

Homeownership Initiative Chart
Form HUD-91045

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. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000 or email: PaperworkReductionActOffice@hud.gov. When providing comments, please refer to OMB Approval 2502-NEW. Do not send completed forms to this address. 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, accurate, 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.

1. Provide the following in the table below:

- i. List the Subgrantee and/or Branches that you propose to fund in A, fields 1-8. If you provide housing counseling at your main office and plan to participate in this grant, you should list that information in one of the fields. You may provide a separate attachment if you are proposing to fund more than eight Subgrantees and/or Branches. Include all requested information.
- ii. Provide the proposed unit rate for each Subgrantee and/or Branch in B, fields 1-8. The proposed unit rates should not include costs that the direct Grantee will retain for providing network management, oversight, and quality control.
- iii. Provide the projected number of units that each Subgrantee and/or Branch proposes to complete and that can meet the required three components for a household (pre-purchase counseling, home purchase; and post-purchase counseling, or certification that post-purchase counseling will be completed 6-12 months after home purchase) in C, fields 1-8.
- iv. The Subtotal, E, will automatically populate the sum of D, fields 1-8.
- v. You may request up to 15% of the Subtotal (E) for the costs incurred in providing network management, oversight, and quality control. Applicants must list the percentage amount (as a decimal) in F.
- vi. The total award request (G) will automatically populate the sum of fields E and F.

	(A) Name and HCS ID of Applicant/Subgrantee/Branch	(B) Proposed Unit Rate	(C) Projected Number of Units	(D) Proposed Award Amount
1				
2				
3				
4				
5				
6				
7				
8				
(E) Subtotal				
(F) Costs of Managing the Network (not to exceed 15% of the amount in field E)				
(G) Total Award Request				

2. Complete the table below, providing the requested information for all Subgrantees and/or Branches that the applicant plans fund. If you provide housing counseling at your main office and plan to participate in this grant, you should list that information in one of the rows. You may provide a separate attachment if you are proposing to fund more than eight Subgrantees and/or Branches. Include all requested information. (Limit 1,000 characters per field)

(A) Name of Applicant/Subgrantee/ Branch and HCS ID	(B) What population(s) will this agency target to serve with these grant funds? Include any relevant data (e.g., income levels, homeownership rates, community demographics) that highlights the need of the population(s).	(C) Describe how the agency will design the program to meet the requirements of this grant. How is the described program design influenced by the target population(s) described in B. How will non-English languages and other means of communication, such as American Sign Language and braille, be used? Additionally, list all the languages, other than English, used by counselors at the agency.

(3) For the populations listed in 2.B., describe specific activities that your network will undertake to affirmatively further fair housing (AFFH) that addresses the disparities in homeownership rates by race or other protected classes. Note that it is not sufficient to state that the network will address AFFH by achieving the goal of increasing homeownership rates among first time homebuyers and/or minority or other underserved groups in its communities. You must discuss specific activities the network will undertake during the grant period to help reach that goal. You must propose one or more activities that are consistent with the jurisdictions' Analysis of Impediments, Assessment of Fair Housing, or other means of fair housing planning. (Limit 2,000 characters)

(4) Provide a description of your network's affirmative marketing and outreach efforts to underserved communities, including how the network advertises in languages, other than English, spoken in those communities. Include information on how the network involves community members, organizers, and groups to engage in marketing and outreach. Is the network reaching the communities you want to reach? Describe the successes and challenges, and how new marketing and outreach strategies are developed. (Limit 2,000 characters)

(5) Describe your network's experience collaborating with public and private partners (e.g., Community Development Financial Institutions) to help bring innovative programs that promote equitable homeownership opportunities to underserved communities. The description should focus on how the network's target populations influence the collaborations. (Limit 2,000 characters)

(6) Provide a narrative demonstrating that you: a) analyzed the racial composition of the persons or households who are expected to benefit from the proposed grant activities; b) identified any potential barriers to persons or communities of color equitably benefiting from the proposed grant activities; c) identified steps you will take to reduce, or eliminate these barriers; and d) have measures in place to track your progress and evaluate the effectiveness of your efforts to advance racial equity in the grant's activities. (Limit 2,000 characters)