

**Maryland Department of Housing and Community Development**

**Maryland Housing Counseling Fund (MHCF)**

**SFY2025 Application**

**Program-Specific Questions**

**Application Deadline: May 31, 2024, 5:00pm EST**

Wes Moore, Governor

Aruna Miller, Lt. Governor

Jacob R. Day, Secretary

Julia Glanz, Deputy Secretary

MHCF Program-Specific Questions

In addition to the universal application questions you completed in the DHCD Project Portal, your organization is required to complete the applicable questions in this document. Upload this document as an attachment to your application in the Project Portal. Questions in this section are valued at a total of 80 points.

**Recommended Data Sources**

We recommend that you incorporate evidence-based data in your responses to help strengthen your application. The links below are included for reference purposes. You may use relevant data from these and other sources in your responses to questions in this application.

[Urban Institute's Upward Mobility Metrics and Data](https://upward-mobility.urban.org/measuring-upward-mobility-counties-and-cities-across-us)

[US Census Bureau Profile-Maryland](https://data.census.gov/profile/Maryland?g=040XX00US24)

[National Low-Income Housing Coalition](https://nlihc.org/housing-needs-by-state/maryland#:~:text=An%20estimated%2020%25%20of%20Maryland,make%20next%20month's%20housing%20payment.)

[CHAS (Comprehensive Housing Affordability Strategy) Data](https://www.huduser.gov/portal/datasets/cp.html)

[Maryland Housing Needs Assessment & 10-Year Strategic Plan](https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf)

[Property Foreclosure Events in Maryland 3rd Quarter 2023](https://dhcd.maryland.gov/Documents/ForeclosureRpts/ForeclosureMD-23Q3.pdf)

**All Applicants – Project Summary**

Select the appropriate funding category for your MHCF application. Enter the amount of your request. Provide a short project summary describing proposed goals and outcomes based on your funding request.

|  |  |  |  |
| --- | --- | --- | --- |
| **Funding Category:** | [ ]  **Housing Counseling**  | [ ]  **Legal Services** | [ ]  **Capacity Building** |
| **Amount Requested ($):** |  |
| **Project Summary:** |  |

**All Applicants - Organizational Capacity (30 Points)**

**OC1.** Summarize your organization’s vision and mission. Include a short description of accomplishments related to housing counseling services, legal services, or capacity building for the housing counseling network (i.e. training, coordination, networking activities). (5 Points)

**OC2.** Provide the number of full-time equivalent (FTE) positions that will be supported by your MHCF funding request. List key leadership and program staff that will be engaged in the proposed project and summarize their experience, education, and training. (5 Points)

**OC3.** Describe your organization’s experience with addressing the needs of underserved communities to advance racial equity. Include information about the resources your organization has in place to achieve these goals. Examples may include but are not limited to working with communities to design, plan, or implement programs or activities; experience building community partnerships with grassroots and resident-led organizations; designing or operating programs that have provided tangible reductions in racial disparities; or having staff or volunteers with lived experience and/or expertise to provide services in a culturally competent way. (5 Points)

**OC4.** Discuss how your organization has or will engage in the following activities to advance racial equity. (3 Points)

1. Analyze the racial composition of the persons or households who are expected to benefit from proposed activities.
2. Identify potential barriers that limit persons or communities of color from equitably benefiting from proposed activities.
3. Take steps to prevent, reduce or eliminate these barriers.
4. Establish measures to track progress and evaluate the effectiveness of efforts to advance racial equity.

**OC5.** Data demonstrates that by 2030 Black homeownership rates are anticipated to decline and foreclosure rates among Black homeowners will increase. How will your organization’s services address these issues? (2 Points)

**OC6.** Other than full funding, what are the key challenges to achieving proposed program goals? How will your organization address those challenges? (5 Points)

**OC7.** Describe the methods your organization will use to reach its target audience (i.e. marketing, outreach, partnerships). (5 Points)

**All Applicants – Application Budget (15 Points)**

**AB1.** Complete the application budget form (separate Excel file) to show the annual costs of your organization’s program. In the table below, provide a justification for each line item included in your Application Budget. Explain the necessity and basis for costs included in your application budget. Add rows if needed. (10 Points)

|  |  |
| --- | --- |
| **Use of MHCF Funds** | **Description/Justification** |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

**AB2.** In the table below, indicate whether other sources of funds listed in your Application Budget are pending, committed, or received as of the date you submit your application. Proposals that show MHCF funds will be leveraged with other sources of funds will receive priority consideration. Add rows if needed. (5 Points)

|  |  |
| --- | --- |
| **Other Funding Sources** | **Status (Pending, Committed, Received)** |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

**Client Demographics - Housing Counseling & Legal Services Applicants (5 Points)**

Summarize demographic data for individuals that your organization will serve during FY25. Provide an unduplicated count of individuals to be served. This information is collected to help us better assess your organization's service area.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Jurisdiction** | **Individuals Served** |  | **Age Range** | **Individuals Served** |
| Allegany County |  | 18 - 24 |  |
| Anne Arundel County |  | 25 - 44 |  |
| Baltimore City |  | 45 - 54 |  |
| Baltimore County |  | 55 - 59 |  |
| Calvert County |  | 60 - 64 |  |
| Caroline County |  | 65 - 74 |  |
| Carroll County |  | 75 +  |  |
| Cecil County |  |  |
| Charles County |  | **Gender** | **Individuals Served** |
| Dorchester County |  | Female |  |
| Frederick County |  | Male |  |
| Garrett County |  | Nonbinary |  |
| Harford County |  |  |
| Howard County |  | **Race** | **Individuals Served** |
| Kent County |  | American Indian / Alaska Native |  |
| Montgomery County |  | Asian |  |
| Prince George's County |  | Black or African American |  |
| Queen Anne's County |  | Native Hawaiian / Pacific Islander |  |
| Somerset County |  | White |  |
| St. Mary's County |  | Multiple Races |  |
| Talbot County |  |  |
| Washington County |  | **Ethnicity** | **Individuals Served** |
| Wicomico County |  | Hispanic or Latino/a |  |
| Worcester County |  | Not Hispanic or Latino/a |  |

|  |  |
| --- | --- |
| **Household Income Category (based on AMI)** | **Individuals Served** |
| Below or equal to 50% |  |
| Greater than 50% and less than or equal 80% |  |
| Greater than 80% and less than or equal to 100% |  |
| Greater than 100% and less than or equal to 150% |  |
| Greater than 150% |  |
| Data Not Collected |  |

**Housing Counseling Services (30 Points)**

**Complete this section if your organization will provide housing counseling services for homeowners, prospective homeowners, and/or renters.**

Complete the chart below and provide documentation of HUD certification status for your organization’s housing counselors. If your organization does not currently have HUD-certified housing counselors on staff, provide a brief explanation of your plan to hire certified counselors or to train staff to become certified in FY25.

|  |  |  |
| --- | --- | --- |
| **Counselor’s First and Last Name** | **HUD Exam Date** | **HUD Certification Status** |
| *Use one row per counselor.**Add rows as needed.* | *Enter the date of the counselor’s most recent HUD certification exam.* | *Enter Certified or Not Certified* |
|   |  |   |
|   |  |   |

**HC1.** Provide annual goals for each output or outcome you plan to achieve between July 1, 2024, and June 30, 2025. (5 Points)

|  |  |
| --- | --- |
| **Output / Outcome** | **FY25 Goal** |
| Homebuyer Education Workshops Held |  |
| Pre-purchase Clients Served |  |
| Homebuyer Education Certificates Issued |  |
| Foreclosure Clients Served |  |
| Individuals that Received Loss Mitigation Assistance (loan modification, forbearance, refinance etc.) |  |
| Individuals that Brought Mortgage Current |  |
| Rental Counseling Clients Served |  |
| Individuals Completed Rental Housing Workshops / Group Education |  |
| Individuals Completed One-on-One Rental Housing Counseling |  |
| Individuals Accessed Resources to Avoid Eviction |  |
| Individuals Avoided Eviction after Receiving Rental Counseling |  |
| Individuals that Improved their Financial Capability (reduced debt, increased savings, improved credit score) |  |
| Other (specify): |  |

**HC2.** Discuss the outcomes your clients achieved in the last 12 months (i.e., loan modification, forbearance, home purchase, increased savings, reduced debt, etc.). List the total number of clients that achieved each outcome. (5 Points)

**HC3.** Describe the client management system (CMS) your organization uses to track and report outcomes. In your response, specify whether your CMS has the capacity to report demographic data for individuals and/or households served. (5 Points)

**HC4.** Describe your organization’s service delivery model for services that will be supported by MHCF funds. Provide responses to questions 4a – 4c. (10 Points)

4a. Describe intake and triage procedures, including average response time to a client's request to initiate services.

4b. Describe the process for assessing client needs and developing an action plan to adequately address identified needs.

4c. Describe the process for following up with clients and closing client files.

**HC5.** Describe how your organization stores and disposes of Personally Identifiable Information (PII). Describe procedures for managing both paper and digital documents. (5 Points)

**HC6.** **Informational Only**. Estimate the number of requests for assistance your organization was not able to respond to in the last 12 months due to limited funding or staff capacity. Discuss processes your organization has in place to mitigate this issue (i.e. referrals to partner organizations, wait lists, alternative resources).

**Legal Services (30 Points)**

**Complete this section if your organization will provide legal services for homeowners and/or renters**.

**LS1.** Provide annual goals for each output or outcome you plan to achieve between July 1, 2024, and June 30, 2025. (5 Points)

|  |  |
| --- | --- |
| **Output / Outcome** | **FY25 Goal** |
| Homeowner Intakes |  |
| Individuals Received Brief Advice regarding Foreclosure |  |
| Individuals Represented in Foreclosure Litigation |  |
| Individuals Represented in Foreclosure Mediation |  |
| Individuals Received Loss Mitigation Assistance (loan modification, forbearance, etc.) |  |
| Individuals that Brought Mortgage Current |  |
| Renter Intakes |  |
| Individuals avoided eviction |  |
| Individuals delayed eviction, providing time to seek alternative housing |  |
| Individuals obtained access to housing |  |
| Individuals obtained return of security deposit |  |
| Individuals obtained cash-for-keys, relocation assistance or other tenant settlement |  |
| Other (specify): |  |

**LS2.** Discuss the outcomes your clients achieved in the last 12 months (i.e., loan reinstatement, loan modification, forbearance, alternative housing solution, etc.). List the total number of clients that achieved each outcome. (5 Points)

**LS3.** Describe the client management system (CMS) your organization uses to track and report outcomes. In your response, specify whether your CMS has the capacity to report demographic data for individuals and/or households served. (5 Points)

**LS4.** Describe your organization’s service delivery model for services that will be supported by MHCF funds. Provide complete responses to questions 4a – 4c. (10 Points)

4a. Describe intake and triage procedures, including average response time to a client's request to initiate services.

4b. Describe the process for assessing client needs and developing an action plan to adequately address identified needs.

4c. Describe the process for following up with clients and closing client files.

**LS5.** Describe how your organization stores and disposes of Personally Identifiable Information (PII). Describe procedures for managing both paper and digital documents. (5 Points)

**LS6. Informational Only.** Estimate the number of requests for assistance your organization was not able to respond to in the last 12 months due to limited funding or staff capacity. Discuss processes your organization has in place to mitigate this issue (i.e. referrals to partner organizations, wait lists, alternative resources).

**Capacity Building Activities (35 Points)**

**Complete this section if your organization will provide capacity building activities for the state’s housing counseling network.** **Questions in this section do not apply to housing counseling or legal services organizations.**

**CB1**. Provide annual goals for each output or outcome you plan to achieve between July 1, 2024, and June 30, 2025. (6 Points)

|  |  |
| --- | --- |
| **Output / Outcome** | **FY25 Goal** |
| Number of Training Activities |  |
| Number of Housing Counselors Trained |  |
| Number of Networking Activities |  |
| Number of Outreach Activities that Promote Housing Counseling Services |  |
| Other (specify):  |  |

**CB2.** Discuss the methods your organization will use to provide capacity building activities in FY25 (i.e., webinar, in-person training, newsletters, etc.). (6 Points)

**CB3.** Discuss how your organization ensures that capacity building activities are available to the statewide housing counseling network, particularly those working in underserved communities (i.e. communities of color, rural areas, areas of high concentrated poverty, Limited-English Proficient households, persons with disabilities). (6 Points)

**CB4.** Discuss how your organization develops and implements capacity building activities that address the needs of housing counseling professionals (i.e. surveys, focus groups, market research, industry best practices). (6 Points)

**CB5.** Discuss the types of capacity building activities your organization provided for housing counseling professionals in the last 12 months. Provide the number of individuals that participated in each activity. (6 Points)

**CB6.** Describe your organization’s experience with coordinating and conducting capacity building activities for housing counseling professionals. (5 Points)

**CB7. Informational Only.** Discuss specific capacity building activities your organization has or will engage in to help advance racial equity goals among the state’s housing counseling network.