

front-end individual counseling related to predatory lending from you, or from your affiliates and/or branches.

Similarly, describe efforts through one-on-one counseling, for the grant period October 1, 2001 to September 30, 2002, to assist victims of predatory lending and indicate the number of clients that received one-on-one predatory lending counseling from you or your affiliates and branches. Also quantify and describe the results of one-on-one counseling pertaining to predatory lending, including the number of victims for whom loans have been successfully restructured, credit fixed and the success of other loss mitigation strategies.

(B3) (3 points) *Impact—Leveraged Resources*—In scoring this Section, HUD will evaluate the applicant's non-HUD funded counseling activities and budget during the grant period October 1, 2001 to September 30, 2002. Scoring will be based on the quantity of clients the applicant was able to serve, compared to similar applicants providing similar services. Clients served numbers will be analyzed in the context of budget, costs, spending decisions, the types of services provided, level of effort expended, etc.

Provide all the information requested in Sections B1 and B2 above, except outcomes, relevant to the non-HUD funded activities recorded on the form HUD-9902 submitted with this application.

Applicants applying under Category 5 should highlight leveraged awards your organization received specifically for work related to predatory lending during the grant period October 1, 2001 to September 30, 2002.

(C) (5 points) *Performance/Grant Requirements*—In scoring this Section, HUD will evaluate how well the applicant satisfied the requirements, including reporting, of their FY01 HUD Housing Counseling grant, for the grant period October 1, 2001 to September 30, 2002. If you did not receive a FY01 HUD grant, base your response on activities and requirements under other sources of funding, such as other federal, state or local grant awards.

- Characterize your performance with regards to the timeliness and completeness with which you satisfied reporting requirements (such as Form HUD 9902.)

- Also indicate whether or not you fully expended grant awards during the grant period October 1, 2001 to September 30, 2002. If not fully expended, provide an explanation as to the reason why the funds were not fully expended and the steps you have taken

to ensure that future funding will be expended in a timely manner.

- Significant findings on biennial reviews conducted by HUD staff will be taken into consideration when scoring this Section. Explain how you have taken steps to address and correct any significant findings, if applicable.

Rating Factor 2: Need/Extent of the Problem (10 Points)

This factor addresses the extent to which there is a need for funding your proposed activities described in your response to Rating Factor 3.

(A) (6 points) *Needs Data*. In scoring this Section, HUD will evaluate the degree to which the applicant is able to provide current or recent economic and demographic data, and any other evidence, that demonstrates housing counseling need relevant to the target area. Applicants that fail to identify current or recent objective data will receive no points for this factor. Sources for all data provided must be clearly cited. To the extent that the community you serve has documented need in its Consolidated Plan, Analysis of Impediments to Fair Housing Choice (AI), or other planning documents, reference these in your response. Economic and demographic data must include persons with disabilities located in the target area. The U.S. Census Bureau, for example, maintains disability data by state, county and metropolitan statistical area (MSA) at the following website address: <http://www.census.gov/hhes/www/disability.html>.

In scoring this Section, HUD will also evaluate the degree to which the applicant is able to provide current or recent economic and demographic data, and any other evidence, that demonstrates need relative to the activities proposed in Rating Factor 3.

Demonstrate that there is a clear relationship between the community needs outlined above, and your proposed activities. All proposed activities must have corresponding need-related data.

Applicants under category 5 must provide current or recent economic and demographic data, and any other evidence, that demonstrates the prevalence and impact of predatory lending within the target area.

(B) (4 points) *Departmental Policy Priorities*. The Departmental policy priorities are listed in section II of the General Section of the SuperNOFA. Of those listed, the following 4 apply to the Housing Counseling Program for the purpose of this NOFA:

(1) Providing Increased Homeownership and Rental

Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency.

(2) Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organizations in HUD Program Implementation.

(3) Colonias.

(4) Participation of Minority Serving Institutions in HUD Programs.

You will receive one point (up to 4 total) for each of the Departmental policy priorities that your work plan substantively addresses.

Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services (40 Points)

This factor addresses the quality and effectiveness of your proposed housing counseling activities.

(A) (2 points) *Work Plan*. In scoring this Section, HUD will consider the quality and completeness of the response.

Describe the proposed housing counseling services and if applicable, intermediary activities, including training, you propose to undertake, and identify the geographic area your services will cover.

National and Regional Intermediaries and State Housing Finance Agencies must also provide the following additional information:

(a) Identify which affiliates or branches will receive funding through this grant award. Applicants unable to identify which affiliates will receive sub-grants must explain why this is the case and what process will be used to select grantees. Pursuant to the applicable regulations at 24 CFR 84.82(d)(3)(iii) and 85.30(d)(4), grantees must receive HUD's prior written approval for sub-grants.

(b) Describe the activities of those affiliates, explicitly stating the types of services to be offered.

(c) Describe your legal relationship with your affiliates or branches (*i.e.*, membership organization, field or branch office, subsidiary organization, etc.)

(d) Explain the process that will be used to determine affiliate or branch funding levels, distribute funds, and monitor affiliate performance, including compliance with the civil rights requirements outlined in the General Section of the SuperNOFA.

(B) (6 points) *Employee Allocation/Staff hours*. In scoring this Section, HUD will evaluate whether allocated staff and staff hours are appropriate and sufficient to perform all proposed tasks.