



**NATIONAL FORECLOSURE
MITIGATION COUNSELING
PROGRAM
ROUND 9
REQUEST FOR APPLICATIONS**

Submission Deadline: Monday, November 10, 2014 at 5:00 pm (Pacific Time)

**SUBMIT TO: NEVADA HOUSING DIVISION, ATTN. ART THURNER
1535 OLD HOT SPRINGS ROAD, SUITE 50, CARSON CITY NV 89706**

POSTED OCTOBER 23, 2014

REQUEST FOR APPLICATIONS

ROUND 9

NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM

The Nevada Housing Division (Division) is accepting applications from local HUD-approved Housing Counseling Agencies to administer Round 9 of the National Foreclosure Mitigation Counseling (NFMC) Program. Successful applicants may receive a one-time appropriation from the Division, via NeighborWorks America (NeighborWorks), to provide mortgage foreclosure mitigation counseling. Funds will only be awarded provided that the Division successfully receives Round 9 funding from NeighborWorks.

The performance period for Round 9 is October 1, 2014 to December 31, 2015. The expectation is that all NFMC Program Round 9 funds shall be expended by December 31, 2015. The amount awarded in Round 9 of the NFMC Program is contingent upon the program being funded in Fiscal Year 2015. Provisions are subject to change based on the terms of the legislation.

I. Purpose

The NFMC Program is designed to support the provisions of foreclosure intervention counseling services on a short-term basis by HUD-approved housing counseling agencies. Funds will be awarded to applicants with experience in foreclosure intervention and loss mitigation counseling. Funds will be used to provide mortgage foreclosure intervention and loss mitigation counseling assistance primarily in the defined Areas of Greatest Need-metropolitan statistical areas (MSAs) and rural areas with high rates of defaults and/or foreclosures.

Further, to ensure adequate funding is reaching communities dramatically affected by foreclosures and the subsequent adverse effects, NeighborWorks seeks to target Round 9 funding to geographical areas that are experiencing extraordinarily high foreclosure, delinquency, real estate owned property and negative equity rates. In Round 9 there will be locations described as Areas of Extraordinary Need in both MSAs and rural areas of the state. Special consideration will be given to applicants that can describe strategies to reach homeowners facing foreclosures in these areas.

NFMC Program funds will be made available to the sub-grantees in the form of grants. NeighborWorks will appropriate a majority of funds to "Areas of Greatest Need" and "Areas of Extraordinary Need". The following 13 indicators were used by NeighborWorks to determine "Areas of Greatest Need":

Non Prime, Owner Occupied Loans

- Number of non-prime loans (30-89 days)
- Percent of non prime loans delinquent (30-89 days)
- Number of non-prime loans 90+ days delinquent but not foreclosed (**new**)
- Percent of non-prime loans 90+ days delinquent but not foreclosed (**new**)
- Percent of non-prime loans that are in foreclosure of REO
- Percent on non-prime negative equity loans (**new**)
- Percent of loans originated between 2004-2007 that were higher-priced (subprime)

Prime, Owner Occupied Loans

- Number of non-prime loans (30-89 days)
- Percent of non prime loans delinquent (30-89 days)
- Number of non-prime loans 90+ days delinquent but not foreclosed (**new**)
- Percent of non-prime loans 90+ days delinquent but not foreclosed (**new**)
- Percent of non-prime loans that are in foreclosure of REO
- Percent on non-prime negative equity loans (**new**)

“Areas of Greatest Need” are defined as MSA’s that are in the worst quintile for at least two of the 13 indicators. For rural areas, states where half or more of the rural areas were in the worst quintile for at least two of the 13 indicators were considered to be areas of greatest need.

“Areas of Extraordinary Need” are defined as having the worst quintile for at least five or more of the 13 indicators, or the area was ranked among the worst decile in two or more of the 13 indicators. A rural area is deemed an “Area of Extraordinary Need” if either of the following are true: 1) the area fell in the worst quintile for at least five or more of the 13 indicators and represented more than half of the rural areas in the state, or 2) the area was ranked amongst the worst decile in two or more of the 13 indicators and represented more than half of the rural areas of the state.

Within the State of Nevada the Reno MSA and Carson City MSA have been designated as “Areas of Greatest Need”. The Las Vegas MSA (Las Vegas-Henderson-Paradise) and rural Nevada areas have been designated as “Areas of Extraordinary Need”.

Clients served must be homeowners of single-family (1 to 4-units) owner-occupied homes with mortgages in default or in danger of default. No funds made available under this program may be provided directly to lenders or homeowners to discharge outstanding mortgage balances or for any other direct debt reduction payments. **Note:** NeighborWorks recognizes that some homeowners who have received foreclosure counseling in past NFMC grant rounds may now experience new circumstances threatening the ability to remain current on their mortgages, such as a loss of or reduction in income, re-defaulting on their mortgage, and the reality that new assistance programs have become available for which a homeowner may now be able to qualify, NFMC is “re-setting” the duplicate check. *Any client who received counseling services prior to January 1, 2015 may be eligible to be counseled again on or after January 1, 2015 at any level.*

II. Background

As of October 10, 2014, the Fiscal Year 2015 Appropriations Bills have not become law. While there is a possibility that there will be no funding appropriated for the NFMC Program in FY2015, NeighborWorks understands the demand for funds to support foreclosure counseling around the nation remains high. NeighborWorks has made the decision to move forward with the application process for the ninth round of the NFMC Program. Conducting the application process now will mean that funding decisions can be made as quickly as possible should funds be appropriated for this program. If funds are appropriated, the program would continue to be administered by the Neighborhood Reinvestment Corporation, doing business as NeighborWorks® America (NeighborWorks), and it is anticipated that the appropriation would include funds for foreclosure intervention counseling, training, and expenses associated with administering the NFMC Program.

The intent of the NFMC funding is to expand and supplement counseling opportunities available to American families facing delinquency and foreclosure. It is expected that counseling

agencies will use best efforts to attempt to recover reimbursements for counseling services from investors or servicers whenever possible, to maximize fees from services and investors first, and to use NFMC funds to supplement.

It is important to note that selected sub-grantees may NOT utilize HUD housing counseling grant funds to reimburse counseling activity costs for any counseling recipient for which the specific grantee or sub-grantee received NFMC reimbursement. Specifically the HUD NOFA states:

“Funding Restrictions. Funding is limited to the eligible activities described in Section III.C.1 of this NOFA. Moreover, this NOFA seeks to minimize duplication with the National Foreclosure Mitigation Counseling (NFMC) Program administered by NeighborWorks, and to prioritize funding for counseling activities not supported by NFMC. Specifically, grantees and sub-grantees are prohibited from using HUD housing counseling grant funds under this NOFA to reimburse counseling activity costs for any counseling recipient for which the specific grantee or sub-grantee received NFMC reimbursement. For example, a grantee receiving reimbursement from NFMC for counseling John Doe, cannot also bill the HUD housing counseling grant for costs related to counseling John Doe that may have exceeded NFMC reimbursement.”

The performance period for these funds is October 1, 2014 to December 31, 2015.

III. Awards

If the Division is successfully awarded Round 9 funding from NeighborWorks, allocations shall be distributed by the Division to sub-grantees that have submitted an application to the Division. Funding decisions shall be based upon the following criteria: 1) total amount of funds awarded by NeighborWorks; 2) amount of funds requested by the applicant; 3) evidence that the applicant meets the “demonstrated experience” criteria defined in Section V “Applicant Eligibility” of this RFA; 4) current sub-grantee past performance; 5) anticipated production levels; and 6) any other criteria as determined by the Division.

IV. Eligible Activities

There are two categories of eligible activity funding available:

1. Counseling*
 - a. “Level One” Counseling includes intake, budget development and analysis, third party authorization signed, privacy policy, disclosure, MHA Program Eligibility and action plan (\$150)
 - b. “Level Two” Counseling occurs when a client who already received level one counseling-either previously from the same organization or from a referring organization-receives the following additional services: budget verification, verification of action taken, hardship letter, written work-out plan, collection of supporting documentation, reasonable effort to contact servicer, and follow-up (\$300)
 - c. “Level Three”- Discontinued
 - d. “Level Four”-Not applicable for sub-grantees funded through the Division

To develop counseling budgets, applicants should multiply the projected number of Level One and Two counseling sessions by the appropriate reimbursement rate. Verification of homeownership is required for Level 1 and Level 2.

*Applicants are encouraged to view the entire NFMC program notice which outlines all of the requirements of Level One and Level Two counseling. The NFMC program notice for Round 9 is available at www.neighborworks.org/nfmc and is also attached to this RFA.

2. Program-Related Support

Applicants can apply for up to 20% of their counseling award for program-related support. A detailed line item budget for use of these funds must be included with the application, and may include the following support items:

- Establishing a triage system
- Outreach to delinquent borrowers
- Group orientation and education and prevention of loan modification scams
- Infrastructure development and communication
- Improving capacity for tracking and reporting data
- Costs related to hiring, orienting, and training new counseling staff
- Purchasing or leasing equipment and software for new counselors
- Collecting data and preparing quarterly reports and draw requests
- Local operational oversight and quality control

There is no minimum or maximum application amount. The total amount of requests will be aggregated into one application, on behalf of all sub-grantees to NeighborWorks.

V. Applicant Eligibility

Applicants must have “demonstrated experience” as follows:

1. Worked successfully with financial institutions and servicers, and with borrowers facing default, delinquency and foreclosure, as well as documented counseling capacity, outreach capacity, past successful performance;
2. Has positive outcomes with documented counseling plans (including post mortgage foreclosure mitigation counseling), loan workout agreements and loan modification agreements; and
3. Have the capacity to obtain, track and report household level data including (without limitation) name, address, loan number, and related data.
4. One of the following is true:
 - i. Applicant provided foreclosure intervention counseling services which include documented action plans to at least 50 people during the past year or 20 people during the most recent quarter; or
 - ii. If 75% or more applicant’s service area is rural , (as defined by the USDA Rural Development, as of September 11, 2014), applicant provided foreclosure intervention counseling services which include documented action plans to at

least 25 people during the past year or 10 people during the most recent quarter;
or

- iii. If applicant has provided foreclosure counseling services which include documented action plans to at least 12 people during the past year AND has at least one trained and qualified foreclosure counselor on staff.

If the supervisor or counselors who are experienced in managing this program are no longer staff, applicants must explain how goals will be achieved, including how they will recruit and train new staff. The Division reserves the right to ask sub-grantees and CCE's to provide documentation of the above as condition of the award or at any point during the grant period or subsequent evaluation period.

Applicants must submit a signed letter from the Executive Director certifying their organization has not been indicted for a violation under Federal law relating to an election for Federal office and that their organization does not employ applicable individuals. Applicable individuals means an individual who (a) is employed by the organization in a permanent or temporary capacity; contracted or retained by the organization, or acting on behalf of, or with the express or apparent authority of, the organization; and (b) has been indicted for a violation under Federal law relating to an election for federal office.

VI. Sub-Grantee Responsibilities

The primary responsibility of the sub-grantee will be to provide mortgage foreclosure mitigation assistance to homeowners of owner-occupied homes with mortgages in default. These mortgages shall likely be subject to a foreclosure action and homeowners will be provided such assistance that shall consist of activities that are likely to prevent foreclosures and result in the long-term affordability of the mortgage regained pursuant to such activity or another positive outcome for the homeowner. The use of these funds shall involve:

- a reasonable analysis of the borrower's financial situation;
- a reasonable evaluation of the current value of the property that is subject to the mortgage, counseling regarding the assumption of the mortgage;
- counseling regarding the possible purchase of the mortgage by a non-federal third party,
- counseling and advice of all likely restructuring and refinancing strategies or the approval of a work-out strategy by all interested parties.

VII. Sub-Grantee Reporting Requirements

Sub-grantees will be required to report program expenditures and production information on a monthly basis. Applicants must:

- Indicate their ability to retain records for three (3) years;
- Indicate that its accounting system can segregate NFMC funding and expenditures from other sources.

Applicants will also be responsible for maintaining a database which includes, but is not limited to, household information on each client receiving assistance available at the following links: http://www.neighborworks.org/Documents/HomeandFinance_Docs/Foreclosure_Docs/NFMC_Docs/Round9_Docs/S-Client-Level-Data-Reporting-Requirements.aspx

and

http://www.neighborworks.org/Documents/HomeandFinance_Docs/Foreclosure_Docs/NFMC_Docs/Round9_Docs/T-Round-9-Quarterly-Final-Report-Questions.aspx

Sub-grantees are required to provide detailed narrative program and data information, as required by NeighborWorks and/or the Division, which will be collected on a monthly basis for incorporation into quarterly reports that are submitted to NeighborWorks. A financial audit is to be submitted on an annual basis. Sub-grantees are required to participate in at least two (2) NFMC program audits which may include file review and on-site compliance review. Failure to provide accurate and timely reports may result in a delayed processing in reimbursement of program expenditures and/or termination of the Grant Award. The Division reserves the right to review and verify sub-grantee financial statements and client files on a quarterly basis. The sub-grantees are required to conduct and provide the Division with a copy of their agency wide audit at the close of the program year.

The Division will not reimburse sub-grantees for Level One or Two counseling session where the client data needed to receive reimbursement from NeighborWorks is incomplete and cannot be uploaded into the central NeighborWorks database. NeighborWorks will disburse funds based upon the number of counseling sessions reported in the database and sub grantees will not receive reimbursement until counseling session thresholds are met.

NeighborWorks provides reimbursement on a pre determined draw basis based on the aggregate number of counseling sessions accepted. Therefore, reimbursement to any particular sub-grantee may be delayed if other sub-grantees do not meet their quarterly performance goals.

Note: Any client who received counseling services prior to January 1, 2015 will be eligible to be counseled again on or after January 1, 2015 at any level. Sub-grantees must document that the client received the appropriate level of service again, after January 1, 2015 and all current required documentation as described in the "Eligible Activities" section of this announcement is maintained in the client file, with the new intake date. In order for the client to be uploaded into the Data Collection System for payment, the homeowners must have received a new counseling session after January 1, 2015 and all required documentation must be dated as of the new intake date and recorded in the client file.

VIII. Sub-Grantee Match Requirements

The Division must demonstrate to NeighborWorks that sub-grantees can provide a 20% match for the first \$500,000 in funding received. (After \$500,000 the required match rate drops to 10%.) Applicants must describe how they will meet this requirement as follows:

- a. Applicant match must be related to applicant's foreclosure mitigation program. This program **must** include delinquency prevention and foreclosure intervention counseling, but may also include triage, outreach, mortgage workout or rescue funding, plus any administrative or overhead expenses associated with the program.
- b. Match need not be new resources generated for this grant program, but must be related to foreclosure counseling rather than the applicant's general housing counseling program.
- c. Match can be cash or in-kind (i.e. staff time, office space, volunteer time, donated equipment, etc).

- d. Other federal funds, with the exception of Community Development Block Grant funds, may **not** be counted toward match requirements. Examples of federal funds ineligible for use as match include (but are not limited to) other HUD Housing Counseling funds and grants awarded by NeighborWorks to its chartered members from Congressionally appropriated dollars, including NFMC funding from prior grant rounds.
- e. Examples of funds that are eligible for match include (but are not limited to): fees received from servicers or lenders for providing foreclosure counseling to clients not counted under this program; funds received to capitalize mortgage rescue funds; foundation and corporate grants received for operating a foreclosure counseling and mitigation program; municipal, county, or state grants for operating foreclosure counseling and mitigation programs (as long as the funds do not have a federal source); and unrestricted funds or net assets dedicated towards the foreclosure programs.
- f. The match “window,” or period within which the match must be raised, extends from April 1, 2014, to December 31, 2015. Any expenditures related to the applicants’ foreclosure mitigation program realized between April 1, 2014 and the date award funds are received is allowed to be counted toward the match as long as they are not counted for match for previous NFMC Counseling funding rounds. Funds raised before this time period can be counted toward match as long as they will be expended during the time from April 1, 2014 to December 31, 2015.
- g. The match requirement may be waived by NeighborWorks for counseling delivered in defined geographic areas suffering from high poverty and unemployment (i.e. local poverty rate and/or local unemployment rate is greater than 150% of the national rate). NeighborWorks is developing a formula that will be used to address this criteria; however applicants should demonstrate the need for any waiver requests by providing supporting documentation to the Division with this RFA.
- h. If the required match proves to be a significant limitation on demand for the program, NeighborWorks staff may be able to request a reduction to the match requirement as long as documentation received supports the request.

IX. Application Submission Requirements

Applicants must be a Nevada-based Housing Counseling Agency, preference will be given to HUD-approved housing counseling agencies, and have experience in administering federal grants and/or state funds. (Please include copies of contracts, agreements, grant awards, etc. for the last two years as evidence of this experience.) Applications will be ranked and awards based on the level of counseling experience of each applicant, so agencies should be very detailed when answering the criteria reflected under the Applicant Evaluation and Criteria section below.

Submission response should follow the format of items outlined below in the Applicant Evaluation and Criteria section.

X. Applicant Evaluation and Criteria

Applications will be evaluated and awarded based on certain criteria. Applicants must attach a separate document and include responses to all of the following:

- a. Please state any past or current experience in administering an effective mortgage foreclosure mitigation programs, including the number of months/years

this service has been provided, along with number of clients served, successful outcomes, etc.

- b. Please list staff members' experience in providing mortgage foreclosure mitigation. Please indicate the number of staff members and the years of experience for each. Please include a course description (or course title) of any certifications or training provided to staff members pertaining to the provision of mortgage foreclosure. Please include the date the training was provided and who provided the training. Please indicate future plans for continued staff training (i.e. conferences and/or training that will be completed);
- c. Please identify number of staff members who are fluent in foreign languages that will assist non-English speaking customers who need foreclosure intervention counseling. *Applicants must certify that they have staff members fluent in foreign languages and/or submit proof of an MOU for translation services with another agency;*
- d. Describe your proposed strategy for recruiting, orienting, training and compensating any new staff hired under this program, especially in light of the fact that the funds are a one-time appropriation;
- e. Past experience with, and the ability to provide, the following items: (Required by NeighborWorks:
 - i. A reasonable analysis of a borrower's financial situation;
 - ii. A reasonable evaluation of current value of the property that is subject to the mortgage;
 - iii. Counseling regarding assumption of mortgages and/or purchases of the mortgage by non-federal third party;
 - iv. Counseling and advice on restructuring and refinancing strategies, or with work-out strategies;
 - v. Working successfully with financial institutions and loan servicers resulting in positive outcomes for clients served
- f. Indicate which of the following applies to your organization:
 - i. Applicant provided foreclosure intervention counseling services which include documented action plans to at least 50 people during the past year or 20 people during the most recent quarter; or
 - ii. If 75% or more of applicant's service area is rural , (as defined by the USDA Rural Development, OMB or the Census Bureau), applicant provided foreclosure intervention counseling services which include documented action plans to at least 25 people during the past year or 10 people during the most recent quarter; or
 - iii. If applicant has provided foreclosure counseling services which include documented action plans to at least 12 people during the past year AND has at least one trained and certified foreclosure counselor on staff.

If the supervisor or counselors who achieved the outcomes in (iii) above are no longer on staff, applicants must explain how goals will be achieved, including how they will train new staff. The

Division reserves the right to ask grantees to provide documentation of the above as condition of the award or at any point during the grant period or subsequent evaluation period.

- g. Provide a detailed breakdown of current and anticipated Level One and Two counseling sessions by quarter starting with October 1, 2013. The proposed should provide separate estimates of the number of Level One and Level Two counseling and the corresponding counseling budgets. If not a current NFMC sub-grantee, please use the Level One and Two counseling session guidelines included earlier in the RFA to estimate how many of the current clients served are within each of these Levels of counseling;
- h. Describe your capacity to track which level of counseling sessions that have been provided (Level One and Level Two). Applicants should provide a succinct, but detailed, explanation of how those proposed counseling levels will be tracked and how data will be compiled;
- i. Please identify the client management system to be used by your agency. Applicants must certify that they will be able to report required client data via one of the following:
 - i. CounselorMax,;
 - ii. Home Counselor Online; or
 - iii. Other system (please identify the system that is currently being used by your agency and certify that it can perform the required data tracking and electronic reporting as required by NeighborWorks)
- j. Describe strategy for identifying, marketing to, and attracting homeowners who are delinquent or in default on their mortgages, or are at risk of becoming delinquent or in default on their mortgages. This should include any partnerships that have been established with other organizations that are being used to identify and reach customers, or who will supply other services what support a successful resolution of customer's mortgage delinquencies. *Applicant must certify their ability to provide counseling in an ADA accessible location;*
- k. Describe your ability to provide in-person counseling and for making contact, including personal contact, with defaulted mortgagors, for the purpose of providing counseling or providing information about counseling. Submit a copy of your organization's written plan for completing these items if available or existing;
- l. Describe your ability to coordinate with non-profit organizations operating national or statewide toll-free foreclosure prevention hotlines including those that:
 - serve as a consumer referral source and data repository for borrowers experiencing some form of delinquency or foreclosure;
 - connect callers with local housing counseling agencies; or
 - facilitate or offer free assistance to help homeowners to understand their options, negotiate solutions, and find the best resolution for their particular circumstance;
- m. Identify any HUD Housing Counseling Funds that have been recaptured and include the following (detailed) information:

- Date recapture occurred
 - Why the recapture occurred
 - What steps the organization has taken to correct the issues that led to the funds recapture
- n. Please provide copies of the most recent HUD-9902 Housing Counseling Agency Activity Report;
 - o. Please submit a copy of the agency's most recent financial audit (must have been completed within the last 12 months);
 - p. Please certify that your agency will adopt the National Industry Standards code of Ethics and Conduct, and, as appropriate for the level(s) of counseling that you plan to provide, will offer the Minimum Standard Activities for Foreclosure Intervention and Default Counseling (see copy attached Exhibit D). Housing counselors must sign to certify;
 - q. Please complete and include a detailed budget that outlines the Level One and Level Two counseling budgets, program operations costs by line item (i.e. staff, overhead, etc.), HAMP reimbursement, if any, and match required;
 - r. Application must include how agency will meet Match Requirements on a quarterly basis;
 - s. Please provide a copy of current business license; and
 - t. For Round 8 NFMC sub-grantees, submit revised production schedule and provide information on how your agency will complete outstanding counseling sessions as well as the proposed counseling sessions within required timeframes.

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK

XI. Deadline

Application due date: November 10, 2014 at 5:00 pm Pacific Time

Selected applicants may be required to submit additional information to the Division prior to November 14, 2014, in revised formats to facilitate the Division's application to NeighborWorks. The Division reserves the right to amend, modify, or cancel this RFA at any time.

XII. Submission Information

One copy of the submission, along with required attachments, are to be sent to the following:

**NEVADA HOUSING DIVISION
ATTN: ART THURNER, NFMCP CONTRACT STAFF
1535 OLD HOT SPRINGS ROAD, SUITE 50
CARSON CITY NV 89706**

XIII. Required Attachments

Applicants must complete the "Counseling Agency Location Form for Full HFA/Intermediary Applications" located under the Application Supplemental Materials and Templates section located at the following link:

[http://www.neighborworks.org/Homes-Finances/Foreclosure/Foreclosure-Counseling-\(NFMCP\)/Round-9](http://www.neighborworks.org/Homes-Finances/Foreclosure/Foreclosure-Counseling-(NFMCP)/Round-9)

In addition applicants who will be applying for NFMCP funding from more than one entity must submit a letter disclosing the agency's intention to apply for NFMCP funds through the Nevada Housing Division and other Intermediary organizations. A sample letter is located at the same link above and is titled "Sample Letter Disclosing Intention to Apply For NFMCP Funds through Multiple Applications".

XIV. RFA Contacts

Art Thurner, NFMCP Contract Staff
Nevada Housing Division
1535 Old Hot Springs Rd., Suite 50
Carson City, NV 89706
Phone: (775) 687-2040 ext 2034
Fax: (775) 687-4040
E-mail: cctaxcr@housing.nv.gov

Mike Dang, Chief of Programs
Nevada Housing Division
1535 Old Hot Springs Rd, Suite 50
Carson City, NV 89706
Phone: (775) 687-2033
Fax: (775) 687-4040
E-mail: mdang@housing.nv.gov

XV. RFA Public Notice

Public Places:

Nevada Housing Division
1535 Hot Springs Road, #50
Carson City, Nevada 89706

Nevada Housing Division
7220 Bermuda Rd, Suite B
Las Vegas, Nevada 89119

Posted at:

Online: www.housing.nv.gov

XVI: Interested Parties: HUD-Approved Housing Counseling Agencies*

Nevada Legal Services
530 South Sixth Street
Las Vegas NV 89101

Chicanos Por La Causa
601 S. 10th Street, Suite 105
Las Vegas, NV 89101

Consumer Credit Counseling Service
DBS Financial Guidance Center
Michelle Johnson
2650 S. Jones Blvd
Las Vegas NV 89146

Las Vegas Resource Center
8100 Westcliff Drive
Las Vegas, NV 89145

Housing for Nevada
265 E. Warm Springs, Suite 107
Las Vegas NV 89119

Nevada Legal Services
204 Marsh St.
Reno NV 89509

Women's Development Center
4020 Pecos McLeod
Las Vegas NV 89121

NOVADEBT
2298 W. Horizon Ridge Pkwy
Henderson, NV 89014

Neighborhood Housing Services
1849 Civic Center Drive
N. Las Vegas, NV 89030

Community Services of Nevada
730 West Cheyenne Av # 10
North Las Vegas NV 8903

Neighborhood Assistance Corp of America
5765 S. Rainbow Blvd.
Las Vegas NV 89118

Nevada Legal Services
530 6th St.
Las Vegas, NV 89101

Springboard Las Vegas
215 E Warm Springs Rd
Las Vegas, NV 89119

Springboard Non Profit
1469 W. Warm Springs Rd #110
Henderson, NV 89014

Springboard Non Profit
2300 W. Sahara Av. St 800
Las Vegas, NV 89102

*Interested parties notified via electronic mail of RFA posting at www.housing.nv.gov

Exhibit A

REQUIRED DOCUMENTS TO BE SUBMITTED WITH THE THE NFMC ROUND 9 APPLICATION

- Written responses to Section X “Applicant Evaluation and Criteria”;
- Detailed budget, as reflected in Section X (q) and Section IV (1) and (2);
- Copy of most recent HUD-9902 Housing Counseling Agency Activity Report, as reflected in Section X (n);
- Most recent financial audit which has been completed within the last 12 months, as reflected in Section X (o);
- Certification that agency will adopt the National Industry Standards Code of Ethics and Conduct, etc. as reflected in Section X (p);
- Listing of anticipated Match sources and amounts
- “Counseling Agency Location Form for Full HFA/Intermediary Applications”;
- If applicant is applying for multiple allocations from the Division and other Intermediaries, a letter certifying the applicants intent to submit multiple applications;
- A letter executed by the Executive Director certifying that the organization has not been indicted for a violation under Federal law relating to an election for Federal office, and that the organization does not employ individuals reflected in Section V of this RFA.
- Copies of documentations showing the applicant is a Nevada-Based Housing Counseling Agency with experience in administering federal grants and/or state funds. Include documents requested in Section IX of this RFA.
- Copy of MOU for translation services if provided by a different agency
- Certification that counseling will be provided in ADA compliant location, as reflected in Section X (j).