

Grant Categories	Who is Eligible	Total Amount Available
<b>Category 1 – LHCAs</b>	HUD-approved LHCAs	\$12.45 million
<b>Category 2 – Regional and National Intermediaries</b>	HUD-approved regional and national intermediaries	\$18.161 million
<b>Category 3 – SHFAs</b>	SHFAs	\$ 2 million
<b>Category 4 – Colonias</b>	HUD-approved LHCAs, HUD-approved regional and national intermediaries, and SHFAs	\$250,000
<b>Category 5 – Predatory Lending</b>	HUD-approved LHCAs, HUD-approved regional and national intermediaries, and SHFAs	\$2.7 million

HUD-approved LHCAs, HUD-approved national or regional intermediaries, and SHFAs are eligible for funding under Categories 4 and/or 5. Applicants applying under Categories 4 and/or 5 may also apply under one of Categories 1–3, as described below. A separate application must be submitted for each Category under which you apply. See Section VI, "Application Submission," below for details on where to submit applications, as submission requirements vary by category and applicant type.

**HUD-approved LHCAs**—In addition to Categories 4 and 5, HUD-approved LHCAs may apply for and receive: (1) One grant under Category 1; or (2) one sub-grant from an intermediary or SHFA under Category 2 or 3; but not both. HUD-approved LHCAs that apply under Category 1 are prohibited from also applying for or receiving a sub-grant under Category 2 or 3.

**LHCAs that are not HUD-approved**, but are affiliates or branches of SHFAs or national or regional intermediaries, may receive only one sub-grant from an intermediary under Category 2 or 3, but not both, and/or a sub-grant from an intermediary under Category 4 and/or 5. They are not, however, eligible to apply directly to HUD under Categories 1, 4 or 5.

**HUD-approved national and regional intermediaries**—In addition to Categories 4 and 5, HUD-approved national and regional intermediaries may apply for a grant under Category 2.

**SHFAs**—In addition to Categories 4 and 5, SHFAs may only apply for grants under Category 3.

**Category 1—Local Housing Counseling Agencies (LHCAs.)** \$12.45 million is available from HUD to directly fund HUD-approved LHCAs.

**Award:** No individual LCHA may be awarded more than \$150,000. HUD anticipates that the average award will be approximately \$36,000.

**Funding allocation:** Funding is allocated to each HOC jurisdiction by a formula that incorporates first-time homebuyer and default rates.

Allocations for Category 1 by HOC are as follows:

HOC	Funding allocation
Philadelphia HOC .....	3,679,412
Atlanta HOC .....	3,837,703
Denver HOC .....	2,848,906
Santa Ana .....	2,083,980
<b>Total .....</b>	<b>\$12.45 million</b>

**Category 2—National and Regional Intermediaries.** \$18.161 million is available from HUD to directly fund

HUD-approved national and regional intermediaries.

Awards for HUD-approved national and regional intermediaries may not exceed \$2.5 million and \$750,000, respectively.

**Category 3—State Housing Finance Agencies (SHFA).** \$2 million is available to fund SHFAs that provide housing counseling services directly or serve as intermediaries to affiliates who offer housing counseling services.

**Award:** There is no cap on the award amount that a SHFA, or its affiliates, may receive.

**Funding allocation:** Funding is allocated to each HOC jurisdiction by a formula that incorporates first-time homebuyer and default rates.

Allocations for Category 3 by HOC are as follows:

HOC	Funding allocation
Philadelphia HOC .....	591,070
Atlanta HOC .....	616,498
Denver HOC .....	457,656
Santa Ana .....	334,776
<b>Total .....</b>	<b>\$2 million</b>

**Category 4—Colonias.** \$250,000 is available for housing counseling services that specifically target Colonias.

**Eligible applicants** include (1) HUD-approved LHCAs; (2) HUD-approved