

Indicate the names and titles of employees, including subcontractors and consultants, allocated to each proposed activity, as well as the corresponding staff hours for each task. Demonstrate that each employee's experience is related to the tasks they are to perform.

(C) (6 points) *Coordination*. In scoring this Section, HUD will consider the extent to which the applicant can demonstrate they will coordinate proposed activities with other organizations, and with other services and products offered by the applicant's organization, in a manner that benefits their clients.

Describe partnerships and efforts to coordinate proposed activities with other organizations, including, but not limited to, emergency services providers, lending organizations and nonprofit housing providers. Any written agreements or memoranda of understanding in place should be described and copies provided.

National and regional intermediaries should also highlight internal lending operations and loan products available to clients, as well as internal affordable housing programs that can be a resource for clients.

Describe plans to avoid conflicts of interest, such as methods for disclosing to participants that they are free to choose lenders, lending products, and homes, regardless of the recommendations made by counselors, and provide copies of relevant disclosure forms and materials.

Applicants under Category 5 should also describe relevant partnerships and relationships with other organizations, including state and local government regulatory agencies, Legal Aid groups, and other organizations with whom you collaborate on predatory lending cases and issues, or to whom you refer victims.

(D) (13 points) *Quality and Complexity of Services*. In scoring this Section, HUD will evaluate the quality of the proposed housing counseling services, and level of effort and time associated with providing the proposed counseling services to the number of clients you estimate you will serve in Section E. Scoring will be based on the degree to which the applicant demonstrates that, for each type of counseling service delivered, and compared to other applicants, sufficient time and resources will be devoted to ensure that clients receive quality counseling. Additionally, scorers will evaluate the extent to which, as compared to other applicants, an agency will encourage and provide one-on-one counseling, which HUD considers the

most effective form of housing counseling, instead of over-relying on homebuyer education workshops and other forms of group sessions.

Applicants should carefully document the types and complexity of the services to be provided. Describe the level of effort and time you anticipate is required to provide the proposed counseling services to, and meet the needs of, the number of clients you indicate in Section E that you will serve with the proposed grant. Estimate the average counseling time you, and if applicable your affiliates and branches, anticipate per client for all types of counseling offered. Also describe planned follow-up activities, if applicable.

Indicate how many of the clients that you propose to serve with the HUD grant in Section E will participate only in Homebuyer Education workshops or other group sessions. Also estimate the number of clients that will participate in Homebuyer Education workshops or other group session and also received one-on-one counseling. Explain and justify significant changes in the quantity of group sessions and one-on-one counseling sessions you propose to provide, relative to past performance and grant/budget size described in Rating Factor 1.

(E) (13 points) *Efficient Use of Resources—Proposed HUD Grant Activities*. In scoring this Section, HUD will evaluate the number of clients that the applicant, and if applicable, affiliates and branches, estimate will be served under the proposed HUD grant, for the grant period October 1, 2003 to September 30, 2004. Scoring will be based on the quantity of clients the applicant proposes to serve, compared to similar applicants providing similar services. Proposed clients served numbers will also be analyzed in the context of budget, costs, spending decisions, the types of services provided, level of effort expended, etc.

Indicate the number of clients you project will be served by your organization, or, if applicable, affiliates and branch offices, under the proposed HUD grant. Do not provide ranges or percentages, but a specific number of clients.

For applicants applying under Category 5, project the number of clients you propose to serve (no ranges or percentages) through both outreach and other types of group sessions, and individual counseling.

Explain and justify significant changes, relative to past performance and grant/budget size described in Rating Factor 1, in the number of clients you propose to serve. For example,

demonstrate that you have the financial and human resources necessary to adequately serve the additional clients, or describe changes in the types of counseling being delivered, costs, etc.

Provide a context for, or qualify the number of clients you project to serve with the proposed HUD grant. Indicate how location, counseling and client types, and expenses may affect client volume, and whether the impact will be short-term or long-term.

Itemize the costs associated with each specific proposed use of counseling funds, such as staff salaries, other staff costs, and training and travel expenses. Provide the average hourly-labor rate for counselors. Justify your proposed expenses and explain why they are reasonable, strategic, and appropriate for the counseling activities identified above.

Intermediaries and SHFAs must indicate what percentage of their proposed HUD grant will be passed through directly to affiliates or branches, and explain how funds not passed through will be spent.

#### **Rating Factor 4: Leveraging Resources (10 Points)**

HUD housing counseling funding is not intended to fully fund an organization's housing counseling program, or that of its local affiliates and branch offices. All organizations that use housing counseling grant funds are expected to seek other private and public sources of funding for housing counseling to supplement HUD funding. Any agency that does not have other resources available will receive no points for this factor.

Applicants will be evaluated based on their ability to provide evidence that they have obtained additional resources for their housing counseling activities, including: direct financial assistance; in-kind contributions, such as services, equipment, office space, labor; etc. In responding to this Rating Factor, applicants under Categories 4 and 5 should submit evidence of all housing counseling-related leveraged resources, not just the leveraged funds they intend to devote to Colonias or predatory lending, respectively. Resources may be provided by governmental entities, public or private nonprofit organizations, for-profit private organizations, or other entities committed to providing you assistance.

In order to obtain points under this factor, the applicant must demonstrate leveraging by providing letters from entities and/or individuals committing resources to the project that include: