

Local Housing Counseling Agency (LHCA) Application
Form HUD-9906-L (3/2023)

Burden Statement:

Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The information is being collected for a housing counseling agency to participate in HUD's Housing Counseling program and is required to obtain or retain benefits. No confidentiality is assured. The information will be used by HUD to ensure that 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. This agency may not collect this information, and you are not required to complete this form, unless it displays a valid OMB control number.

I/We, the undersigned, certify under penalty of perjury that the information provided below is true and correct.
WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802).

I agree to the above certification statement.

CHART A1 – LHCA CHARACTERISTICS

Enter an "x" to indicate a "Yes" response.

A) Name of Applicant

B) Location City State

C) Agency's HUD Housing Counseling (HCS) Number

F) Number of Housing Counselor Full-Time Equivalents

G) Number of HECM Roster Reverse Mortgage Counselor Full-Time Equivalents

H) Number of Default Counselor Full-Time Equivalents Providing Reverse Mortgage/
HECM Default Counseling during Grant Period

I) Formal Housing Counseling Training

J) HUD-Certified Housing Counselors on Staff

K) Adopted National Industry Standards

L) Issued Client Exit Surveys

M) Issued Follow-Up Client Surveys

N) Pulled Credit Reports as Part of Housing Counseling Follow-Up Prior to the Termination
of Counseling

O1) Opportunity Zone 11-Digit Census Tract Number (*Preference Points*) – Not Applicable

O2) Promise Zone (*Preference Points*)

O3) Historically Black Colleges and Universities (*Preference Points*)

Q) Maximum Grant Request

R) Seeking Reimbursement for Program Costs Incurred Prior to the Period of Performance

Enter an "x" in the boxes below for modes of housing counseling services you will provide during the grant period.

S) Counseling/Group Education to be Provided in Person

T) Counseling/Group Education to be Provided via Telephone or Video (interactive)

U) Counseling/Group Education to be Provided over the Internet (asynchronous,
self-guided courses)

V) Counseling/Group Education to be Available in Multiple Languages

CHART B1 – LEVERAGING

Applicants with leveraged funds must fill out and attach their Chart B (Excel) to their grants.gov application. Failure to complete and submit this form may result in loss of points.

CHART C1 – VULNERABLE POPULATIONS

The Applicant must complete Fields A through I of the chart below to demonstrate how the Applicant will affirmatively further fair housing, advance racial equity, provide access to clients with disabilities and limited English proficiency, inform clients of lead-based paint hazards, and provide emergency preparedness and/or disaster recovery activities.

(A) Affirmatively Furthering Fair Housing. You must provide a brief description of how you will carry out your proposed activities in a manner that affirmatively furthers fair housing in compliance with the Fair Housing Act and its implementing regulations. For example, you could describe how you will address disparities in access to opportunity for protected class groups or foster and maintain compliance with civil rights and fair housing laws by educating low and moderate-income families about their rights. (limit 2,000 characters).

Note: any actions taken in furtherance of this section must be consistent with federal nondiscrimination requirements. Failure to submit this narrative is a non-curable deficiency which may result in applicants being deemed ineligible.

(B) Affirmative Marketing. You must submit a narrative demonstrating that the housing, services, or other benefits provided under this grant will be affirmatively marketed broadly throughout the local area and nearby areas to any demographic groups that would be unlikely or least likely to apply absent such efforts. Such demographic groups may include, for example, Black and Brown persons or communities, individuals with limited English proficiency, individuals with disabilities, or families with children. Such activities may include outreach through community contacts or service providers or at community centers serving the target population; and marketing on websites, social media channels, television, radio, and print media serving local members of the targeted group. Documentation for this factor consists of a narrative describing the activities that will fulfill the factor requirements. (limit 1,000 characters).

Note: Failure to submit this narrative is a non-curable deficiency which may result in applicants being deemed ineligible.

(C) Advancing Racial Equity. In accordance with Executive Order 13985, Executive Order On Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, and federal fair housing and civil rights laws, you must submit a narrative demonstrating the following:

- You analyzed the racial composition of the persons or households who are expected to benefit from your proposed grant activities;
- You identified any potential barriers to persons or communities of color equitably benefiting from your proposed grant activities;
- You detailed the steps you will take to prevent, reduce, or eliminate these barriers; and
- You have measures in place to track your progress and evaluate the effectiveness of your efforts to advance racial equity in your grant activities. (limit 1,000 characters).

Note: any actions taken in furtherance of this section must be consistent with federal nondiscrimination requirements. Failure to submit this narrative is a non-curable deficiency which may result in applicants being deemed ineligible.

(D) Experience Promoting Racial Equity. Describe your past experience and resources to effectively address the needs of underserved communities. This may include, but is not limited to:

- experience working directly with historically underserved neighborhoods when designing, planning, or implementing programs and activities;
- experience building community partnerships with grassroots and resident-led organizations;
- experience designing or operating programs that have provided tangible reductions in racial disparities; or
- having staff with lived experience and/or expertise to provide services in a culturally competent way. (limit 1,000 characters).

(E) Persons with disabilities. Describe how programs and activities will be accessible to persons with disabilities and identify policies and procedures for providing reasonable accommodations. (limit 1,000 characters).

(F) Limited English proficiency. Describe what steps will be taken to ensure people with limited English proficiency (LEP) will have meaningful access to programs and activities. (limit 1,000 characters).

(G) Lead-based paint. Describe how counselors will inform clients of hazards of lead-based paint in homes. (limit 1,000 characters).

(H) Emergency preparedness and/or disaster recovery. Indicate any emergency preparedness and/or disaster recovery activities in which the Applicant participates with the options below.

- | | |
|-------------------------------------------------------------------------------------------------------|--------------------------|
| 1) Applicant provides emergency preparedness workshops | <input type="checkbox"/> |
| 2) Applicant provides disaster recovery workshops | <input type="checkbox"/> |
| 3) Counselor discusses emergency recovery topics and resources during one-on-one counseling | <input type="checkbox"/> |
| 4) Counselor discusses disaster recovery topics and resources during one-on-one counseling | <input type="checkbox"/> |
| 5) Counselors participate in emergency preparedness and/or disaster recovery trainings | <input type="checkbox"/> |
| 6) Applicant entered into an agreement outlining mutual emergency and services with community partner | <input type="checkbox"/> |
| 7) Other – Provide a brief description below | <input type="checkbox"/> |

(I) Describe how the Applicant implements the emergency preparedness and/or disaster recovery activities as indicated in Field H. (limit 1,000 characters).

CHART D1 – OVERSIGHT ACTIVITIES

The Applicant must check the boxes in Column B for the oversight and quality control activities that will be performed during the grant period.	
A	B
Oversight Activity	Proposed Activities to be Performed
i. Maintain disbursement supporting documentation, including personnel activity reports (or other personnel expense documentation that satisfies 2 CFR 200.430(i) requirements), invoices, client file lists, or similar forms of documentation.	<input type="checkbox"/>
ii. Conduct supervisory monitoring by reviewing client and education files for compliance with HUD recordkeeping requirements in HUD Handbook 7610.1 (Rev-5), Paragraphs 5-7 and 5-8.	<input type="checkbox"/>
iii. Conduct supervisory monitoring of counseling service activities to ensure Delivery of Services requirements outlined in HUD Handbook 7610.1, Paragraph 3-5 are met.	<input type="checkbox"/>

CHART E1 – USE OF FUNDS

The Applicant must fill out and attach Chart E (Excel) to their grants.gov application. Failure to complete and submit this form may result in loss of points.

CHART F1 – HISTORICALLY BLACK COLLEGES AND UNIVERSITIES, TRIBAL COLLEGES AND UNIVERSITIES, AND OTHER MINORITY SERVING INSTITUTIONS (MSI)

Applicants applying for this funding initiative must complete the following questions. Applicants must also submit proof of status as an HBCU or other MSI, and/or if applicable, a letter certifying partnership between the housing counseling agency and the HBCU or other MSI (see NOFO Section V(B)(4) for more details).

A1) Applicant is an HBCU or other MSI

A2) Applicant is partnering with an HBCU or other MSI

B) How many housing counseling clients does the Applicant and/or its partner plan to serve with this funding during the period of performance?

C1) Indicate the total award amount requested to provide services for this purpose

C2) Complete the table below as appropriate for the Applicant and/or the Applicant's partnering HBCUs or other MSIs. The Applicant may provide a separate attachment if more space is needed.

Name of Housing Counseling Agency and HCS ID	Name of Partner HBCU or other MSI; City, State; Contact Name, Email Address	Allocation Amount (\$)

D) To support the grant amount being requested, describe the following in Fields 1 through 7. If Applicant is partnering with multiple HBCUs or other MSIs, the Applicant should provide information for no more than three partnerships (limit 1,000 characters for each question).

1. A description of the proposed eligible activities and major tasks required to successfully implement the proposed initiative.

2. Describe the extent to which there is a need to fund the proposed initiative and the importance of meeting the need(s).

3. Relevant experience and capacity of the Applicant, its staff, and HBCU or other MSI partners.

4. How the Applicant will measure outcomes on its target population.

5. How the Applicant proposes to integrate the institution's students and faculty into proposed activities.

6. Community involvement in implementation of the program and how the institution will expand its role in target community.

7. The other resources that support or fund the Applicant's existing housing counseling related partnerships with HBCUs or MSIs. Include the dollar amounts of support provided in the description of resources, if applicable.