

**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

[Docket No. FR-4172-N-01]

**Fiscal Year 1997 Notice of Funding Availability HUD-Approved Housing Counseling Agencies**

**AGENCY:** Office of the Assistant Secretary for Housing-Federal Housing Commissioner, HUD.

**ACTION:** Notice of Funding Availability (NOFA).

**SUMMARY:** *Purpose.* This notice announces the availability of Fiscal Year (FY) 1997 funding from the U.S. Department of Housing and Urban Development (HUD) for HUD-approved housing counseling agencies to provide housing counseling to homebuyers, homeowners, and renters.

*Available Funds.* Up to \$13,125,000.

*Eligible Applicants.* All housing counseling agencies approved by HUD as of the publication date of this NOFA may apply for FY 1997 funding. This includes: (1) Multi-State, regional, or national intermediary organizations, and (2) local housing counseling agencies that do not elect to affiliate with a HUD-approved intermediary organization.

This NOFA contains additional information on the purpose and background of the NOFA and funding levels available to local counseling agencies and intermediary organizations respectively; eligible activities and funding criteria; and application requirements and procedures.

**DEADLINE FOR RECEIPT OF APPLICATIONS:**

Completed applications must be submitted no later than 4:00 p.m. local time on June 2, 1997. As further described below, any completed application must be physically received by this deadline date and hour at the appropriate local HUD office (for local applicants) or at the Office of Housing, Department of Housing and Urban Development, 451 7th Street, SW, Room 9166, Washington D.C. 20410 (for national, regional or multi-State applicants). In the interest of fairness to all applicants, late applications will be treated as ineligible for consideration. Applicants should take this requirement into account and make early submission of their applications to avoid loss of eligibility brought about by any unanticipated delays or other delivery-related problems. It is not sufficient for an application to be postmarked within the deadline. Applications sent by facsimile (FAX) will not be accepted. HUD will not waive this submission deadline for any reason.

**ADDRESSES:** For local housing counseling agency applicants: An original and three copies of the completed application must be submitted to the local HUD office having jurisdiction over the locality or area in which the proposed program is located. These copies should be sent to the attention of the Single Family Division Director, and the envelope should be clearly marked, "FY 1997 Counseling Application". A list of Single Family Division Directors and local HUD Offices appears at the end of this NOFA. Failure to submit an application to the correct office in accordance with the above procedures will result in disqualification of the application.

For national, regional and multi-State housing counseling agencies: An original and three copies of the completed application must be submitted to the person listed below in HUD Headquarters. The envelope should be clearly marked, "FY 1997 Counseling Application."

**FOR FURTHER INFORMATION CONTACT:** Monica Schuster, Director, Marketing and Outreach Division, Office of Insured Single Family Housing, Department of Housing and Urban Development, 451 7th Street, SW, Room 9166, Washington DC 20410; telephone (202) 708-0317 (voice); and the hearing and speech impaired persons may access this number by calling the Federal Information Relay Operator at 1-800-877-8339 (TTY number).

**SUPPLEMENTARY INFORMATION:****Paperwork Reduction Act Statement**

The information collection requirements contained in this NOFA have been approved by the Office of Management and Budget, under section 3504(h) of the Paperwork Reduction Act of 1995 (44 USC 3501-3520), and assigned OMB control number 2502-0261. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid control number.

**Promoting Comprehensive Approaches to Housing and Community Development**

HUD is interested in promoting comprehensive, coordinated approaches to housing and community development. Economic development, community development, public housing revitalization, homeownership, assisted housing for special needs populations, supportive services, and welfare-to-work initiatives can work better if linked at the local level.

Toward this end, HUD in recent years has developed the Consolidated Planning process designed to help communities undertake such approaches.

In this spirit, it may be helpful for applicants under this NOFA to be aware of other related HUD NOFAs that have recently been published or are expected to be published in the near future. By reviewing these NOFAs with respect to their program purposes and the eligibility of applicants and activities, applicants may be able to relate the activities proposed for funding under this NOFA to the recent and upcoming NOFAs and to the community's Consolidated Plan.

With respect to homeownership, the Department expects to publish in the **Federal Register** in the next few weeks the Homeownership Zones NOFA.

To foster comprehensive, coordinated approaches by communities, HUD intends for the remainder of FY 1997 to continue to alert applicants to upcoming and recent NOFAs as each NOFA is published. In addition, a complete schedule of NOFAs to be published during the fiscal year and those already published appears under the HUD Homepage on the Internet, which can be accessed at <http://www.hud.gov/nofas.html>. Additional steps on NOFA coordination may be considered for FY 1998.

For help in obtaining a copy of your community's Consolidated Plan, please contact the community development office of your municipal government.

**I. Purpose and Substantive Description****A. Authority and Purpose**

HUD's housing counseling program is authorized under Section 106 of the Housing and Urban Development Act of 1968 (12 USC 1701x). The purpose of the program is to promote and protect the interests of housing consumers participating in HUD and other housing programs, as well as to help protect the interests of HUD and mortgage lenders. The Housing Counseling program is generally governed by HUD Handbook 7610.1, REV-4, dated August 9, 1995.

Section 106 authorizes HUD to provide counseling and advice to tenants and homeowners with respect to property maintenance, financial management, and such other matters as may be appropriate to assist tenants and homeowners in improving their housing conditions and in meeting the responsibilities of tenancy and homeownership. In addition, HUD-approved counseling agencies are permitted and encouraged by HUD to conduct community outreach activities

and provide counseling to individuals, such as minorities and persons with disabilities with the objective of increasing awareness of homeownership opportunities and improving access of low and moderate income households to sources of mortgage credit. HUD believes that this activity is key to the revitalization and stabilization of low income neighborhoods.

Under the housing counseling program, HUD contracts with qualified public or private nonprofit organizations to provide the services authorized by the statute. When Congress appropriates funds for this purpose, HUD announces the availability of such funds, and invites applications from eligible agencies, through a notice published in the **Federal Register**. Currently there are 746 HUD-approved local housing counseling agencies with 335 Branch Offices and 9 HUD-approved intermediary organizations. Annually, all HUD-approved agencies are eligible to apply for housing counseling grants.

However, an agency that is approved by HUD does not automatically receive HUD funding, and HUD expects that all counseling agencies will continually work to develop other funding resources. In FY '96, 183 HUD-approved local housing counseling agencies and 4 HUD-approved national/regional/multi-state housing counseling agencies received funding from HUD.

#### *B. Allocation Amounts*

Fifteen million dollars (\$15 million) has been appropriated from the 1997 Appropriations Act, P. L. 104-204, approved October 7, 1996 for this program. Of this amount, \$13,125,000 is being made available under this NOFA for lump-sum, performance-based grants, as defined at 24 CFR part 84, subpart E. Approximately \$5 million is being set aside to fund national, regional and multi-State organizations that apply for funding under this NOFA. No national/regional/multi-State agency may receive more than \$1 million. Approximately \$8,125,000 has been

made available for grants to local HUD approved housing counseling agencies, and it has been allocated to each of the HUD Field Offices by a formula that gives equal weight to the percentage of HUD insured single family mortgage defaults within each Field Office jurisdiction as of August 31, 1996, compared to the nationwide total and the percentage of first-time homebuyers that were approved for FHA-insured mortgages within the Field Office jurisdiction during FY 1996 compared to the nationwide total for that period. This formula reflects the increased emphasis that HUD is placing on the expansion of homeownership opportunities for first-time homebuyers and its intent to ensure appropriate geographical distribution of program funds. For FY 1997, no individual local housing counseling agency may be awarded more than \$100,000.

Allocations for use in local agency programs, by HUD Field Office, are estimated as follows:

HUD field office	No. of defaults	Default data		First time homebuyer data			Total allocation
		% of nat'l de-faults	Allocation amount	No. of 1st timers	% of nat'l 1st timers	Allocation amount	
New England							
Boston .....	812	0.48	19,554.75	5,232	1.09	44,348.05	63,903
Hartford .....	1,726	1.02	41,565.89	6,745	1.41	57,172.70	98,739
Manchester* .....	401	0.24	9,656.97	3,085	0.64	26,149.41	35,806
*(NH, ME, VT).							
Providence .....	266	0.16	6,405.87	1,719	0.36	14,570.78	20,977
New York/Jersey							
Albany .....	2,190	1.30	52,740.04	6,032	1.26	51,129.10	103,869
Buffalo .....	2,578	1.53	62,083.93	5,522	1.15	46,806.18	108,890
Camden .....	4,076	2.42	98,159.08	5,841	1.22	49,510.12	147,669
New York .....	3,518	2.09	84,721.21	7,992	1.67	67,742.66	152,464
Newark .....	2,121	1.26	51,078.36	4,466	0.93	37,855.20	88,934
Mid Atlantic							
Baltimore .....	3,957	2.35	95,293.30	12,961	2.70	109,861.44	205,155
Charleston .....	93	0.06	2,239.65	894	0.19	7,577.82	9,817
Philadelphia* .....	5,952	3.53	143,337.31	12,678	2.65	107,462.65	250,800
(* DE)							
Pittsburgh .....	1,241	0.74	29,886.02	3,923	0.82	33,252.56	63,139
Richmond .....	4,343	2.57	104,589.03	12,102	2.53	102,580.29	207,169
Washington DC .....	4,681	2.77	112,728.82	12,141	2.53	102,910.87	215,640
Southeast/Caribbean							
Atlanta .....	7,267	4.31	175,005.41	13,627	2.84	115,506.66	290,512
Birmingham .....	2,478	1.47	59,675.71	5,987	1.25	50,747.66	110,423
Caribbean .....	3,944	2.34	94,980.23	6,710	1.40	56,876.03	151,856
Coral Gables .....	6,048	3.59	145,649.20	12,183	2.54	103,266.87	248,916
Columbia .....	2,098	1.24	50,524.47	3,852	0.80	32,650.74	83,175
Greensboro .....	3,251	1.93	78,291.26	9,140	1.91	77,473.47	155,765
Jackson .....	1,997	1.18	48,092.17	3,775	0.79	31,998.07	80,090
Jacksonville .....	1,733	1.03	41,734.47	4,666	0.97	39,550.46	81,285
Louisville .....	861	0.51	20,734.78	5,083	1.06	43,085.08	63,820
Knoxville .....	993	0.59	23,913.63	3,086	0.64	26,157.89	50,072
Memphis .....	4,616	2.74	111,163.47	6,462	1.35	54,773.91	165,937
Nashville .....	1,526	0.90	36,749.45	4,612	0.96	39,092.74	75,842
Orlando .....	3,052	1.81	73,498.90	6,451	1.35	54,680.67	128,180
Tampa .....	2,686	1.59	64,684.81	6,803	1.42	57,664.33	122,349
Midwest							
Chicago and Spring. ....	8,012	4.75	192,946.65	21,878	4.56	185,444.69	378,391

HUD field office	No. of defaults	Default data		First time homebuyer data			Total allocation
		% of nat'l de-faults	Allocation amount	No. of 1st timers	% of nat'l 1st timers	Allocation amount	
Cincinnati .....	1,147	0.68	27,622.29	4,843	1.01	41,050.77	68,673
Cleveland .....	3,058	1.81	73,643.39	5,135	1.07	43,525.85	117,169
Columbus .....	1,612	0.96	38,820.52	4,665	0.97	39,541.98	78,363
Detroit .....	3,065	1.82	73,811.97	10,318	2.15	87,458.56	161,271
Grand Rapids .....	882	0.52	21,240.51	5,040	1.05	42,720.60	63,961
Indianapolis .....	2,902	1.72	69,886.57	10,810	2.26	91,628.90	161,515
Milwaukee .....	649	0.38	15,629.35	2,257	0.47	19,131.03	34,760
Flint .....	429	0.25	10,331.27	1,849	0.39	15,672.70	26,004
Minneapolis .....	3,194	1.89	76,918.57	14,239	2.97	120,694.17	197,613
<b>Southwest</b>							
Albuquerque .....	552	0.33	13,293.38	2,841	0.59	24,081.19	37,375
Ft Worth and Dallas .....	7,096	4.21	170,887.35	14,357	3.00	121,694.37	292,582
Houston .....	3,388	2.01	81,590.52	5,984	1.25	50,722.23	132,313
Little Rock .....	1,627	0.96	39,181.75	5,500	1.15	46,619.70	85,801
Lubbock .....	1,403	0.83	33,787.34	3,742	0.78	31,718.35	65,506
New Orleans .....	1,707	1.01	41,108.33	4,957	1.03	42,017.06	83,125
Oklahoma City .....	1,247	0.74	30,030.51	3,999	0.83	33,896.76	63,927
San Antonio .....	2,548	1.51	61,361.47	9,285	1.94	78,702.53	140,064
Shreveport .....	785	0.47	18,904.53	1,510	0.32	12,799.23	31,704
Tulsa .....	914	0.54	22,011.14	2,371	0.49	20,097.33	42,108
<b>Great Plains</b>							
Des Moines .....	429	0.25	10,331.27	2,114	0.44	17,918.92	28,250
Kansas Cty/Topeka .....	1,905	1.13	45,876.61	8,198	1.71	69,488.78	115,365
Omaha .....	607	0.36	14,617.90	3,583	0.75	30,370.62	44,989
St Louis .....	1,704	1.01	41,036.08	5,757	1.20	48,798.11	89,834
<b>Rocky Mountains</b>							
Denver* .....	2,554	1.51	61,505.96	18,181	3.79	154,107.78	215,614
*(WY, ND, SD) .....	.....	.....	.....	.....	.....	.....	.....
Helena .....	369	0.22	8,886.33	1,546	0.32	13,104.37	21,991
Salt Lake City .....	926	0.55	22,300.13	8,372	1.75	70,963.66	93,264
<b>Pacific/Hawaii</b>							
Fresno .....	3,109	1.84	74,871.59	10,157	2.12	86,093.87	160,965
Honolulu .....	343	0.20	8,260.20	786	0.16	6,662.38	14,923
Los Angeles .....	5,976	3.54	143,915.28	18,831	3.93	159,617.38	303,533
Phoenix .....	3,483	2.06	83,878.33	11,602	2.42	98,342.14	182,220
Reno (See below) .....	.....	0.00	0.00	.....	0.00	0.00	0
Sacramento .....	1,983	1.18	47,755.02	7,511	1.57	63,665.56	111,421
San Diego .....	883	0.52	21,264.59	3,746	0.78	31,752.25	53,017
San Francisco .....	1,273	0.75	30,656.65	4,076	0.85	34,549.44	65,206
Santa Anna .....	1,205	6.64	269,841.15	20,908	4.36	177,222.67	447,064
Las Vegas and Reno .....	1,685	1.00	40,578.52	6,626	1.38	56,164.02	96,743
Tucson .....	525	0.31	12,643.16	1,480	0.31	12,544.94	25,188
<b>Northwest/Alaska</b>							
Anchorage .....	139	0.08	3,347.43	1,242	0.26	10,527.58	13,875
Boise .....	532	0.32	12,811.73	2,177	0.45	18,452.92	31,265
Portland .....	610	0.36	14,690.15	5,013	1.05	42,491.74	57,182
Seattle and Spokane .....	1,731	1.03	41,686.30	8,021	1.67	67,988.48	109,675
<b>TOTAL</b> .....	<b>168,693</b>	<b>.....</b>	<b>4,062,500</b>	<b>479,277</b>	<b>.....</b>	<b>4,062,500</b>	<b>8,125,000</b>

An allocation of \$1,875,000 in program funding has been set aside for Housing Counseling support which may include: Continuation of the Housing Counseling Clearinghouse, 800 service to provide information to the public regarding local HUD-approved housing counseling agencies, and/or other HUD counseling initiatives.

If funds remain after HUD has funded all approvable grant applications in a HUD Field Office jurisdiction, or if any funds become available due to deobligation, that amount shall be

reallocated and used in keeping with the statute and in a manner that will improve the delivery of housing counseling service nationwide. Left over and recaptured funds will be reallocated and used consistent with the terms of this NOFA. Consideration will be given to the field offices with the greatest need. The criteria will include the number of defaults and first-time home buyers, and if there is at least one housing counseling grantee servicing the locality.

### C. Eligible Applicants

#### 1. General

There are two types of HUD-approved organizations that are eligible to submit applications pursuant to this NOFA: (1) National, regional, or multi-State housing counseling organizations (also known as "intermediaries" or "umbrella groups"); and (2) local housing counseling agencies.

National, regional, and multi-State nonprofit, intermediary organizations must identify all their proposed

affiliates in their application. These intermediaries must assure that their proposed affiliates are unique to their team and will not undertake a separate application for funds either as an affiliate of another intermediary or directly as a HUD-approved local counseling agency. Should any duplication occur, both the intermediary organization and the local agency involved will automatically be ineligible for further consideration to receive FY 1997 housing counseling funds. In addition, an intermediary-applicant must also assure that it has executed a sub-agreement with its affiliates that clearly delineates their mutual responsibilities for program management, incorporating appropriate timeframes for reporting results to HUD.

Once funded, the national, regional, and multi-State intermediaries will be given broad discretion in implementing their housing counseling programs. On behalf of HUD, the intermediaries will act as managers in the housing counseling process and, as such, may determine funding levels and counseling activity for each of their affiliates, except that no single affiliate may receive more than \$100,000. HUD will hold the intermediary organization accountable for the performance of its affiliates.

Local counseling agencies may apply either directly to HUD for funding, or as a part of an affiliated intermediary network. Since continuation of funding for housing counseling activities as a separate and discrete program for FY 1997 and thereafter is not guaranteed, HUD encourages local agencies to consider affiliating with a larger entity as one avenue of possible future funding and support for local programs. Local housing counseling agencies that are not currently HUD-approved may receive FY 1997 funding only as an affiliate of a HUD-approved national, regional, or multi-State intermediary's application for FY 1997 funds. In this instance, the intermediary organization must certify that the quality of services provided will meet, or exceed, standards for local HUD-approved agencies.

## 2. Civil Rights Prerequisites

Applicants that fall into any one of the following categories will be ineligible for funding under this NOFA:

- a. The Department of Justice has brought a civil rights suit against the applicant and the suit is pending;
- b. There has been an adjudication of a civil rights violation in a civil action brought against the applicant by a private individual, unless the applicant is operating in compliance with a court order, or implementing a HUD-approved

compliance agreement designed to correct the areas of noncompliance;

- c. There are outstanding findings of noncompliance with civil rights statutes, Executive Orders or regulations as a result of formal administrative proceedings, or the Secretary has issued a charge against the applicant under the Fair Housing Act, unless the applicant is operating under a conciliation or compliance agreement designed to correct the areas of noncompliance; or
- d. HUD has deferred application processing by HUD under one of the following authorities:

- i. Title VI of the Civil Rights Act of 1964 and the implementing guidelines of the Attorney General (28 CFR 50.3) and the HUD regulations (24 CFR 1.8);
- ii. Section 504 of the Rehabilitation Act of 1973 and the HUD section 504 regulations (24 CFR 8.57);
- iii. Executive Order 11063, as amended by Executive Order 12892 and HUD regulations (24 CFR Part 107);
- iv. Title II of the Americans with Disabilities Act of 1990 and applicable regulations (28 CFR Part 36); or
- v. The Age Discrimination Act of 1975 (42 U.S.C. 6101–6107) and implementing regulations (24 CFR Part 146).

## 3. Requirements to Affirmatively Further Fair Housing

Three Civil Rights acts and their implementing regulations form the basis for HUD's evaluation of proposals for the extent to which they will affirmatively further fair housing:

- a. Section 808(e)(5) of the Fair Housing Act requires HUD to administer all its programs in a manner which affirmatively furthers fair housing on the bases of race, color, national origin, religion, sex, disability, and familial status.
- b. HUD's regulation at 24 CFR 1.4(b)(6) which implements Title VI of the Civil Rights Act requires recipients of HUD funds to take affirmative action to overcome the effects of conditions which resulted from limiting participation of persons by race, color, or national origin even in the absence of prior discrimination by the organization.

- c. Section 504 of the Rehabilitation Act of 1973 requires recipients of HUD funds to provide housing opportunities for persons with disabilities which are comparable to those for non-disabled persons and to ensure accessibility in all programs so funded.

All applications must address these requirements by discussing how the recipient plans to affirmatively further fair housing. This may be done in a variety of ways, as appropriate to the

community. Making counseling offices and services accessible to persons with a wide range of disabilities and helping such persons to locate suitable housing in locations throughout the metropolitan or community area is suggested for both national, regional, or multi-state housing counseling organization, as well as for local counseling agencies. However, programs should be developed to meet the needs of all individuals regardless of race, national origin, or disability. The following are additional suggestions:

### *National, Regional, or Multi-State Housing Counseling Organizations*

- Implement affirmative marketing strategies to attract all segments of the population listed as prohibited bases in the Fair Housing Act who are least likely to apply for Housing Counseling to purchase or retain their homes.
- Take actions to reduce concentrations of poverty and/or minority populations. This could include working with, or adopting the counseling practices of, agencies which conduct opportunity counseling to encourage low-income and minority persons to move to low-concentration areas and helping to locate suitable housing in such areas. It could also include working with local lenders to develop alternative lending criteria: For instance, the counseling agency may make referrals to the lenders of clients with good credit and payment histories, but who do not fit the standard profiles for lending practices or of clients with financial patterns which reflect cultural differences (such as family savings pools common among some Asian populations). Such activity should also focus on finding appropriate housing, free from environmental hazards, for all segments of the population in neighborhoods with good transportation, schools, employment opportunities, and other services. Such housing would include accessible housing to accommodate persons with a variety of disabilities, i.e., mobility, hearing, visual, and persons with multiple chemical sensitivities (MCS), etc.

### *Local Housing Counseling Agencies*

- Participate in local fair housing strategies with major emphasis on remedying the effects of past discrimination and limitations in the community. This could include: working with CPD Entitlement Jurisdictions to help to identify impediments to fair housing choice

which have been identified in the process of working with clients; becoming familiar with the jurisdiction's identified impediments and adjusting its counseling activities to help overcome these impediments; and/or working with other public and private resources to develop fair housing strategies applicable to the counseling activities, on a community-wide or metropolitan-wide basis. Counseling agencies could also work with local disability rights organizations and housing providers to identify and list by address and type, accessible housing which is available to accommodate persons with a variety of disabilities, i.e. mobility, hearing, visual, and MCS, etc.

#### 4. Requirements Applicable to Religious Organizations

Where the applicant is, or proposes to contract with, a primarily religious organization, or a wholly secular organization established by a primarily religious organization, to provide, manage, or operate a housing counseling program, the organization must undertake its responsibilities under the counseling program in accordance with the following principles:

- a. It will not discriminate against any employee or applicant for employment under the program on the basis of religion and will not limit employment or give preference in employment to persons on the basis of religion;
- b. It will not discriminate against any person applying for counseling under the program on the basis of religion and will not limit such assistance or give preference to persons on the basis of religion; and
- c. It will provide no religious instruction or religious counseling, conduct no religious services or worship, engage in no religious proselytizing, and exert no other religious influence in the provision of assistance under the housing counseling program.

#### D. Eligible Activities

Eligible activities will vary depending upon whether the applicant is a HUD-approved local counseling agency or a HUD-approved national, regional, or multi-State housing counseling intermediary. Lease, rehabilitation, or acquisition of facilities is not an eligible activity.

##### 1. Local Housing Counseling Agencies

Local housing counseling agencies funded under this NOFA may use HUD funds to deliver comprehensive housing counseling or to specialize in the

delivery of particular housing counseling services according to the housing needs they identified for their target area in the plan that was previously approved by HUD. HUD recognizes that local housing counseling agencies may offer a wide range of services, including:

- a. Renter assistance, including information about rent subsidy programs, rights and responsibilities of tenants, lease and rental agreements, etc.;
- b. Outreach initiatives, including providing general information about housing opportunities within the community and providing appropriate information to persons with disabilities;
- c. Pre-purchase homeownership counseling, covering such issues as purchase procedures, mortgage financing, downpayment/closing cost fund accumulation, accessibility requirements of the property—if appropriate, credit improvement, debt consolidation, etc.;
- d. Post-purchase counseling, including such issues as property maintenance, personal money management, home equity conversion mortgages, etc.; or
- e. Mortgage delinquency and default resolution, including restructuring debt, arrangement of reinstatement plans, loan forbearance, loss mitigation, etc.

HUD-funded local counseling agencies may elect to offer their services to a wide range of clients or may elect to serve a more limited audience, so long as limitations are not based on any of the prohibited bases of the Fair Housing Act. Potential clients include: renters; potential homebuyers including those homebuyers that have been underserved such as minority and persons with disabilities; homeowners eligible for and applying for HUD-related, VA, FmHA (or its successor agency), State, local, or conventionally financed housing or housing assistance; or persons who occupy such housing and seek the assistance of a HUD-approved housing counseling agency to resolve a housing need (including the need of a person with a disability for accessible housing) or problem. Local housing counseling agencies may elect to offer this assistance in conjunction with any HUD housing program but must be familiar with FHA's single family and multifamily housing programs.

##### 2. National, Regional, or Multi-State Counseling Intermediaries

The primary activity of national, regional, or multi-State nonprofit housing counseling intermediaries will be to manage the use of HUD housing

counseling funds, including the distribution of counseling funding to affiliated local housing counseling organizations. Local affiliates of the selected national, regional, or multi-State counseling intermediaries are eligible to undertake any or all of the housing counseling activities outlined above for the HUD-approved local housing counseling agencies. The local affiliates receiving funding through intermediaries do not need to be HUD-approved in order to receive these funds from the intermediary. However, the national, regional, or multi-State intermediary organization must be HUD-approved as of the NOFA publication date.

#### E. Selection Process

##### 1. Housing Counseling Agencies

All applications meeting the requirements of this NOFA will be selected for funding within their competitive category, if sufficient funds are available: (1) In the set aside for National, Regional, or multi-State organizations, or (2) within the HUD Field Office allocation for local housing counseling agency applicants.

a. *Criteria/Ranking Factors:* All applications from Intermediary agencies will be rated and ranked by staff in the HUD Headquarters Office. All applications from local counseling agencies will be rated and ranked by staff in the appropriate local HUD Field Office and by the Secretary's Representative in the appropriate State office. The Secretary's Representative and the local HUD Office staff will use the same criteria and ranking factors, as follows:

i. Capability of the applicant as determined by HUD, including competent delivery of counseling services and timely drawdown of any HUD funds awarded in the prior Fiscal Year—up to 45 points (up to 40 points assigned by HUD's Housing staff; up to 5 points assigned by the Secretary's Representative). Rating factors will include but not be limited to the following: first-time home buyer education and counseling; default, loss mitigation and foreclosure prevention counseling; information on the availability and financing of housing; counseling on rehabilitating and refinancing of housing; information on the purchase of housing from HUD and other government agencies; providing HECM counseling;

ii. Adequacy of the activities proposed by the applicant in response to housing needs identified in the applicant's housing counseling plan as previously approved by HUD—up to 20

points (up to 15 points assigned by HUD's Housing staff; up to 5 points assigned by the Secretary's Representative);

iii. Evidence of private funding sources contributing to the applicant's operating budget over the past calendar year—up to 15 points assigned by HUD's Housing staff; and

iv. Evidence of current funding support from units of government located within the target area which the applicant intends to serve—up to 10 points assigned by HUD's Housing staff.

v. Extent to which proposal provides methods for affirmatively furthering fair housing—up to 10 points assigned by HUD's FHEO staff. Special consideration will be given to particularly innovative strategies and those designed to remedy the effects of past discrimination as described in paragraph C.3, Requirements to Affirmatively Further Fair Housing.

b. *Selection Procedure:* National, regional, and multi-State applications will be rated and ranked in Headquarters and selected for funding, in rank order, until all funds for such agencies are depleted. Local agency applications will be rated and ranked by the Field Office and selected for funding, in rank order, until all funds for such agencies are depleted.

#### i. Breaking a Tie

If two or more applications receive the same number of points and sufficient funds are not available to fund all such applications, first the application or applications requesting the smallest grants will be selected, if a sufficient amount remains to fund them. If two or more tied applications request the same amount and sufficient funds are not available to fund all such applications, the following system will be used to break the ties:

A. If the tied applications are for programs to be carried out in different jurisdictions, applications with the highest number of points for the rating criterion a.ii. (adequacy of activities) stated above will be selected, if sufficient funds remain.

B. If the tied applications are to be carried out in the same jurisdiction, applications with the highest number of points for the rating criterion a.i. (capability) stated above will be selected, if sufficient funds remain.

#### ii. Reallocations

Funds remaining after applying the procedures described in paragraph E.1.b. will be reallocated to Headquarters for distribution in accordance with the statute.

#### iii. Procedural Errors

Procedural errors by HUD discovered after initial ratings, but before notification to Congress of selected applicants, will be corrected and rankings will be revised.

#### iv. Reductions

HUD will approve an application for an amount lower than the amount requested or adjust line items in the proposed budget within the amount requested (or both) if it determines that:

A. The amount requested for one or more eligible activities is unreasonable, unnecessary, or unjustified;

B. An activity proposed for funding does not qualify as an eligible activity;

C. The applicant is not able to carry out all the activities requested; or

D. Insufficient amounts remain in that funding round to fund the full amount requested in the application.

#### v. Limitation of Geographic Scope

HUD may reduce the geographic scope of the proposed program if it determines that:

A. Two or more fundable applications substantially overlap; or

B. The proposed geographic scope is overly large given the capacity of the organization.

#### 2. National, Regional, and Multi-State Counseling Organizations

If more applications are submitted to HUD Headquarters from national, regional, and multi-State organizations that meet all the requirements of this NOFA than can be funded with the amount allocated for this purpose, they will be rated by staff in HUD Headquarters using the above ranking criteria stated in paragraph 1.a., and the top-rated applicants will be selected. Paragraphs 1. b.iii., b.iv., and b.v., above also apply to the selection of national, regional, and multi-State counseling organizations.

#### 3. Notification of Approval or Disapproval

After completion of the selection process, but no later than six months after the deadline date for submission of the applications, as stated in this NOFA, HUD will notify, in writing, the applicants that have been selected and the applicants that have not been selected.

#### F. Funding Levels

Funding levels will be based on the amount authorized by the Congress, geographical distribution as described above, the performance record of each counseling agency as determined by HUD's analysis of prior year counseling

workload and results of the most recent biennial performance review, competent delivery of counseling services and timely drawdown of funds awarded, and the agency's needs, as specified in the application according to its housing counseling plan previously approved by HUD. In addition, applicants that can demonstrate successful efforts to obtain non-HUD funding in their applications will receive extra consideration in HUD's rating and ranking process. HUD funding provided *must* be less than the total actual cost of the agency's housing counseling program.

#### 1. Local Housing Counseling Agencies

HUD will fund local agencies according to the budget submitted with the application, in an amount not to exceed \$100,000. Amounts requested by local housing counseling agencies should reflect anticipated operating needs for housing counseling activities, based upon counseling experience during the last year and existing agency capacity. To the maximum extent possible, local counseling agencies also must seek other private and public sources of funding to supplement HUD funding. HUD never intends for its counseling grant funds to cover all costs incurred by an agency participating in the program.

Local housing counseling agencies may use the HUD grant to undertake any of the eligible counseling activities described in this NOFA and included in their HUD-approved plan. FY 1997 housing counseling grant funds also may be used for "capacity building" which permits up to \$4,000 of the grant amount be used to: purchase computer equipment that meets, or exceeds, HUD specifications; enhance existing telephone service, such as purchasing a telecommunications equipment for the hearing-impaired (TTY) to serve persons with hearing impairments (as an alternative to using the TTY relay service); and install FAX machines. The Department will require that all grantees funded in 1997 which do not currently have adequate computer systems (and were not funded by HUD under the FY 1995 or FY 1996 NOFA) use all or a portion of their \$4,000 capacity building portion of the grant to purchase computer hardware according to HUD specifications. Computer training for one staff person also may be paid from the \$4,000 set-aside, as may training on how to use a TTY. Title to equipment acquired by a recipient with program funds shall vest in the recipient, subject to the provisions of 24 CFR part 84, subpart E. Agencies funded under the FY 1995 and/or FY 1996 NOFA already received an allocation of capacity

building funds and may not request additional capacity building funds in 1997.

## 2. National, Regional, or Multi-State Counseling Intermediaries

The intermediary organization will distribute the majority of funds awarded to their proposed local housing counseling affiliates. Intermediaries should budget an amount which reflects their best estimate of cost to oversee and fund these counseling efforts, as well as the funding needs of their affiliates. Note that HUD housing counseling funding is not intended to fully fund either the intermediary's housing counseling program or the housing counseling programs of the local affiliates. To the maximum extent possible, intermediaries and their local affiliates are expected to seek other private and public sources of funding for housing counseling to supplement HUD funding.

An intermediary may use up to \$5,000 of its total grant amount for capacity building expenses such as: purchasing computer equipment; enhancing telephone service, such as purchasing a telecommunications equipment for the hearing-impaired (TTY) to serve persons with hearing impairments (as an alternative to using TTY relay service); installing FAX machines; and preparing or publishing counseling materials. If the intermediary does not have an adequate computer system and was not funded under the FY 1995 or FY 1996 NOFA, the Department will require that the \$5,000 capacity building portion of the grant be used to purchase necessary equipment meeting HUD specifications. Title to equipment acquired by a recipient with program funds shall vest in the recipient, subject to the provisions of 24 CFR part 84, subpart E. Intermediaries funded under the FY 1995 and/or FY 1996 NOFA *may not* request additional capacity building funds in FY 1997.

HUD will give the selected nonprofit intermediaries wide discretion to implement the housing counseling program with their affiliates. The intermediary may decide how to allocate funding among its affiliates and may determine funding levels at or below \$100,000 for individual affiliates with the understanding that a written record will be kept of how this determination is made. This record shall be made available to the agencies affiliated with the intermediary.

## III. Checklist of Application Submission Requirements

### A. General

Contents of an application will differ somewhat for local housing counseling agencies and for national, regional, or multi-State intermediaries; however, all applicants are expected to submit:

1. Standard Form 424, Application for Federal Assistance.
2. Standard Form 424B, Assurances—Non-construction Programs.
3. Drug-Free Workplace Requirements Certification.
4. Applicant/Recipient Disclosure/Update Report, Form HUD-2880.
5. Certification and Disclosure of Lobbying Activities, Standard Form LLL, for National Intermediaries only, if applicable.
6. Certification Regarding Civil Rights.
7. Form HUD-9902, Housing Counseling Agency Fiscal Year Activity Report for fiscal year October 1, 1995 through September 30, 1996. Where an applicant did not participate in HUD's Housing Counseling Program during FY 1996, this report should be completed to reflect the agency's counseling workload during that period in any case. This form must be fully completed and submitted by every applicant for FY 1997 HUD funding. HUD will reject any application that does not include this form.
8. Computer Equipment Inventory (if applicable).
9. Budget Worksheet. A realistic, proposed budget for use of HUD funds, if awarded. This should be broken down into two categories: Direct counseling costs and capacity building costs. Note that the budget submitted by a local agency may not exceed a total of \$100,000, including capacity building costs which may not exceed \$4,000. National, regional and multi-State organizations may submit a proposed budget up to \$1 million, including capacity building costs which may not exceed \$5,000.
10. Exhibits for National, regional, multi-State or local housing counseling agencies (as described below in B1-B3 and in the application kit).
11. Evidence of Housing Counseling Funding Sources (required by all applicants).
12. Current Housing Counseling Plan.
13. A description of counseling activities to be performed.
14. A description of FHEO activities.
15. A description of organization capability.
16. Direct-labor and Hourly-labor rate and Counseling Time Per Client.
17. Congressional District Information.

## B. National, Regional, and Multi-State Intermediaries

National, regional, and multi-State intermediaries must submit an application which covers both their network organization and their affiliated agencies. This application must include:

1. Description of affiliated agencies. For each, list the following information:
  - a. Organization name
  - b. Address
  - c. Director and contact person (if different)
  - d. Phone/FAX numbers (including TTY, if appropriate)
  - e. Federal tax identification number
  - f. ZIP code service areas
  - g. Number of staff providing counseling
  - h. Type of services offered (defined by renter assistance, outreach initiatives, pre-purchase counseling, post-purchase counseling, and mortgage default and delinquency counseling)
- i. Number of Years of Housing Counseling Experience
2. Relationship with affiliates. Briefly describe the intermediary's relationship with affiliates (i.e. membership organization, field or branch offices, subsidiary organizations, etc.).
3. Oversight system. Describe the process that will be used for determining affiliate funding levels, distributing funds, and monitoring affiliate performance.

## IV. Corrections to Deficient Applications

After the submission deadline, applicants may cure only non-substantial, technical deficiencies that surface during HUD screening of their application. Applicants will have a "cure period" to correct such deficiencies that are not integral to HUD's review of the application. Applicants have 14 calendar days from the date HUD notifies them of any problem to submit the appropriate information to HUD. Notification of a technical deficiency may be in writing or by telephone. If the HUD notification is by telephone, a written confirmation will be transmitted by HUD to the applicant. Where HUD determines that an application as initially submitted is fundamentally incomplete, or would require substantial revisions, it will not consider the application further. Note: HUD will not inform applicants regarding application deficiencies other than as described in this section.

## V. Other Matters

### Environmental Impact

This NOFA does not direct, provide for assistance or loan and mortgage

insurance for, or otherwise govern or regulate property acquisition, disposition, lease, rehabilitation, alteration, demolition, or new construction, or set out or provide for standards for construction or construction materials, manufactured housing, or occupancy. Accordingly, under 24 CFR 50.19(c)(1), this NOFA is categorically excluded from environmental review under the National Environmental Policy Act of 1969, as amended (42 U.S.C. 4321).

#### *Federalism Impact*

The General Counsel, as the Designated Official under section 6(a) of Executive Order 12612, Federalism, has determined that this NOFA does not have "federalism implications" because it does not have substantial direct effects on the States (including their political subdivisions), or on the distribution of power and responsibilities among the various levels of government. This NOFA only affects nonprofit or public organizations who seek funding for their housing counseling activities.

#### *Impact on the Family*

The General Counsel, as the Designated Official under Executive Order 12606, the Family, has determined that this NOFA has potential significant impact on family formation, maintenance, and general well-being only to the extent that the entities who qualify for participation in HUD's housing counseling program under this notice will provide families with the counseling and advice they need to avoid rent delinquencies or mortgage defaults, and to develop competence and responsibility in meeting their housing needs. Since the potential impact on the family is considered beneficial, no further review under the Order is necessary.

#### *Accountability in the Provision of HUD Assistance*

Section 102 of the Department of Housing and Urban Development Reform Act of 1989 (HUD Reform Act) and the final rule codified at 24 CFR part 4, subpart A, published on April 1, 1996 (61 FR 1448), contain a number of provisions that are designed to ensure greater accountability and integrity in the provision of certain types of assistance administered by HUD. On January 14, 1992, HUD published, at 57 FR 1942, a notice that also provides information on the implementation of section 102. The documentation, public access, and disclosure requirements of section 102 are applicable to assistance awarded under this NOFA as follows:

*Documentation and public access requirements.* HUD will ensure that documentation and other information regarding each application submitted pursuant to this NOFA are sufficient to indicate the basis upon which assistance was provided or denied. This material, including any letters of support, will be made available for public inspection for a five-year period beginning not less than 30 days after the award of the assistance. Material will be made available in accordance with the Freedom of Information Act (5 U.S.C. 552) and HUD's implementing regulations at 24 CFR part 15. In addition, HUD will include the recipients of assistance pursuant to this NOFA in its **Federal Register** notice of all recipients of HUD assistance awarded on a competitive basis.

*Disclosures.* HUD will make available to the public for five years all applicant disclosure reports (HUD Form 2880) submitted in connection with this NOFA. Update reports (also Form 2880) will be made available along with the applicant disclosure reports, but in no case for a period less than three years. All reports—both applicant disclosures and updates—will be made available in accordance with the Freedom of Information Act (5 U.S.C. 552) and HUD's implementing regulations at 24 CFR part 15.

#### *Prohibition Against Advance Information on Funding Decisions*

HUD's regulation implementing section 103 of the HUD Reform Act, codified as 24 CFR part 4, applies to the funding competition announced today. The requirements of the rule continue to apply until the announcement of the selection of successful applicants.

HUD employees involved in the review of applications and in the making of funding decisions are restrained by part 4 from providing advance information to any person (other than persons authorized to receive such information) concerning funding decisions, or from otherwise giving any applicant an unfair competitive advantage. Persons who apply for assistance in this competition should confine their inquiries to the subject areas permitted under 24 CFR part 4.

Applicants or employees who have ethics related questions should contact the HUD Ethics Law Division (202) 708-3815 (voice), (202) 708-1112 (TTY). (These are not toll-free numbers.) For HUD employees who have specific program questions, the employee should contact the appropriate Field Office Counsel or Headquarters Counsel for the program to which the question pertains.

#### *Prohibition Against Lobbying Activities*

The use of funds awarded under this NOFA is subject to the disclosure requirements and prohibitions of Section 319 of the Department of Interior and Related Agencies Appropriations Act for Fiscal Year 1990 (31 U.S.C. 1352) and the HUD implementing regulations at 24 CFR Part 87. These authorities prohibit recipients of federal contracts, grants or loans from using appropriated funds for lobbying the Executive or Legislative Branches of the Federal Government in connection with a specific contract, grant or loan. The prohibition also covers the awarding of contracts, grants, cooperative agreements or loans unless the recipient has made an acceptable certification regarding lobbying. Under 24 CFR Part 87, applicants, recipients and subrecipients of assistance exceeding \$100,000 must certify that no federal funds have been or will be spent on lobbying activities in connection with the assistance. *Required Reporting.* A certification is required at the time application for funds is made that Federally appropriated funds are not being or have not been used in violation of section 319 and the *disclosure* will be made of payments for lobbying with other than federally appropriated funds. The standard disclosure form, SF-LLL, "Disclosure Form to Report Lobbying", and the certification form must be used to disclose lobbying with other than Federally appropriated funds at the time of the application.

#### *Catalog of Federal Domestic Assistance*

The Catalog of Federal Domestic Assistance Program number is 14.169.

Dated: April 23, 1997.

**Stephanie A. Smith,**

*General Deputy, Assistant Secretary for Housing-Federal Housing Commissioner.*

#### **Appendix A—HUD Offices**

**Note:** The title of all those listed is: Director, Single Family Division, U.S. Department of Housing and Urban Development. Telephone numbers are not toll-free.

##### *HUD—New England Area*

###### *Connecticut State Office*

Mr. Gary T. Le Vine, First Floor, 330 Main Street, Hartford, CT 06106-1860, (203) 240-4569

###### *Massachusetts State Office*

Mr. Edward T. Bernard, Room 375, Thomas P. O'Neill, Jr. Federal Building, 10 Causeway Street, Boston, MA 02222-1092, (617) 565-5335

###### *New Hampshire State Office*

Mr. Loren Cole, Norris Cotton Federal Building, 275 Chestnut Street, Manchester, NH 03101-2487, (603) 666-7755



## Rhode Island State Office

Mr. Michael Dziok, Sixth Floor, 10  
Weybosset Street, Providence, RI 02903-  
2808, (401) 528-5365

*HUD—New York, New Jersey Area*

## New Jersey State Office

Ms. Theresa Arce, Thirteenth Floor, One  
Newark Center, Newark, NJ 07102-5260,  
(201) 622-7900 X3500

## New York State Office

Mr. Juan Baustista, 26 Federal Plaza, New  
York, NY 10278-0068, (212) 264-0777  
X3746

## Albany Area Office

Mr. Robert S. Scofield, Jr., 52 Corporate  
Circle, Albany, NY 12203-5121, (518) 464-  
4200 EXT. 4204

## Buffalo Area Office

Mr. Glenn Ruggles, Lafayette Court, 465 Main  
Street, Buffalo, NY 14203-1780, (716) 846-  
5752

## Camden Area Office

Mr. Philip Caulfield, Second Floor, Hudson  
Building, 800 Hudson Square, Camden, NJ  
08102-1156, (609) 757-5083

*HUD—Midatlantic Area*

## District of Columbia Office

Ms. Carole Catineau, 820 First Street, NE,  
Washington, D.C. 20002-4502, (202) 275-  
7543 X3055

## Maryland State Office

Ms. Candace Simms, Fifth Floor, City  
Crescent Building, 10 South Howard  
Street, Baltimore, MD 21201-2505, (410)  
962-2520 X3094

## Pennsylvania State Office

Mr. Mike Perretta, The Wanamaker Building,  
100 Penn Square East, Philadelphia, PA  
19107-3380, (215) 656-0507

## Virginia State Office

Ms. Rheba G. Gwaltney, The 3600 Centre,  
3600 West Broad Street, P.O. Box 90331,  
Richmond, VA 23230-0331, (804) 278-  
4506 X3003

## West Virginia State Office

Mr. Peter Minter, Suite 708, 405 Capitol  
Street, Charleston, WV 25301-1795, (304)  
347-7064 X 7000

## Pittsburgh Area Office

Mr. Al Curotola, 339 Sixth Ave., Sixth Floor,  
Pittsburgh, PA 15222-2515, (412) 644-  
2737

*HUD—Southeast/Caribbean Area*

## Alabama State Office

Ms. Martha Andrus, Suite 300, Beacon Ridge  
Tower, 600 Beacon Parkway, West,  
Birmingham, AL 35209-3144, (205) 290-  
7360 X1027

## Caribbean Office

Ms. Margarita Delgado, New San Juan Office  
Building, 159 Carlos Chardon Avenue, San  
Juan, PR 00918-1804, (787) 766-5256

## Georgia State Office

Ms. Janice Cooper, Richard B. Russell Federal  
Building, 75 Spring Street, S.W., Atlanta,  
GA 30303-3388, (404) 331-4801 X2145

## Kentucky State Office

Mr. David A. Powell, 601 West Broadway,  
P.O. Box 1044, Louisville, KY 40201-1044,  
(502) 582-6163 X610

## Mississippi State Office

Mr. Jerry F. Perkins, Suite 910, Doctor A.H.  
McCoy Federal Building, 100 West Capitol  
Street, Jackson, MS 39269-1016, (601)  
965-4930

## North Carolina State Office

Mr. Robert Dennis, Koger Building, 2306  
West Meadowview Road, Greensboro, NC  
27407-3707, (910) 547-4053 X4121

## South Carolina State Office

Mr. David L. Ball, Strom Thurmond Federal  
Building, 1835 Assembly Street, Columbia,  
SC 29201-2480, (803) 253-3208

## Coral Gables Area Office

Ms. Sara D. Warren, Gables 1 Tower, 1320  
South Dixie Highway, Coral Gables, FL  
33146-2911, (305) 662-4526

## Jacksonville Area Office

Ms. Ann Whaley, Suite 2200, Southern Bell  
Tower, 301 West Bay Street, Jacksonville,  
FL 32202-5121, (904) 232-3627

## Knoxville Area Office

Mr. William Pavelchik, Third Floor, John J.  
Duncan Federal Building, 710 Locust  
Street, Knoxville, TN 37902-2526, (423)  
545-4377

## Memphis Area Office

Mr. Benjamin Davis, Suite 1200, One  
Memphis, Place, 200 Jefferson Avenue,  
Memphis, TN 38103-2335, (901) 544-3367

## Tennessee State Office

Mr. Ed M. Phillips, Suite 200, 251  
Cumberland Bend Drive, Nashville, TN  
37228-1803, (615) 736-5365

## Orlando Area Office

Mr. Robert K. Osterman, Suite 270, Langley  
Building, 3751 Maguire Boulevard,  
Orlando, FL 32803-3032, (407) 648-6441

## Tampa Area Office

Ms. Nikki A. Spitzer, Suite 700, Timberlake  
Federal Building Annex, 501 East Polk  
Street, Tampa, FL 33602-3945, (813) 228-  
2504

*HUD—Midwest Area*

## Illinois State Office

Ms. Debra F. Robinson, Ralph H. Metcalfe  
Federal Building, 77 West Jackson  
Boulevard, Chicago, IL 60604-3507, (312)  
353-6236 X2204

## Indiana State Office

Mr. William Fattic, 151 North Delaware  
Street, Indianapolis, IN 46204-2526, (317)  
226-7034

## Michigan State Office

Mr. John Frelich, Patrick V. McNamara  
Federal Building, 477 Michigan Avenue,  
Detroit, MI 48226-2592, (313) 226-4899

## Minnesota State Office

Mr. John E. Buenger, 220 Second Street,  
South, Minneapolis, MN 55401-2195,  
(612) 370-3053

## Ohio State Office

Mr. Verlon Shannon, 200 North High Street,  
Columbus, OH 43215-2499, (614) 469-  
5536

## Wisconsin State Office

Mr. Joe Bates, Suite 1380, Henry S. Reuss  
Federal Plaza, 310 West Wisconsin  
Avenue, Milwaukee, WI 53203-2289, (414)  
297-3156

## Cincinnati Area Office

Ms. Louistine Tuck, 525 Vine St Suite 700,  
Cincinnati, OH 45202-3253, (513) 684-  
2833

## Cleveland Area Office

Mr. Kendel King, Fifth Floor, Renaissance  
Building, 1350 Euclid Avenue, Cleveland,  
OH 44115-1815, (216) 522-2784

## Flint Area Office

Mr. John Frelich, Room 200, 605 North  
Saginaw Street, Flint, MI 48502-1953,  
(810) 766-5107

## Grand Rapids Area Office

Ms. Shirley Bryant, 50 Louis St, N.W., Grand  
Rapids, MI 49503-2648, (616) 456-2146

*HUD—Southwest Area*

## Arkansas State Office

Ms. Susan E. Finister, Suite 900, TCBY  
Tower, 425 West Capitol Avenue, Little  
Rock, AR 72201-3488, (501) 324-5961

## Louisiana State Office

Mr. Byron D. Duplantier, 9th Floor, Hale  
Boggs Federal Building, 501 Magazine St.,  
New Orleans, LA 70130-3099, (504) 589-  
6570

## New Mexico State Office

Ms. Carol G. Johnson, 625 Truman Street, NE,  
Albuquerque, NM 87110-6443, (505) 262-  
6269 X238

## Texas State Office

Mr. Louis Ybarra, 1600 Throckmorton Street,  
P.O. Box 2905, Fort Worth, TX 76113-  
2905, (817) 885-6259 X3001

## Houston Area Office

Mr. Henry Hadnot, Suite 200, Norfolk Tower  
2211 Norfolk, Houston, TX 77098-4096,  
(713) 313-2274 EXT. 7019

## Lubbock Area Office

Mr. Miguel Rincon, Federal Office Building  
1205 Texas Avenue, Lubbock, TX 79401-  
4093, (806) 743-7291

## Oklahoma State Office

Mr. Ken Beck, 500 West Main St., Suite 400,  
Oklahoma City, OK 73102-2233, (405)  
553-7444

## San Antonio Area Office

Mr. Antonio C. Cabral, Washington Square,  
800 Dolorosa Street, San Antonio, TX  
78207-4563, (210) 472-6898

## Shreveport Area Office

Ms. Martha Sakre, Suite 1510, 401 Edwards  
Street, Shreveport, LA 71101-3107, (318)  
676-3440

## Tulsa Area Office

Mr. Ken Beck, 50 East 15th Street, Suite 110,  
Tulsa, OK 74119-4032, (918) 581-7168  
X3027

*HUD—Great Plains*

## Iowa State Office

Mr. Patrick Liao, Room 239, Federal  
Building, 210 Walnut Street, Des Moines,  
IA 50309-2155, (515) 284-4435

## Kansas/Missouri State Office

Mr. Deryl Sellmeyer, Room 200, Gateway  
Tower II, 400 State Avenue, Kansas City,  
KS 66101-2406, (913) 551-6820

## Nebraska State Office

Ms. Nancy Sheets, Executive Tower Centre,  
10909 Mill Valley Road, Omaha, NE  
68154-3955, (402) 492-3135

## Saint Louis Area Field Office

Mr. Dennis Martin, Third Floor, Robert A.  
Young Federal Building 1222 Spruce  
Street, St. Louis, MO 63103-2836, (314)  
539-6388

*HUD—Rocky Mountains Area*

## Colorado State Office

Mr. Ron Bailey (Acting), First Interstate  
Tower North, 633 17th Street, Denver, CO  
80202-3607, (303) 672-5343

## Montana State Office

Mr. Gerard Boone, Room 340, Federal Office  
Building, Drawer 10095, 301 S. Park,  
Helena, MT 59626-0095, (406) 441-1300

## Utah State Office

Mr. Richard P. Bell, Suite 550, 257 Tower,  
257 East, 200 South, Salt Lake City, UT  
84111-2048, (801) 524-5237

*HUD—Pacific/Hawaii Area*

## Arizona State Office

Ms. Bernice Campbell, Suite 1600, Two  
Arizona Center, 400 North 5th Street,  
Phoenix, AZ 85004-2361, (602) 379-6704

## California State Office

Mr. James McClanahan, Philip Burton  
Federal Building and U.S. Courthouse 450  
Golden Gate Avenue, P.O. Box 36003, San  
Francisco, CA 94102-3448, (415) 436-6518

## Hawaii State Office

Ms. Jill B. Hurt, 7 Waterfront Plaza (Suite  
500), 500 Ala Moana Boulevard, Honolulu,  
HI 96813-4918, (808) 522-8190 X251

## Nevada State Office and Reno

Ms. Sharon Atwell, Suite 700, Atrium  
Building, 333 No. Rancho Drive, Las Vegas,  
NV 89106-3714, (702) 388-6500 X1802

## Fresno Area Office

Ms. Yvielle Edwards-Lee, Suite 138, 1630 E.  
Shaw Avenue, Fresno, CA 93710-8193,  
(209) 487-5032

## Los Angeles Area Office

Mr. Malcolm Findley, 1615 West Olympic  
Boulevard, Los Angeles, CA 90015-3801,  
(213) 251-7220

## Reno Area Office—see Nevada

## Sacramento Area Office

Mr. Ron M. Johnson, Suite 200, 777 12th  
Avenue, Sacramento, CA 95814-1997,  
(916) 498-5220 X282

## San Diego Area Office

Mr. Danny E. Mendez, Mission City  
Corporate Center, 2365 Northside Drive

(Suite 300), San Diego, CA 92108-2712,  
(619) 557-2610 X227

## Santa Ana Area Office

Mr. David A. Westerfield, Suite 500, 3 Hutton  
Centre, Santa Ana, CA 92707-5764, (714)  
957-3745

## Tucson Area Office

Ms. Bernice Campbell, Suite 700, Security  
Pacific Bank Plaza, 33 North Stone  
Avenue, Tucson, AZ 85701-1467, (520)  
670-6000

*HUD—Northwest/Alaska Area*

## Alaska State Office

Mr. Paul O. Johnson, Suite 401, University  
Plaza Building, 949 East 36th Avenue,  
Anchorage, AK 99508-4399, (907) 271-  
4610

## Idaho State Office

Mr. Gary L. Gillespie, Suite 220, Plaza IV,  
800 Park Boulevard, Boise, ID 83712-7743,  
(208) 334-1991

## Oregon State Office

Ms. Pamela D. West, 400 S.W. Sixth Ave.,  
Suite 700, Portland, OR 97204, (503) 326-  
2684

## Washington State Office

Mr. David L. Rodgers, Suite 200, Seattle  
Federal Office Building, 909 First Avenue,  
Seattle, WA 98104-1000, (206) 220-5200  
X3252

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