

Paperwork Reduction Act Submission

Please read the instruction before completing this form. For additional forms or assistance in completing this forms, contact your agency's Paperwork Reduction Officer. Send two copies of this form, the collection instrument to be reviewed, the Supporting Statement, and any additional documentation to: Office of Information and Regulatory Affairs, Office of Management and Budget, Docket Library, Room 10102, 725 Seventeenth St. NW, Washington, DC 20503.

1. Agency/Subagency Originating Request: U.S. Department of Housing and Urban Development Office of Housing, Office of Single Family Housing Programs, Program Support Division		2. OMB Control Number: a. b. None 2502	
3. Type of information collection: (check one) a. <input checked="" type="checkbox"/> New Collection b. <input type="checkbox"/> Revision of a currently approved collection c. <input type="checkbox"/> Extension of a currently approved collection d. <input type="checkbox"/> Reinstatement, without change , of previously approved collection for which approval has expired e. <input type="checkbox"/> Reinstatement, with change , of previously approved collection for which approval has expired f. <input type="checkbox"/> Existing collection in use without an OMB control number For b-f, note item A2 of Supporting Statement instructions.		4. Type of review requested: (check one) a. <input checked="" type="checkbox"/> Regular b. <input type="checkbox"/> Emergency - Approval requested by c. <input type="checkbox"/> Delegated 5. Small entities: Will this information collection have a significant economic impact on a substantial number of small entities? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 6. Requested expiration date: a. <input checked="" type="checkbox"/> Three years from approval date b. <input type="checkbox"/> Other (specify)	
7. Title: Housing Counseling Training Program			
8. Agency form number(s): (if applicable) SF-424, SF-424Supp, HUD-424CB, SF-LLL, HUD-2880, HUD-96010, HUD-2994-A			
9. Keywords: Housing, Homeownership, Counseling, Services			
10. Abstract: Nonprofit organizations submit information to HUD through Grants.gov to apply for funding to develop and implement an ongoing training program for housing counselors. HUD will use the information to evaluate applicants competitively and then select one or more organizations to receive funding to develop and implement the ongoing training program for housing counselors.			
11. Affected public: (mark primary with "P" and all others that apply with "X") a. Individuals or households e. Farms b. Business or other for-profit f. Federal Government c. P Not-for-profit institutions g. X State, Local or Tribal Government		12. Obligation to respond: (mark primary with "P" and all others that apply with "X") a. Voluntary b. P Required to obtain or retain benefits c. Mandatory	
13. Annual reporting and recordkeeping hour burden: a. Number of respondents 4 b. Total annual responses 8 Percentage of these responses collected electronically 96% c. Total annual hours requested 131 d. Current OMB inventory 0 e. Difference (+,-) +131 f. Explanation of difference: 1. Program change: +131 2. Adjustment:		14. Annual reporting and recordkeeping cost burden: (in thousands of dollars) Do not include costs based on the hours in item 13. a. Total annualized capital/startup costs \$0.00 b. Total annual costs (O&M) \$0.00 c. Total annualized cost requested \$0.00 d. Total annual cost requested \$0.00 e. Current OMB inventory \$0.00 f. Explanation of difference: 1. Program change: 2. Adjustment:	
15. Purpose of Information collection: (mark primary with "P" and all others that apply with "X") a. P Application for benefits e. X Program planning or management b. X Program evaluation f. X Research c. X General purpose statistics g. X Regulatory or compliance d. X Audit		16. Frequency of recordkeeping or reporting: (check all that apply) a. <input type="checkbox"/> Recordkeeping b. <input type="checkbox"/> Third party disclosure c. <input checked="" type="checkbox"/> Reporting: 1. <input type="checkbox"/> On occasion 2. <input type="checkbox"/> Weekly 3. <input type="checkbox"/> Monthly 4. <input checked="" type="checkbox"/> Quarterly 5. <input type="checkbox"/> Semi-annually 6. <input type="checkbox"/> Annually 7. <input type="checkbox"/> Biennially 8. <input checked="" type="checkbox"/> Other (describe) NOFA is a one time response with Quarterly Grantee Reports.	
17. Statistical methods: Does this information collection employ statistical methods? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		18. Agency contact: (person who can best answer questions regarding the content of this submission) Name: Miriam Torres or Brian Siebenlist Phone: (202) 708-0317 ext. 2628 or 5415	

19. Certification for Paperwork Reduction Act Submissions

On behalf of the U.S. Department of Housing and Urban Development, I certify that the collection of information encompassed by this request complies with 5 CFR 1320.9.

Note: The text of 5 CFR 1320.9, and the related provisions of 5 CFR 1320/8(b)(3) appears at the end of the instructions. The certification is to be made with reference to those regulatory provisions as set forth in the instructions.

The following is a summary of the topics, regarding the proposed collections of information that the certification covers:

- (a) It is necessary for the proper performance of agency functions;
- (b) It avoids unnecessary duplication;
- (c) It reduces burden on small entities;
- (d) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
- (e) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
- (f) It indicates the retention periods for recordkeeping requirements;
- (g) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
 - (i) Why the information is being collected;
 - (ii) Use of the information;
 - (iii) Burden estimate;
 - (iv) Nature of response (voluntary, required for a benefit, or mandatory);
 - (v) Nature and extent of confidentiality; and
 - (vi) Need to display currently valid OMB control number;
- (h) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to collected (see note in item 19 of the instructions);
- (i) It uses effective and efficient statistical survey methodology; and
- (j) It makes appropriate use of information technology.

If you are unable to certify compliance with any of these provisions, identify the item below and explain the reason in item 18 of the Supporting Statement.

Signature of Program Official:

Date:

X
Michael E. Winiarski, Acting Director, Organizational Policy, Planning and Analysis Division, HROA

Signature of Senior Officer or Designee:

Date:

X
Lillian Deitzer, Departmental Reports Management Officer,
Office of the Chief Information Officer

Supporting Statement for Paperwork Reduction Act Submissions

Housing Counseling Training Program

OMB-NEW

SF-424, SF-424Supp, SF-424CB, SF-LLL, SF-2880, HUD-96010, HUD-2994

A. Justification

1. Overview of Housing Counseling Program

One of HUD's major goals is to increase homeownership rates nationwide, particularly for low- and moderate-income and minority households. Homeownership education and counseling plays a central role in the achievement of this objective. The President's Blueprint for the American Dream partnership specifically recommends educating more people regarding the home buying process. Housing Counseling will significantly contribute to the President's goals of expanding homeownership and adding 5.5 million new minority homebuyers by the end of the decade. Housing Counseling also supports innovative and aggressive efforts to combat predatory lending, another key Presidential priority.

The Single Family Program Support Division is responsible for administering the Department's Housing Counseling Program, authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701w and 1701x). The Housing Counseling Program supports the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. The primary objectives of the program are to expand homeownership opportunities and improve access to affordable housing. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Counselors also help borrowers avoid predatory lending practices, such as inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and foreclosure.

There are presently 2,200 HUD-approved housing counseling agencies (OMB Control No. 2502-0261). To improve the quality and standardize the counseling they provide, HUD is proposing a Housing Counseling Training Notice of Funding Availability (NOFA) competing \$11.5 million over a 3-year period for the purpose of providing funds, through cooperative agreements, to one or more national housing counseling agencies. Eligible Applicants under this NOFA must have at least two years of experience providing all types of housing counseling training services nation wide.

2. The Housing Counseling Training NOFA, which requests narrative responses, forms, and supporting documentation, is used by the Department's Office of Single Family Housing, Program Support Division, to rank applications submitted through Grants.gov. The proposed collection will allow HUD to evaluate and select the most qualified applicant(s). Post-award collection, such as quarterly reports, will allow HUD to evaluate grantee performance.

Narrative responses must include the following:

- specific steps the applicant will take to affirmatively further Fair Housing;
- a discussion of the capacity of the applicant, experience, and relevant organizational staff, including documentation of the applicant's nonprofit status, its code of conduct, documentation demonstrating that the applicant's financial management systems satisfy requirements, and documentation establishing the organization's indirect cost rate;
- a description of the need to fund the proposed activities;
- a work plan, listing planned major objectives and activities;
- a proposed budget;

- information about the applicant's ability to obtain additional resources, including financial assistance and in-kind contributions; and
 - identification of program outputs and outcomes that allow HUD to measure performance.
3. Applications in response to the proposed NOFA will be submitted electronically through Grants.gov. Electronic submission eliminates the burden on applicants to print, organize, and ship multiple copies of their applications. Additionally, Grants.gov auto-populates common elements of many forms, so that standard information about the applicant that appears on several forms only needs to be entered once. Documents such as letters of support, letters of matching funds, Memorandum of Understanding from proposed partners may be faxed.
 4. The proposed data collection is not duplicative. It is a new housing counseling training NOFA for Fiscal Years 2006-2008, and a competition and new request for applications is necessary. Information already available cannot be exclusively used for this purpose. Furthermore, the NOFA is for a three-year grant period, which eliminates burdensome collection for a two-year period.
 5. Burden is minimized by submitting the information electronically through Grants.gov.
 6. The collection is needed to ensure that applicants meet particular eligibility criteria and possess the capability to deliver effective and efficient services. The proposed NOFA is designed to fund awardees for a 3-year period, minimizing burden. To do so less frequently would limit HUD's opportunity to learn about and potentially fund other groups.
 7. Housing counseling training grant applications will be submitted through the Grants.gov portal. Client sensitive data, such as resumes, may be submitted with the application. Grants.gov, which is administered by the Department of Health and Human Services, employs the standard precautions regarding the electronic transfer of information, including firewall protections, encryptions, and access security. Additionally, the information provided is subject to the Privacy Act and may be made available only to the appropriate Federal, State, and local agencies.
 8. In accordance with the regulations at 5 CFR 1320.8(d), HUD published a *Federal Register* notice seeking public comments on the information collection prior to submission to OMB. The notice was published on September 21, 2006 (Vol. 71, No. 183, page 55210). No comments were received.
 9. There are no payments to respondents, other than to grantees under the NOFA.
 10. HUD is taking the standard precautions regarding the electronic transfer of sensitive information such as client level data, including firewall protection, encryptions, and access security. Additionally, the information provided is subject to the Privacy Act and may be made available only to the appropriate Federal, State, and local agencies.
 11. There are no questions of a sensitive nature.

12. Estimate of public burden:

Information Collection	Number of Respondents	Frequency of Response	Number of Responses	Burden Hours per Response	Total Burden Hours	Hourly Cost	Total Annual Cost
One-time submission							
SF-424	4	1	4	1.00	4	\$20	\$80
SF-424-Supp	4	1	4	0.08	1	\$20	20
SF-LLL	4	1	4	.16	1	\$20	20
HUD-424CB	4	1	4	.75	3	\$20	60
HUD-2880 (2510-0011)	4	1	4				
HUD-96010 (2535-0114)	4	1	4				
HUD-2994-A	4	1	4	.50	2	\$20	40
Rating Factor 1	4	1	4	5.00	20	\$20	400
Rating Factor 2	4	1	4	5.00	20	\$20	400
Rating Factor 3	4	1	4	5.00	20	\$20	400
Rating Factor 4	4	1	4	5.00	20	\$20	400
Rating Factor 5	4	1	4	5.00	20	\$20	400
Subtotal (Application)	4	1	4		111		\$2,220
Grant Management – quarterly reporting	1	4	4	5.00	20	\$20	400
Total	4		8		131		\$2,620

The hourly cost is based on an estimate of the average annual salary of applicant staff at \$40,000.

13. There are no additional costs to respondents.

14. Estimate of Costs to the Federal Government:

Information Collection	Number of Responses	Hours per Response	Total Hours	Hourly Cost	Total Annual Cost
Review of applications	4	8	32	\$41	\$1,312
Grant Management – quarterly reporting	4	4	20	\$41	820
Total	8	12	52		\$2,132

15. This is a request for a new collection. Although HUD has OMB approval under Control No. 2502-0261 for the Housing Counseling Program, HUD believes that the differences in collection items for the training program warrant a separate information collection. HUD anticipates receiving 4 applications but making only 1 award.

16. HUD will publish the information on the selected grantee(s), including the name of the organization, the address, organization mission, and grant amount.

17. HUD is not seeking approval to avoid displaying the OMB expiration date.

18. There are no exceptions to the certification statement identified in Item 19.

B. Collections of Information Employing Statistical Methods

This collection does not employ statistical methods.