

FY 2014 HOUSING COUNSELING PROGRAM GRANT AGREEMENT TRAINING



FY 2014 Housing Counseling Grant Agreement Training

Please call: (888) 635-9298

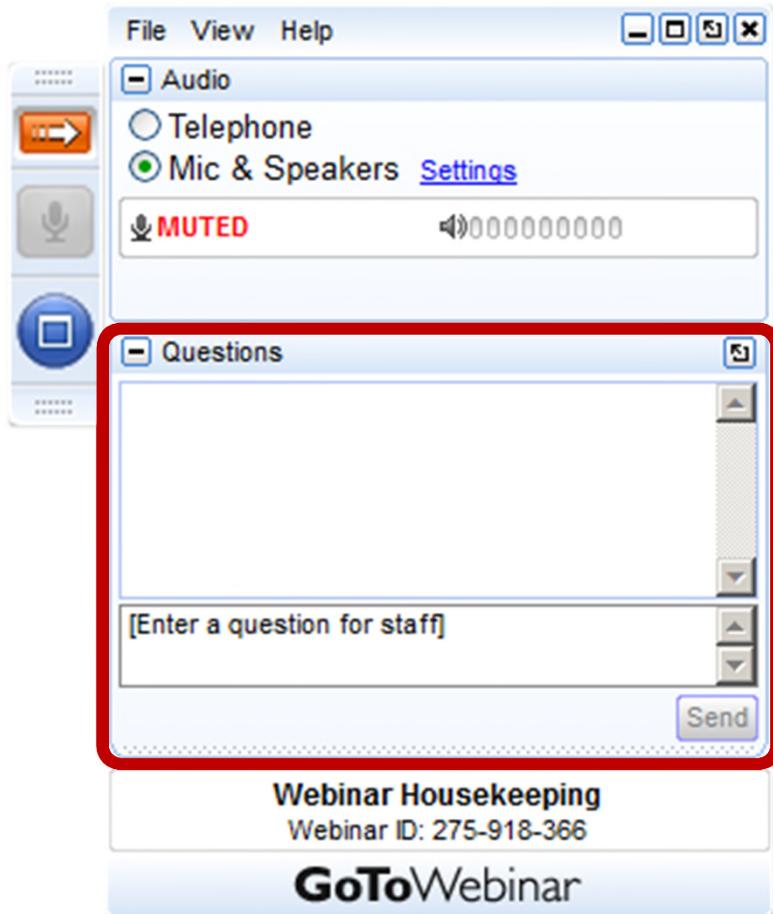
Participant Access Code: 331173

to join the conference call portion of the webinar

Webinar Logistics:

- Audio is being recorded. It will be available along with the PowerPoint at:
www.hud.gov/housingcounseling.
- Attendee lines will muted during presentation.
- We will not take questions during the webinar, but we do want you to ask them.

GoToWebinar: Ask Questions



Your Participation

Please submit your text questions and comments using the Questions Panel.

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housing.counseling@hud.gov

Note: Today's presentation is being recorded and will be provided within 48 hours. The replay information will be sent out via ListServ.

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- Please complete the brief survey at the end of this session.
- Your responses will help OHC better plan and present our webinars.

Certificate of Training

- You will receive a “thank you for attending” email from GoToWebinar.
- The email will say that it is your certificate of training.
- Print out and save that email for your records.

Presenters

Stephanie Williams

Office of Policy and Grant Administration
Atlanta, GA

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Office of Oversight and Accountability
Newark, NJ

Joel Ibanez

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Washington, DC

Key Concepts



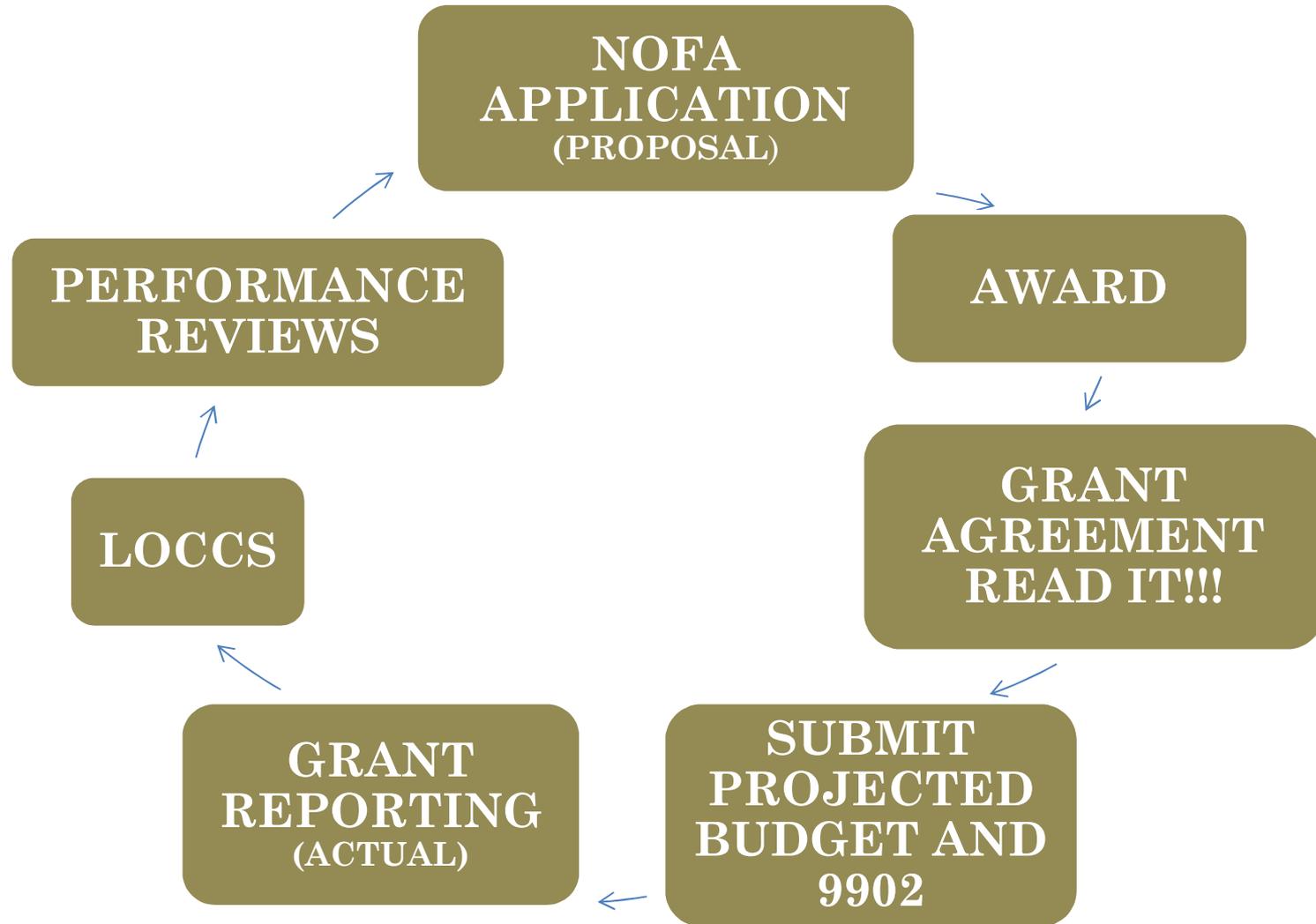
- Streamlined Requirements for Grantees
- Voucher Based Grant
- Reimbursed for actual time spent and actual costs incurred (not averages or estimates)
- Files and records must demonstrate these costs / hours with submission to HUD by due date as indicated in Grant Agreement

Purpose of Grant Agreement

- The purpose of this Agreement is to set forth the terms and conditions under which HUD will provide federal financial assistance to Grantees to carry out a HUD-approved Housing Counseling Program.
- Complies with NOFA issued March 4, 2014
- Complies with Dodd-Frank Act
- Complies with Federal laws

FY 2014 Grant Agreement-Article I

Grant Life-Cycle



Period of Performance

- Begins October 1, 2013
- Ends March 31, 2015
- Only HUD is authorized to grant an extension.
- Extensions must be requested no later than 30 calendar days prior to the scheduled expiration of the period of performance

FY 2014 Grant Agreement-Article III

NOFA - Eligible Activities

- Activities shall be consistent with Chart B (HUD 9906) submitted in NOFA application – “Services and Modes”
- Individual counseling and group education/classes
- Marketing and Outreach Initiatives
- Training
- Administrative Costs



FY 2014 Grant Agreement-Article IV

NOFA - Eligible Activities, Continued

- Capacity Building
- **INELIGIBLE**: Do not include non-counseling related items (e.g. food, childcare, etc.)
- For further details; please refer to:
 - Housing Counseling Handbook 7610.1-Rev-5



FY 2014 Grant Agreement-Article IV

Provision of Services

To be eligible for reimbursement, the following activities must be performed and documented through the Client Management System (CMS):

- **Third Party Authorization/Privacy Policy Statement**
 - To be included in every client's file
- **Budget / Financial Analysis**
 - For each individually counseled client
- **Housing Analysis**
 - Counselor must review client's housing needs, current housing quality, and housing affordability relative to their financial capability

FY 2014 Grant Agreement-Article IV

Provision of Services, Continued

- **Action Plan**

- Except for reverse mortgage counseling clients – The action plan takes the client from where they are now to where they want to be

- **Discuss Alternatives**

- Counselor must identify and discuss with the client, at least three (3) alternatives or options available to them, including FHA programs

- **Follow-up**

- Counselor must document efforts made to follow-up with clients, and provide close-out/termination of counseling statements for those clients that are no longer actively participating in counseling

FY 2014 Grant Agreement-Article IV

Provision of Services, Continued

- Home Inspection Materials

- During the course of pre-purchase counseling and/or homebuyer education; the client(s) must be provided a copy of the following materials:

- “For Your Protection Get a Home Inspection”
(HUD Form 92564)

- “Ten Important Questions to Ask Your Home Inspector.”

- Both documents can be found at:

- http://portal.hud.gov/hudportal/HUD?src=/i_want_to/buy_a_home

FY 2014 Grant Agreement-Article IV

Provision of Services, Continued

- Group Education

- To be considered eligible for reimbursement for group education; Grantee, and Sub-grantee or Branch, must provide formal classes with established curriculum and instructional goals



FY 2014 Grant Agreement-Article IV

Statement of Work Requirements

- Comply with Programmatic requirements found in Handbook 7610.1 – Rev. 5 and 24 C.F.R. Part 214.
- Use a HUD compliant CMS.
- Keep Housing Counseling System profile(s) up to date.
- Disclose investigations to HUD.
- Cooperate with HUD oversight, information and review requests.
- Provide projected budget using Form 424 CB.
- Renew assurances and certifications made with initial application for approval.

FY 2014 Grant Agreement-Article IV

Statement of Work

Intermediary, SHFA and MSO Functions

- Grantees are responsible for sub-grantees' compliance with HUD Grant Agreement.
- Appropriate action must be taken to resolve problems to ensure compliance.
- Copies of all sub-grant agreements must be maintained and made available to HUD.

FY 2014 Grant Agreement-Article IV

Subcontracts and Sub-Grants

Grantees shall not sub-grant, transfer, or contract any of the work under the agreement. Exceptions apply if:

- Sub-grant, etc. was described in approved NOFA application and funded in Grant or otherwise approved by HUD.
- Sub-grant, etc. is for web-based education.
- Sub-grant, etc. is for the purchase of supplies, materials, etc.

Parent Agencies must:

- Ensure that quality of services meets or exceeds the standards for HUD approved LHCA's.
- Submit written request to HUD to amend sub-grantee or funded branch list or corresponding sub-grant amounts.
- Clearly delineate mutual responsibilities in sub-grant agreements.

FY 2014 Grant Agreement-Article IV

Administrative Requirements

- **Organizational Changes**
 - Any changes to the organization must be reported to the HUD Office of Housing Counseling Point of Contact
- **Succession Plans**
 - Agency shall make reasonable efforts to facilitate continuation of services
- **Leveraged Resources**
 - Evidence of non-federal leveraged funding shall be made available to HUD upon request

FY 2014 Grant Agreement-Article VI

Cost Reimbursement

- **Allowable Costs**
 - Maximum Grant Amount as stated in NOFA
- **Indirect Cost Rates**
 - Documentation must be submitted to HUD on approved rate

FY 2014 Grant Agreement-Article IX

Grantees with Multiple Funding Sources

- Grantees can bill HUD only for the portion of counseling services that are not reimbursed from any other funding source.
- HUD reserves the right to request data related to non-HUD sources of funding.
- Grantees are prohibited from using Grant Funds to reimburse counseling activity for any counseling recipient for which the grantee received NFMC Program reimbursement.

FY 2014 Grant Agreement-Article IX

Stuart Mindes
Housing Program Specialist
Office of Oversight and Accountability
Newark, NJ

Payment Requests-Article X

Article X is where to find information on:

- General Payment Procedures; LOCCS
- Documentation of Expenses and client file lists
- Personnel Activity Reports
- Withholding of Funds
- Overdue Reports
- Funds Recapture

Documentation of Expenses

Maintain invoices, receipts, cancelled checks, personnel activity reports and client file number lists

- Maintain invoices for marketing and outreach initiatives, printing, supplies, capacity building, equipment; retain receipts for travel and training.
- Maintain personnel activity reports (PARS) for all staff whose compensation is charged to grant. Must reflect actual activity, not estimates. PARs must account for total activity for which employee is compensated.
- Submit client lists to GTR upon request. Do not submit with quarterly or final report.

FY 2014 Grant Agreement-Article X

Documentation Maintained by Agency

- Marketing and Outreach Initiatives

- Items such as brochures, printing, time spent marketing
- Shall retain Invoices

- Training

- Costs must be documented
(*e.g. Invoices, receipts, cancelled checks*)



FY 2014 Grant Agreement-Article X

Documentation Maintained by Agency

- Administrative Costs

- Actual Costs incurred in administering the program (e.g. personnel reports, management costs, supervisory control)
- Must indicate specifics (who the individual was, the amount of time they spent, etc.)

- Equipment and Capacity Building

- Computer Systems
- Office Equipment
- Costs associated with hiring additional staff
- Maintain proof (e.g. vouchers, invoices) *FY 2014 Grant Agreement-Article X*



Documentation Maintained by Agency

- Individual Counseling and Group Education/Classes
 - Actual time spent with each client
 - Beginning and end of session
(CMS should have fields for this)
 - Actual time spent on follow up and other case management activity such as documenting file, preparation for counseling session, etc.



FY 2014 Grant Agreement-Article X

Documentation Maintained by Agency

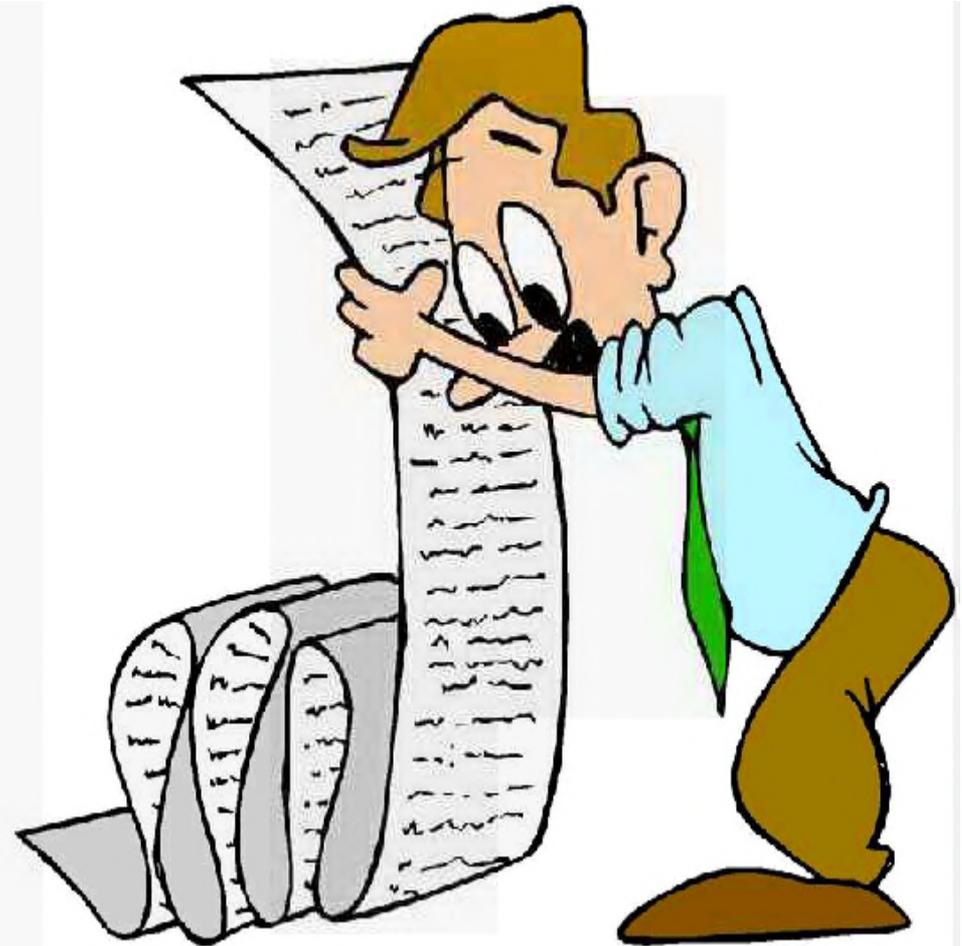
- Client list must include:

- Individual client and group education file numbers
- Activity attributed to the relevant quarter
- Cumulative total for grant year
- Name of counselor and/or other employee providing service
- Amount of time billed to grant for specific client or group education activity and the billing rate
- Total amount of funds charged to grant
- Branch or main office location where client was served, if applicable



FY 2014 Grant Agreement-Article X

Example of Client List



Client ID	Type of Counseling	Counselor	Hours Charged	Hourly Rate	Amount Charged
584308	Pre-Purchase	Green	3.5	\$27.75	\$97.13
586811	Pre-Purchase	Green	2	\$27.75	\$55.50
592377	Pre-Purchase	Green	2.5	\$27.75	\$69.38
593186	Pre-Purchase	Green	3	\$27.75	\$83.25
602026	Pre-Purchase	Green	1	\$27.75	\$27.75
605119	Default	Green	4.83	\$27.75	\$134.03
617247	Default	Green	1	\$27.75	\$27.75
623215	Default	Green	2	\$27.75	\$55.50
628148	Default	Green	2	\$27.75	\$55.50
628164	Default	Green	2	\$27.75	\$55.50
630986	Default	Green	2.5	\$27.75	\$69.38
635382	Default	Green	1	\$27.75	\$27.75
635409	Default	Green	1	\$27.75	\$27.75
635476	Default	Green	1	\$27.75	\$27.75

29.33

\$813.92



Allocation and Documentation of Staff Time

XYZ Housing Partnership, Inc.
Bi-Weekly Personnel Activity Report

Employee: Jane Johnson
 Department: Homeownership Department
 Pay Period: 7/1/2012 to 7/14/2012

← Coincides with pay period

Program/Activity	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Total
US Dept. of HUD		3.75	6.50		7.50	2.75		38.00
Other Federal 1		1.25			0.50			10.50
Other Federal 2		2.50				1.75		9.50
Administrative		0.50						1.50
Other 1								-
Other 2			2.00					2.00
Travel (Specify)								-
Vacation Leave							7.00	7.00
Paid Holiday				7.00				7.00
Sick Leave						3.00		3.00
Total	-	8.00	8.50	7.00	8.00	7.50	-	78.50

After-the-fact determination of activity

Employee's Signature: Jane Johnson
 Supervisor's Signature: Jeff Smith

Date: 7/14/2012
 Date: 7/16/2012

Total Employee Activity

Signed by Employee & Supervisor
7/15/14



Reporting

FY 2014 Grant Agreement-Article XI

Reporting Deadlines

- Period of Performance - Begins on October 1, 2013 and expires on March 31, 2015
- Quarterly Reports – Must include all information as indicated in the Grant Agreement. Due dates are as follows:
 - First Report – No later than August 31, 2014
 - Includes 1st, 2nd, & 3rd quarters cumulatively
 - Final Report – June 30, 2015 or sooner

** If at any point prior to the end of the grant cycle funds are exhausted, a final report is due.*

FY 2014 Grant Agreement-Article XI

Reporting Deadlines

Overdue or Incomplete Reports

- Will result in delay of funding payment
- Late or incomplete reports may result in a performance review finding

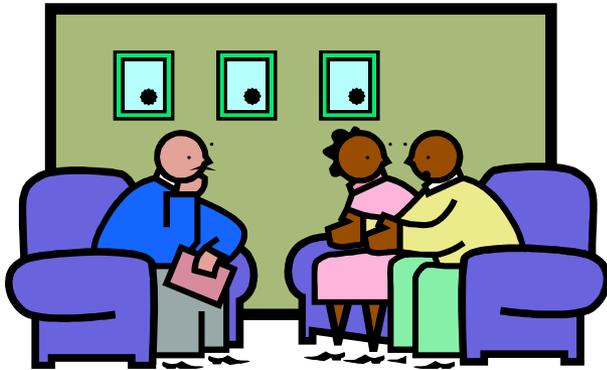
Intermediaries, MSOs or SHFAs

- The parent agency shall accept responsibility for its sub-grantees' compliance with the applicable provisions of the Grant Agreement

FY 2014 Grant Agreement-Article XI

Grant Reporting

- Must be within the scope of Grantee's proposed activities
- Reporting shall be based on actual time/activity or expenses
(not averages or estimates)



FY 2014 Grant Agreement-Article XI

Required Information

1. Grantee's name, address, and grant number
2. Start and end dates
3. Hourly rate
4. Staff hours
5. Budget (Form 424 CB and/or detailed summary)
6. Authorization (Signature)
7. Form HUD-9902



FY 2014 Grant Agreement-Article XI

Required Information, Continued

In addition to 1-7 above Intermediaries, SHFAs and MSOs submit the following:

8. Sub-allocations
9. Administrative Cost
10. Billing Methodology
11. Form HUD-9902 (Includes all Sub-agencies and Branches)
12. Federal Financial Report (SF-425)

FY 2014 Grant Agreement-Article XI

Joel Ibanez
Housing Specialist
Office of Outreach and Capacity Building
Washington, DC

Example of a Quarterly Performance Report



1. Grantee's name, address, and grant number

Sample HCA

123 Friday Dr.

Santa Ana, CA 12345

Grant Number: HC14-0998-125

2. Start and End dates

Reporting Period:

October 1, 2013 – March 31, 2015

3. Hourly Rate

- Identify each counselor or other employee whose time/activity is being billed to the grant. Include title and hourly billing rate
- In the event of fixed-price reimbursement, document actual expenses
- Explain methods used to calculate hourly rates

FY 2014 Grant Agreement-Article XI

4. Staff Hours

- Indicate the total number of hours billed to grant cumulatively and for the quarter
- Multiply relevant hours by relevant hourly rate for cumulative and quarter totals
- Time shall be broken down by type of service provided

FY 2014 Grant Agreement-Article XI

Staff	1 st Qrt.	2 nd Qrt.	YTD
<u>John Blue</u>, Project Director 1. Reporting 2. Mortgage Default	27 hrs. 11 hrs. Total: 38 hrs @\$37.25=\$1,415.50	35 hrs. 21 hrs. Total: 56 hrs. @\$37.25= \$2,086.00	62 hrs. 32 hrs. Total: 94 hrs. @\$37.25=\$3,501.50
<u>Sue Red</u>, Counselor 1. Post-Purchase 2. Mortgage Default	50 hrs. 67 hrs. Total: 117 hrs. @\$27.75=\$3,246.75	65 hrs. 105 hrs. Total: 170 hrs. @\$27.75= \$4,717.50	115 hrs. 172 hrs. Total: 287 hrs. @\$27.75=\$7,964.25
<u>Jack Green</u>, Counselor 1. Homebuyer Education 2. Pre-Purchase 3. Mortgage Default	20 hrs. 18 hrs. 45 hrs. Total: 83 hrs. @\$27.75=\$2,303.25	10 hrs. 12 hrs. 57 hrs. Total: 79 hrs. @\$27.75= \$2,192.25	30 hrs. 30 hrs. 102 hrs. Total: 162 hrs. @\$27.75=\$4,495.50
<u>Joe Yellow</u>, Counselor 1. Homebuyer Education 2. Pre-Purchase 3. Mortgage Default	20 hrs. 5 hrs. 27 hrs. Total: 52 hrs. @\$20.25=\$1,053.00	10 hrs. 12.5 hrs. 43 hrs. Total: 65.50 hrs. @\$20.25= \$1,326.38	30 hrs. 17.5 hrs. 70 hrs. Total: 117.50 @\$20.25=\$2,379.38

5. Budget

- Detailed expenses for each distinct quarter, and cumulative, under the grant.
- Must include salaries, fringe and other benefits, training, travel, rent, phone, postage, supplies, technology/ equipment, marketing and indirect costs.
 - provided those costs were submitted on the projected budget at time of award.
- The budget must account for the expenditure of each dollar being billed to the Grant.



FY 2014 Grant Agreement-Article X

Grant Application Detailed Budget		U.S. Department of Housing and Urban Development				OMB Approval No. 2501-0017 (exp. 03/31/2011)				
Name of Project/Activity:	Functional Categories									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	
	HUD Share	Applicant Match	Other HUD Funds	Other Fed Share	State Share	Local/Total Share	Other	Program Income	Total	
a. Personnel (Direct Labor)	\$	\$	\$	\$	\$	\$	\$	\$	\$ 0.00	
b. Fringe Benefits									0.00	
c. Travel									0.00	
d. Equipment (only items > \$5,000 depreciated value)									0.00	
e. Supplies (only items w/ depreciated Value < \$5,000)									0.00	
f. Contractual									0.00	
g. Construction									0.00	
1. Administration and legal expenses									0.00	
2. Land, structures, rights-of-way, appraisals, etc.									0.00	
3. Relocation expenses and payments									0.00	
4. Architectural and engineering fees									0.00	
5. Other architectural and engineering fees									0.00	
6. Project inspection fees									0.00	
7. Site work									0.00	
8. Demolition and removal									0.00	
9. Construction									0.00	
10. Equipment									0.00	
11. Contingencies									0.00	
12. Miscellaneous									0.00	
h. Other (Direct Costs)									0.00	
i. Subtotal of Direct Costs									0.00	
j. Indirect Costs (% Approved Indirect Cost Rate: %)										
Grand Total (Year:):									0.00	
Grand Total (All Years):										

Or Create your own Budget Summary

Budget Summary	
Item	Amount Charged
Direct labor & benefits	\$XXXXXX
Travel	\$XXXXXX
Direct Costs	
<i>Postage</i>	\$ XXX
<i>Telephone</i>	\$ XXX
<i>Office Supplies</i>	\$ XXX
<i>Utilities</i>	\$ XXX
<i>Rent</i>	\$ XXX
<i>Credit Reports</i>	\$ XXX
<i>Training</i>	\$ XXX
	\$ XXX
Total Quarterly Costs	\$ xxxxxxxx

6. Authorization

Signature and title of person authorized to sign the report.



FY 2014 Grant Agreement-Article XI

7. HUD-9902

- Update HUD-9902 electronically through the Housing Counseling System (HCS)
- Grant activity column shall reflect activity funded with the grant funds
- Must be entered manually. HCS is not currently functionally capable of handling through the Client Management System (CMS)
- Special columns will be reflected in HCS based on funding received by agency

FY 2014 Grant Agreement-Article XI

7. HUD-9902, Continued

- First reporting period will not occur until 3rd quarter, using current HUD-9902 form. Grantee shall update first 2 quarters including all activity from the beginning of the grant period
 - For example, if reimbursement is for activity occurring in the first, second and third quarters of FY14, HUD-9902 report should accurately reflect the timing of the activity under the Grant (1st, 2nd and 3rd Qtr)
- HUD will not consider retroactive entries of first and second quarter FY14 Grant activity data as late
- Beginning Oct. 1, 2014 (Q1-FY15), Grantees will use the new HUD-9902 format, reporting activity performed under current year grants (FY14-XXXX-XXX) within the Q1-FY15 tab
- To view the new HUD-9902 form, visit http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OH_C_CMS1415a

FY 2014 Grant Agreement-Article XI

		All Counseling and Education Activities	HUD Housing Counseling Program Grantees Only	
			Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds – Actual, to date.	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds – Annual Projection
3. Ethnicity of Households				
a.	Hispanic			
b.	Not Hispanic			
c.	Chose not to respond			
Section 3 Total:				
4. Race of Households				
Single Race				
a.	American Indian/Alaskan Native			
b.	Asian			
c.	Black or African American			
d.	Native Hawaiian or Other Pacific Islander			
e.	White			
Multi-Race				
f.	American Indian or Alaska Native <i>and</i> White			
g.	Asian <i>and</i> White			
h.	Black or African American <i>and</i> White			
i.	American Indian or Alaska Native <i>and</i> Black or African American			
j.	Other multiple race			
k.	Chose not to respond			

8. Sub-allocations

(Only for Intermediaries, MSOs and SHFAs)

Required information:

A listing of:

- A. All sub-grantees and funded branches
- B. Dun & Bradstreet DUNS Number for each

HUD reserves the right to amend this Grant Agreement should additional requirements become applicable

FY 2014 Grant Agreement-Article XI

9. Administrative Cost

(Only for Intermediaries, MSOs and SHFAs)

- Detailed budget accounting for all administrative funds, i.e. funds used to run the program and not passed through to sub-grantees or branches
- Includes funds for training, travel, salaries and equipment for each quarter and cumulative
- If reimbursement period is for first two quarters, 3rd quarter budget shall reflect itemized accounting for each period

FY 2014 Grant Agreement-Article XI

10. Billing Methodology

(Only for Intermediaries, MSOs and SHFAs)

- Explain clearly the methodology used to reimburse sub-grantees or branches
- If using formula, indicate hourly rate attributed to Grant or how each cost is calculated for fixed-cost reimbursement
- Explain process to ensure method/ costs used do not exceed actual costs

FY 2014 Grant Agreement-Article XI

11. Form HUD-9902

(only for Intermediaries, MSOs and SHFAs)

- Ensure that sub-grantees and branches update HUD-9902 electronically through the HCS
- Housing Counseling Grant Activity column(s) must reflect activities funded with Grant or sub-grant funds

FY 2014 Grant Agreement-Article XI

12. Federal Financial Report

- Must complete Form SF-425
- Summarizes financial data, including program income for each quarter
- Access the form at:
http://www.whitehouse.gov/sites/default/files/omb/assets/grants_forms/SF-425.pdf

FY 2014 Grant Agreement-Article XI

Final Report

- 18 month reporting period – ends March 31, 2015
- Due June 30, 2015
- Covers all activity under the grant
- For periods Q1-Q4-FY2014 and Q1-Q2-FY2015
- Sub-grantees and branches submit report to Intermediary, MSO or SHFA

FY 2014 Grant Agreement-Article XI

Stephanie Williams
Sr. Housing Program Officer
Office of Policy and Grant Administration
Atlanta, GA

Achievement of Goals

- If applicable, explain why established goals were not met, or why they were exceeded
- Explain what, if any, new strategies and work plan adjustment will be made during the next quarter in order to better meet projected outputs and outcomes

FY 2014 Grant Agreement-Article XI

Achievement of Goals, continued

Submit narrative including:

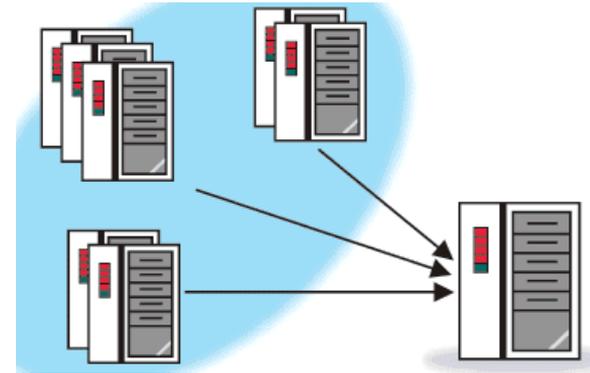
- Outcomes of activities to Affirmatively Further Fair Housing
- Oversight and quality control activities
- Problems encountered, generally
- Additional guidance needed
- Unusual client needs or problems
- Recommendations to HUD
- Developments having a significant impact on the award supported activities

FY 2014 Grant Agreement-Article XI

Federal Sub-award Reporting System

(Only for Intermediaries, MSOs and SHFAs)

- Report required for sub-awards of \$25,000 or more
- Sub-awards under \$25,000 to entities expending less than \$300,000 are exempt
- Details found at: www.fsrs.gov



FY 2014 Grant Agreement-Article XI

Common Concerns

- Incomplete Reports – one of the above items missing causes a delay in processing
- Understanding LOCCS
- Properly completing the Form HUD-9902
- Allowable items that can be claimed

Office of Housing Counseling

- For further information regarding HUD's Office of Housing Counseling; please refer to the following web address –

http://portal.hud.gov/hudportal/documents/huddoc?id=ohc_hr4173.pdf



For More Information

Office of Housing Counseling web page:
www.hud.gov/housingcounseling

Email questions or comments:
housing.counseling@hud.gov

Find local housing counseling agencies:
www.hud.gov/findacounselor

Or call

(800) 569-4287

to search by zip code