizations you partnered with, how many demonstrated improved outcomes in the area of client financial management?	Organizations	
43	Policy Priority-Capacity Building-Of the total number of organizations you partnered with, how many demonstrated improved assistance to clients in the area of Fair Housing and housing discrimination?	Organizations	
44	Policy Priority-Capacity Building-Of the total number of organizations you partnered with, how many demonstrated improvements in program performance assessment and evaluation?	Organizations	
45	Policy Priority-Capacity Building-Of the total number of organizations you partnered with, how many demonstrated improvements in project management?	Organizations	
46	Policy Priority-Expand Cross Cutting Policy Knowledge-Of the total number of organizations you partnered with, how many publish outcome data for the program activities directly funded through the 2010 NOFA award?	Organizations	
47	Policy Priority-Expand Cross Cutting Policy Knowledge-Of the total number of organizations you partnered with, how many published outcome data for program activity spin-offs or secondary impacts?	Organizations	
48	Policy Priority-Expand Cross Cutting Policy Knowledge-How many universities do you have an agreement with?	Universities	
49	Policy Priority-Expand Cross Cutting Policy Knowledge-Of the total number of universities with whom you have an agreement, how many produce peer reviewed research publications based on the data collected?	Universities	
50	Policy Priority-Housing as a Platform-Of the total number of households, how many found housing closer to jobs?	Households	
51	Policy Priority-Housing as a Platform-Of the total number of households, how many found housing closer to quality education?	Households	
52	Policy Priority-Housing as a Platform-Of the total number of households, how many found housing closer to services?	Households	
53	Policy Priority-Housing as a Platform-Of the total number of households, how many improved educational opportunities and outcomes for children and adults?	Households	
54	Of the total number of households, how many improved their credit scores?	Households	
55	Policy Priority-Housing as a Platform-Of the total number of households, how many increased access to employment as a result of coordination with other federal, state or local programs?	Households	
56	Policy Priority-Housing as a Platform-Of the total number of households, how many increased access to career counseling services as a result of coordination with other federal, state or local programs?	Households	
57	Policy Priority-Housing as a Platform-Of the total number of households, how many increased access to social services and benefits as a result of coordination with other federal, state or local programs?	Households	
58	Policy Priority-Housing as a Platform-Of the total number of households, how many increased access to health care services and health care facilities?	Households	
59	Policy Priority-Housing as a Platform-Of the total number of households, how many increased uptake rates for public benefit including TANF, SSI and homeless assistance programs?	Households	
60	Policy Priority-Housing as a Platform-Of the total number of households counseled, how many persons increased access to job training as a result of coordination with other federal, state or local programs?	Households	
61	Policy Priority-Sustainability-Of the total number of households, how many decreased travel time from work to employment?	Households	
62	Policy Priority-Sustainability-Of the total number of households, how many moved to areas with reduced transportation costs?	Households	
63	Policy Priority-Sustainability-Of the total number of households, how many households are living in housing which meets green standards?	Households	
64	Policy Priority-Sustainability-Of the total number of households, how many households with persons with disabilities occupy housing with increased accessibility and visitability?	Households	
65	Please describe the population you are serving.	Population	

	If you are collecting client level data, identify the number of persons receiving services:		
66	How many head of households receiving services are ages 18-30?	Households	
67	How many head of households receiving services are ages 31-50?	Households	
68	How many head of households receiving services are ages 51-61?	Households	
69	How many head of households receiving services are over 62 years of age?	Households	
70	How many head of households receiving services are under the age of 18?	Households	

Explanation of Any Deviations From the Approved eLogic Model®

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: Better Neighborhoods, Inc.

Project Name: HUD Housing Counseling Program (Fiscal Year 2010)

Location of the Project: Better Neighborhoods, Inc.
986 Albany Street
Schenectady, New York 12307

Name of the Federal
Program to which the
applicant is applying: HUD Housing Counseling Program - Local Housing Counseling Agency

Name of
Certifying Jurisdiction: City of Schenectady

Certifying Official
of the Jurisdiction
Name: Richard E. Purga

Title: Director, Department of Development

Signature: 

Date: 8/12/10

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

U.S. Department of Housing
and Urban Development

I certify that the proposed activities/projects in this application are consistent with the strategic plan of a federally-designated empowerment zone (EZ), designated by HUD or by the United States Department of Agriculture (USDA), the tax incentive utilization plan for an urban or rural renewal community (RC) designated by HUD, or the strategic plan for an enterprise community (EC-II) designation in round II by USDA.

(Type or clearly print the following information)

Applicant Name Better Neighborhoods, Inc.

Name of the Federal Program to which the applicant is applying HUD Housing Counseling Program (Fiscal Year 2010)

Name of RC/EZ/EC-II Schenectady, NY Renewal Community

I further certify that the proposed activities/projects will be located within the RC/EZ/EC-II identified above and are intended to serve the residents of the designated area. (2 points)

Name of the Official Authorized to Certify the RC/EZ/EC-II Steven Strichman

Title Empire Zone Coordinator

Signature 

Date (mm/dd/yyyy) 8/12/10