

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 Problem (10 Points)

This factor addresses the extent to which there is a demonstrated need for the proposed activities described in your response to Rating Factor 3, and the degree to which proposed activities correspond to Departmental policy priorities.

(A) (3 points) *Demand for Homeownership Vouchers.* Provide an estimate by the PHA as to the volume of Homeownership Voucher Program participants it anticipates in general for the grant period October 1, 2003 through September 30, 2004. Explain in detail how the estimate was calculated. Estimates and explanations must be provided on PHA letterhead and signed by an authorized PHA official.

(B) (3 points) *Local Market.* Demonstrate that the local market will support affordable homeownership. For example, describe the income and wealth characteristics of Homeownership Voucher Program participants, such as average income as a percent of area median income, and average savings available for down payment, and then demonstrate the availability in the local market of homes affordable to these participants. Intermediaries and SHFAs must provide this information for each affiliate or branch included in their application.

(C) (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: Scope of Housing Counseling Services / Soundness of Approach (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 whether the applicant provided all of the information requested.

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

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

(B) (5 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.

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) (9 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, particularly 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.

(D) (12 points) *Quality and Complexity of Services.* In scoring this Section, HUD will evaluate the quality of the proposed housing counseling services, and the 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.

Applicants should carefully document the types and complexity of the services to be provided. Describe the level of effort and time you estimate 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.

(E) (12 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