

Please note: The information requested in this section (b.) may alternatively be submitted at the time a HUD-approved organization applies for funding. HUD recognizes that some national groups are still forming their counseling network.

c. If housing counseling services will be offered to non-English speaking persons, please attach evidence of staff members who fluently speak the clients' native language.

(5) Target Area

a. Describe the organization's proposed target area for housing counseling, including: size of population; racial and ethnic make-up of the population; socio-economic factors; and age and condition of the housing stock. Do not exceed two typewritten pages.

b. State why the organization selected this particular target area and why the organization believes it is particularly well situated to service this area. Do not exceed one typewritten page.

c. If other housing counseling agencies serve this same target area, describe why the applicant believes that it should also target this area. Do not exceed one typewritten page.

d. List the U.S. Postal Service ZIP codes for all areas serviced by the main office and its affiliates or branch offices over the past 12 months.

(6) Housing Needs and Problems

Describe the housing needs and problems of the target area serviced by the organization. Include special needs and problems, such as those related to available housing stock, low income or poverty, homelessness, language, persons with disabilities, and ethnic, minority, and racial factors.

(7) Resources

Submit a narrative statement of the resources the applicant has on-hand as of the submission date of this application. "On-hand" is defined as the staff, facilities, and funding which the applicant either possesses or has a written commitment to receive but does not include amounts which the organization hopes to receive or plans to seek. Break out the statement of resources by staff, facilities, and funding categories:

- a. Staff.
 - Attach a brief resume for each person who will oversee the housing counseling program at the applicant's headquarters. Each resume should indicate position title and duties.
- b. Facilities.
 - Provide a general description of the applicant's facilities. State whether

privacy and accessibility for persons with disabilities is provided at each affiliate or branch location. An opportunity for privacy during consultation and reasonable accommodations for accessibility are required at each location. If access for persons with disabilities, including persons with mobility, hearing, visual, and other disabilities, is not possible at all sites, indicate how counseling will be provided to persons with disabilities as needed. Also state whether public transportation is available within a 15 minute walk of each housing counseling location, to ensure accessibility of all populations needing to be served.

c. Funding.

- List the sources and amount of funds available "on-hand" within the initial 12 month period of working as a HUD-approved housing counseling agency. The Department will give priority consideration to organizations that can demonstrate the ability to leverage funding received from HUD.

- Submit a copy of the organization's current housing counseling budget and indicate the sources of funds for that budget.

(8) Community Resources

List the names of the types of community resources from which you expect your branches or affiliates to receive services or other forms of assistance for clients either at your facilities or those of the resource. Community resources consist of the types of local, state, and federal public and private resources with whom the applicant expects branches or affiliates to have firm working relationships. This may also include other HUD-approved housing counseling agencies.

(9) Housing Counseling Plan

Describe in detail the housing counseling which will be provided by the applicant organization. This plan should take into account the resources, housing needs and problems, and target areas identified by the applicant. Be concise.

(10) Legal Status

Submit a copy of the document which verifies that the applicant is a nonprofit organization, such as a copy of a 501 (c) determination from the IRS, or official document duly authorizing a public agency. This document must include the official name, address, and telephone number of the entity that granted this status. HUD assumes, and the applicant assures, that all affiliates and branch offices are also nonprofit organizations or public agencies.

(11) Charter

Attach a copy of the organization's document that authorizes housing counseling activities. This document might include the charter, by-laws, board resolution, etc.

(12) Audit Report

Attach a copy of an audit report conducted within the 12 month period prior to the date of the application. HUD assumes and the applicant assures that affiliates and branch offices have also been audited within the last 12 months. If an audit has not been conducted within the last 12 months, certification must be received that one will be immediately undertaken, and a copy provided to HUD when completed. Regardless of how recently the last audit was done, a copy of the organization's most recent audit must be immediately submitted. The applicant must also assure that each affiliate or branch has a functioning management system in accordance with generally accepted accounting standards.

(13) Assurances and Signatures

Affirmatively state that the applicant will comply with the following requirements:

- a. Administer its housing counseling program in compliance with Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, and the Age Discrimination Act of 1975, and applicable provisions of the Americans with Disabilities Act of 1990.

- b. Provide its housing counseling services without subagreements with agencies other than the stated affiliates and branches or other HUD-approved housing counseling agencies. Written agreements must be executed with affiliates or branches delineating the respective responsibilities of the various organizations party to the agreement.

- c. Represent its clients without any conflicts of interest on the part of the applicant or its staff that might compromise the agency's ability to represent fully and impartially the best interests of the client.

- d. Meet all local, State, and federal requirements necessary to provide the applicant's housing services. Agency staff must possess a working knowledge of all current laws and ordinances that relate to housing counseling, such as debt management and a range of mortgage loan products available in their area.

- e. Comply with fee guidelines set forth in HUD's Handbook 7610.1 REV-3, if the applicant plans to charge a fee to some of its clients.