

- The identity of the entity or individual committing resources to the project.
- Dollar value of the resources to be committed.
- Types of resources to be committed.
- An indication that the resources will be available during the grant period pertaining to this NOFA, October 1, 2003–September 30, 2004.
- An indication that the award, or a specific portion of it, is intended for housing counseling.
- The signature of an official of the entity legally able to make commitments on behalf of the entity.
- No conditions that would nullify the commitment. (It is, however, acceptable for the commitment to be conditional on HUD funding.)

Additionally, resources provided by the applicant itself, recorded as 'applicant match' and 'program income' on the form HUD-424, will count as leveraged resources.

Points for this factor will be awarded based on the satisfactory provision of evidence of leveraging and financial sustainability, as described above, and the ratio of requested HUD housing counseling funds to total housing counseling budget. Depending on organization type, the following scales will be used to determine scores for this factor:

Percentage	Points
LHCAs and SHFAs	
1–20	10
21–35	9
36–42	8
43–50	7
51–58	6
59–65	5
66–73	4
74–80	3
81–90	2
91–99	1
National and Regional Intermediaries	
1–10	10
11–15	9
16–20	8
21–25	7
26–30	6
31–35	5
36–40	4
41–45	3
46–50	2
51–99	1

Rating Factor 5: Achieving Results and Program Evaluation (5 Points)

This factor emphasizes HUD's determination to ensure that applicants meet commitments made in their applications and grant agreements and assess their performance to realize

performance goals, and reflects HUD's goal to embrace high standards of ethics, management and accountability.

The purpose of this factor is for the applicant to identify program outputs and outcomes that will allow you and HUD to measure actual achievements against anticipated achievements. Outputs and outcomes must be objectively quantifiable.

Submission Requirements for Factor 5. Applicants must submit an effective, quantifiable, outcome-oriented evaluation plan for measuring performance and determining that output and outcome goals have been met. You must submit a program evaluation plan that demonstrates how you will measure your own program performance. Your Evaluation Plan should identify what you are going to measure, how you are going to measure it, and the steps you have in place to make adjustments to your work plan if performance targets are not met within established timeframes. Specifically, your plan must identify:

—**Outputs.** Outputs are the direct products of your program's activities that lead to the ultimate achievement of outcomes. Examples of outputs are the number of individual counseling sessions, and the number of group sessions to be provided. Identify interim and full grant term outputs, and timeframes for accomplishing these goals. Your plan must show how you will measure actual accomplishments against anticipated achievements.

—**Work Plan Adjustments.** Describe steps in place to make adjustments to your work plan if outputs are not met within established timeframes or if you begin to fall short of established outputs and timeframes. Intermediaries and SHFAs should indicate if and how the performance of affiliates and branch offices affects current and future sub-grant allocations.

—**Outcomes.** Outcomes are benefits accruing to the families as a result of participation in the program. Outcomes are performance indicators you expect to achieve or goals you hope to meet over the term of your proposed grant. In scoring this Section, HUD will consider the appropriateness of the proposed outcomes given the proposed HUD award, and past performance, and evaluate proposed outcomes in comparison to similar applicants. For the period October 1, 2003–September 30, 2004, provide the following anticipated outcomes for clients as a result of the proposed grant:

- The number of individuals receiving pre-purchase counseling that will purchase a home

- The number of individuals receiving pre-purchase counseling that are working toward becoming mortgage ready

- The number of individuals receiving pre-purchase counseling that, after evaluating their unique financial situation and the costs of homeownership, will elect not to purchase a home

- The number of individuals receiving default counseling that will successfully avoid foreclosure

Applicants applying under Category 5 should indicate the number of victims of predatory lending counseled that will have their mortgage modified, refinanced, or otherwise assisted to avoid foreclosure. [These specific outcomes correspond to the new form HUD-9902. The proposed outcomes you provide will be compared with the results captured in the HUD-9902 you submit in the FY05 NOFA to evaluate the impact you were able to achieve with this award, and the degree to which you were able to meet or exceed your proposed outcomes.]

—**Information Collection.** Describe your strategy for following-up with clients and collecting outcome information.

(C) **Funding Methodology for Categories 1–4.** The following funding formula will be used to calculate award amounts for Categories 1–4. Only applicants who receive a score of 75 points or above will be considered eligible for funding. All eligible applicants will then be funded in proportion to the score they receive.

The formula will work as follows for each category: Every applicant that scores 75 points or above will receive a base award of \$15,000, plus additional funds for every point above the 75 point cutoff. The total number of applicants receiving the base award will be multiplied by \$15,000 and that amount will be subtracted from the total amount available under the category, or in the cases of Categories 1 and 3, available to the HOC. Then, the remaining balance will be divided by the total number of points each applicant scores that are above the 75-point cutoff. The division will result in a dollar value for each point. The number of points that each applicant scores above the 75 point base will be multiplied by that dollar value. The result of that multiplication will be added to the \$15,000 base for the total award amount. For example, an applicant with a score of 85 would receive \$15,000 plus the dollar value for each point times 10 (10 being the