

**Funding Announcement:
VHDA REACH Housing Counseling and Education Grant Program**

June 2014

Agency Name: Virginia Housing Development Authority (VHDA)

Funding Opportunity Title: VHDA REACH Housing Counseling and Education Grant Program

Funding Purpose:

The intent of VHDA REACH Housing Counseling and Education Grant Program is to support housing counseling services in the area of pre-purchase, mortgage delinquency or default, rental, non-delinquency post-purchase, homeless prevention, reverse mortgage and fair housing. REACH funds must supplement your housing counseling program, and not be the sole source of funding. It is expected that organizations leverage funds from multiple sources including the HUD Housing Counseling Program.

Grant Period: This application will cover a two year period, FY15 (7/1/2014 -6/30/2015) and FY16 (7/1/2015 – 6/30/2016).

VHDA will use the FY15 application received under this announcement, corresponding score, and funding methodology, to make awards for FY16 (subject to availability). Agencies that receive FY15 REACH housing counseling funding will be contacted by VHDA to determine their interest in a FY16 funding opportunity. VHDA will evaluate goals, production, and adherence to program requirements prior to announcing FY16 awards.

Available Funds: REACH funding levels are anticipated to be similar to previous years, 1.2 million annually and dependent on approval and availability.

Funding Thresholds:

- Average awards will be \$35,000
- Maximum request is \$75,000
- Minimum request is \$5,000

Dates and Timeline

Application

Application Announcement	Tuesday, June 17 th
Web-Ex Presentation Application Overview	Friday, June 20 th
In-person Presentation Application Overview	Friday, June 27 th
Application Due Date	Thursday, July 31 st @ 5:00pm
Award Announcements (subject to change)	Thursday, September 4 th

Reporting/Allocations

Quarterly reporting is due to VHDA the 15th of the month following the end of a quarter

Activity	Due Date
Quarterly report: July 2014 –September 2014	October 15, 2014
Quarterly Report: July 2014 – December 2014	January 15, 2015
Quarterly report: July 2014– March 2015	April 15, 2015
Final Report: July 2014– June 2015	July 15, 2015

Allocations based on completion of goals

Goal completion	% of award
Receipt of signed Grant Agreement	25% of Award
Completion of 25% of goals	25% of Award
Completion of 50% of goals	25% of Award
Completion of 75% of goals	25% of Award

Eligibility Criteria:

HUD Approved Local Housing Counseling Agencies (LHCAs), Multi-State Organizations, or Sub-grantees / Branches of an intermediary, doing business in Virginia are eligible to apply.

- Local Housing Counseling Agencies must have their designation in place prior to the release of this application.
- Multi-State organizations must have a physical presence in Virginia. Funding will only support the Virginia agency. All answers to application questions should reflect the agency's Housing Counseling Program in Virginia.
- National intermediaries with Virginia branches must have a physical presence in Virginia. Funding will only support the Virginia branches. All answers to application questions should reflect the agency's Housing Counseling Program in Virginia.
- Sub-grantees under the VHDA HUD network are eligible to apply.
- A sub-grantee of an intermediary is eligible to apply directly if they are doing business and have a physical presence in Virginia.
- Sub-grantee must have designation through their intermediary in place prior to the release of this application.

Funding Priority

- HUD Approved Local Housing Counseling Agencies (LHCAs)
 - Branches or sub-grantees of HUD approved intermediaries are not considered HUD approved LHCAs simply as a result of affiliation. LHCA approval must be secured directly from the Office of Housing Counseling.
- Organizations providing comprehensive services.
- Organizations that preform joint activities through established partnerships and collaboratives.
- Organizations providing VHDA Homebuyer Education course.
- Foreclosure Prevention counseling that targets localities with the highest incidence of foreclosure activity.

Eligible Activities:

Housing Counseling and Education Grant Program:

1. Individual Housing Counseling. Individual counseling sessions regarding one or more of the following topics:
 - Homeless Assistance
 - Rental Topics
 - Pre-purchase/Homebuying
 - Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)
 - Reverse Mortgage
 - Resolving or Preventing Mortgage Delinquency or Default

For counseling to be eligible, at a minimum, a housing counselor must perform and document each of the following activities:

- a. Budget/Financial Analysis. A review of the client's income, expenses, spending habits, and use of credit in order to evaluate their unique financial situation relative to their housing needs.
 - b. Housing Analysis. A review of the client's housing needs, current housing quality, and housing affordability relative to their financial capability.
 - c. Action Plan. Except for reverse mortgage counseling, the housing counselor and client must establish an action plan that outlines actions the housing counseling agency and client will do in order to meet the client's housing goals and, when appropriate, addresses the client's housing problem(s).
 - d. Discuss Alternatives. Identify and discuss with the client at least three (3) alternatives or options available to the client relevant to the specific housing need.
 - e. Collect signed disclosures and authorizations as defined in the HUD Housing Counselor Handbook.
 - f. Follow-up. Efforts made by the counselor to have follow-up communication with the client, to ensure that the client is progressing toward his or her housing goal(s), to modify or terminate housing counseling services, and to determine and report outcomes.
2. Group Education/Classes: Group education or classes regarding one or more of the following topics:
 - Financial literacy, including home affordability, budgeting and understanding use of credit
 - Predatory lending, loan scam or other fraud prevention
 - Fair housing
 - Homelessness prevention
 - Rental
 - Pre-purchase homebuyer education
 - Non-delinquency post-purchase, including home maintenance and/or financial management for homeowners
 - Resolving or preventing mortgage delinquency

For education to be eligible, at a minimum, a housing counselor must perform and document each of the following activities:

- a. Collect signed disclosures defined in the HUD Housing Counselor Handbook
- b. Documentation of attendance
- c. Class agenda / description

Applicants that provide education regarding any of these topics must also offer individual counseling that complements the education.

3. Marketing: Costs for marketing/advertising services for the program and its activities.
4. Outreach: Providing general information and materials about housing counseling / education to the community.
5. Referrals / Information. Activities that do not result in documented counseling but provide individuals with information about programs and services.
6. Trainings. Eligible expenses include costs associated with training, testing, CEU, and / or certification regarding housing counseling topics.
7. Meeting / Partnerships / Collaborations: Cost associated with staff attendance in regular meetings, partnerships and collaborations.
8. Quality Assurance / Program Oversight. Eligible expenses include costs associated with ensuring compliance with program rules and regulations, internal and external quality assurance, program evaluation and improvement, and the cost of implementing improved management, supervision and oversight of the housing counseling program.
9. Technology Upgrades. Eligible expenses include the cost of computer equipment/systems acquired with the objective of improving the quality of counseling and education services available.

Counseling and Education Requirements and Compliance

All counseling and education activities must meet HUD requirements as detailed in the HUD Housing Counselor Handbook. VHDA will conduct on-site agency reviews and off-site file reviews during the grant year. All reporting and file requirements will be provided to participating organizations through a grant agreement.

Content and Form of Application Submission:

Narratives should be double spaced, 12 point Arial Font, 1 inch margins. Page limitations for each narrative are specific and provided below as well as in the application. Narratives and attachments should be submitted in Excel, Word, or PDF format. Label each file as directed below. Each Narrative should include a header to identify the agency's name, factor and subtitle.

Supporting Documents / Attachments

1. AgencyName_Factor1_NIS
 - PDF, scanned certificate
2. AgencyName_Factor1_CounselorCertification
 - 1 PDF, scanned copies of certifications
3. AgencyName_Factor1_VolunteerCertification
 - 1 PDF, scanned copies of certifications

Narratives

1. AgencyName_Factor3_FY15Program Activities
 - 3 pages word or PDF document
2. AgencyName_Factor3_ProjectedWorkPlan
 - 10 pages word or PDF document
3. AgencyName_Factor3_EvaluationandOversight
 - 10 pages word or PDF document

Submission Dates and Times

Applications must be submitted electronically to vhdagrant@vhda.com by Thursday, July 31st at 5:00pm. Late applications or incomplete applications will not be considered for funding. Agencies are encouraged to submit early, technical difficulties will not be addressed on the final day of submission.

Training Opportunities

VHDA will offer two opportunities to discuss the application, eligibility, and scoring process. The sessions are optional and there is no registration process.

1. VHDA REACH FY15 Application Web-Ex

Friday June 20, 2014 at 2:00 pm

To join the online meeting

- Select the link
<https://vhda.webex.com/vhda/j.php?ED=164296082&UID=1213194867&RT=MIMxMQ%3D%3D>
- Enter your name and email address.
- Select "Join."
- For audio call-in toll-free, 1-877-668-4490 and enter the Access code, 681 165 215

2. VHDA REACH FY15 Application In-person

Friday June 27, 2014 from 10:00 am – 12:00pm

Virginia Housing Center, 4224 Cox Road, Glen Allen, VA 23060

Application Review Information

Responses to the rating factors should provide information and relevant examples regarding housing counseling work of the organization. The maximum points for each factor are outlined in the application. The maximum number of points for each application will be 100 points.

Information from performance reports, financial status, monitoring reports, past sub-grantee audit reports, and other information available to VHDA may be used in scoring applications.