



STATE OF MICHIGAN

GRETCHEN WHITMER
GOVERNOR

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
LANSING

GARY HEIDEL
ACTING EXECUTIVE DIRECTOR

April 25, 2019

Q/A for RFP: Housing Education Counselors to Address Pre- and Post-Purchase Needs of Michigan Residents

1. Is Home Maintenance counseling required during one-on- one counseling when counseling clients for non-delinquent Post Purchase sessions, or can we provide Financial counseling only?

Post-Purchase Counseling ensures homeowners are financially successful to retain and maintain their home for years to come. At the core of this service is Financial Literacy. Home Maintenance within this service is not the traditional repair classes. Instead, the session will include conversation about financially preparing for home repairs and making a sound maintenance plan so a home repair emergency does not cause a financial burden for the owner. The HUD Housing Counseling Certification classes and exam Module 4.2 ensures proper knowledge of the required objectives contained within the Post-Purchase Counseling service. Agencies who offer Post-Purchase Counseling must ensure all required service content is included.

2. In Chart 'C' under Asset Management; [we] own apartments that are in the MSHDA asset management portfolio, so we need to know if those should be listed. [We do] not receive a grant for these apartments, but we did receive a 40 year loan.

Yes, any financial obligation, partnership, loan and grant needs to be listed.

3. Also Chart 'C' under Rental & Homeless Solutions HCV Section 8; [we have] renters with MSHDA HCV which is not a grant but the monthly rent is subsidized for the renter which is paid to [us]. Do we need to list these renters in this chart? If so, do list each renter?

No, it's not necessary to list the renters. Please complete the table based on your overall partnership with HCV.

4. Since the RFP is a adobe document that you can not type into, can the narrative questions be answered in a separate word document that is attached?

Yes. Be mindful of the required word limits. For a single-spaced document, 250 words is ½ page; 500 words is 1 page. Answers that substantially exceed the limits may not be read further.

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5. For Exhibit E, chart B: Estimated HEP Service Numbers, "Total number of clients served" column is for the period of July 1, 2018 through June 30, 2019 correct? So it is partially an estimate and partially based on actual numbers of clients served from July 1, 2018 until today?

Include the actual numbers served, as well as the estimated projected numbers for the remainder of the current grant period, and this will be entered into the column Total FY18-19 HEP Funded Clients Served.

6. This question is on Exhibit D Chart C: Other MSHDA Funding: We serve as the third party Administrator for the counties in our service area for Housing Rehab and Emergency Housing Repairs. Do we need to list them since we do not directly receive these grants?

Yes, any financial obligation, partnership, loan and grant would need to be listed.

7. On page 2 IV B) the services have been expanded to encompass more options, how will MSHDA provide information on the content and documents required for the new workshops? Additionally will there be more required certification that the counselors need to be able to offer the new workshops and counseling?

Services have been renamed to follow along with HUD, the additional services are Post-Purchase and Homeless Services. Service and compliance guidance will be offered during the grant launch webinar training, however because MSHDA has now aligned with HUD's services, we encourage agencies to review the HUD Exchange for further information about these new services prior to making a decision to adding these services for your agency.

8. Exhibit F of the proposal, the HEP Proposed Budget, lists activities eligible for reimbursement as direct costs, one of which is "Rent for your office space." Is a proportional amount of utilities, including internet and phone service, an eligible cost for this grant?

Rent and utilities which includes phone and internet charges are an allowable direct expense under your 2019/2020 HEP grant. Agencies who wish to charge these expenses must demonstrate and show proper calculation methods for these charges. For example, rent charged to your 2019/2020 HEP Grant is calculated based on the amount of Square Footage used by your Housing Counseling program. You are encouraged to visit the HUD Exchange website to review the calculation methods to calculate rent and utilities.



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9. Exhibit E, Chart B asks for Total Number of Clients Served, and Total FY18-19 HEP Funded Clients Served. Is this section looking for the estimated total number of clients we will have served with our Housing Counseling Program for the current program year, July 1st, 2018-June 30th, 2019? Or is this chart looking for the estimated number of clients who will be served during the coming program year, from July 1st, 2019-June 30th, 2020?

This section is requesting two types of data information. First, we are looking for the total number of clients your agency serves (regardless of funding source). Secondly, under the "Total FY18-19 HEP Funded Clients" column, you must report the total number of clients served which were billed to your current HEP grant only. This number will be calculated based on actual numbers and projected or estimated numbers through June 30, 2020.

10. What is the definition of a area with no internet access (Exhibit E, Chart A)?

Agencies who serve areas with no accessible broadband internet access would be noted here. This also includes limited cell service towers. Both of these situations result in challenges clients have in accessing services remotely.

11. Exhibit E Chart B: Estimated HEP Service Numbers.
a. Under group workshop I see that Fair Housing Workshops and Homelessness Prevention Workshops were added to the list. Are there any guidelines and policies on these workshops? We have searched HUD and have not found anything and this is not something that is in our MSHDA housing education Handbook.

While Fair Housing is a required topic within traditional group classes such as Homebuyer Education, Fair Housing Workshops would be individualized class. For example, your agency hosts a 1-hour Fair Housing Workshop/Class to the general public to increase awareness. This must be a specific and focused class. Further information about Fair Housing content is provided below.

Fair Housing – Handbook 7610.1 Rev 5 –
Funding recipients have a duty to Affirmatively Further Fair Housing (AFFH) in all its activities. You must affirmatively further fair housing for classes protected under the Fair Housing Act. Protected classes include race, color, national origin, religion, sex, disability and familiar status. Housing counseling agencies are expected to help remedy discrimination in housing and promote fair housing rights and fair housing choice.

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You will want to review the Consolidated Plan and Analysis of Impediments (Changing to AFFH Assessment) to identify the primary fair housing issues for your area and address in your plan ways you can assist in overcoming the issues or coordinate a Fair Housing workshop with your regional Fair Housing center.

As advertised each month in our Counselor Connection Newsletter, HUD has made significant requirement changes to HUD funded programs. Beginning August 1, 2020, any housing counseling required by a HUD-funded program must be provided by a HUD-certified housing counselor. Homeless Prevention Workshops is an available service that MSHDA now identifies. For those delivering HUD funded programs such as: HOME, CDBG, ESG, etc. have until August 1, 2020 to comply in connecting their clients to HUD Certified Housing Counseling agencies. To learn more about this rule [Click here](#). To learn more about things to consider regarding expansion of services to include Homeless Prevention Workshops, please visit the following HUD resources:

<https://www.hudexchange.info/programs/housing-counseling/program-description/>

https://www.hud.gov/sites/documents/OHC_BPEHCS070212.PDF

- b. Also under Individual Counseling Homeless Topics and Rental Topics have been added. Same question as above is there any guidance on these topics for guidelines and policies?

This refers to rental topics including, but not limited to: HUD rental and rent subsidy programs; other federal, state, or local rental assistance; fair housing; housing search assistance; landlord tenant laws; lease terms; rent delinquency; budgeting for rent payments; and providing assistance with locating alternate housing.

Please visit the following HUD resources:

<https://www.hudexchange.info/programs/housing-counseling/program-description/>

https://www.hud.gov/sites/documents/OHC_BPEHCS070212.PDF

- 12. Under the section IV. Tasks & Activities, Services, and Deadline Section B Services: Under Group Education it states, "Agencies providing group education must also provide one-on-one counseling of the same service type." If we offer Homebuyer education in a group setting, are we also required to offer 1:1 counseling?

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HUD requires that all clients have equal access to all services. Therefore, if an agency does not offer individual counseling, that agency must offer proper referral to an agency that does.

13. Under Exhibit E, Chart B: Estimated HEP Service Numbers:

- a. This section asks for estimated numbers; however, the column heading “total Number of Client Served (all funding source) doesn’t specify a timeline, what timeline is this column referring to and are these actual numbers served or an estimated numbers?

Include the actual numbers served as well as the estimated projected numbers for the remainder of the current grant period and this will be entered into the column Total FY18-19 HEP Funded Clients Served.

- b. This section asks for estimated numbers; however, the column heading “Total FY18-19 HEP Funded Clients Served”, do you want estimated numbers served in 2018-2019 or do you want 2019-2020 projections of clients to be served?

Include the actual numbers served as well as the estimated projected numbers for the remainder of the current grant period and this will be entered into the column Total FY18-19 HEP Funded Clients Served.

14. Under Exhibit E, Chart C: Other MSHDA Programs: Do we have to list our current MSHDA HEP and HUD sub-grants in this section? If yes, do we also need to include previous years? If yes, what years need to be included?

Yes, any financial obligation, partnership, loan and grant would need to be listed - which will include both current and 4 years prior.