

Public Housing and Community Development (PHCD)

FY 2020 HOMEBUYER EDUCATION AND COUNSELING Request for Applications (RFA)

Addendum No. 1

DATE: September 16, 2020

TO: All Prospective Applicants

FROM: Michael Liu, Director 
Public Housing and Community Development

SUBJECT: FY 2020 Homebuyer Education and Counseling Activities Request for Applications

The following questions were received related to the FY 2020 Homebuyer Education and Counseling (HBC) RFA published on August 31, 2020. PHCD's responses below become a part of the guidance for the above listed Request for Application.

Q1: **Centro Campesino** - What is meant by Statement of Metropolitan Significance?

A1: Metropolitan Significance is defined as: a) an activity necessary to further the purposes of the Housing and Community Development Act of 1974; b) an activity necessary to further the purposes of Miami-Dade County's community development objectives; and c) an activity which will offer a reasonable benefit to residents within Miami-Dade County's entitlement jurisdiction's boundaries. For this RFA's funding source, metropolitan significance is not applicable.

Q2: **Centro Campesino** - What is meant by Sources & Uses Statement for Proposed Activity?

A2: The Sources & Uses Statement displays the "sources" of business revenues and the "uses" of those revenues displayed in a budget.

Q3: **Centro Campesino** - What are Collaborative Agreements with Service Providers? Centro Campesino has no agreements in delivering the education and counseling services.

A3: A Collaborative Agreement is an agreement that outlines the terms and conditions between two or more companies to collaborate on a project or program services.

Q4: **Centro Campesino** – On question 4, what type of proof is acceptable regarding number of years of experience? We can provide several educational certificates from NeighborWorks America. Would that be okay?

A4: Acceptable proof of staff experience includes an organizational chart and the resumes of all certified counseling staff indicating homebuyer counseling experience.

Q5: **Centro Campesino** – On question 5, what type of proof do you need to comply that we have expertise to provide training on County mortgage programs? I am a licensed loan originator with NMLS license and we have certificates in mortgage education.

A5: Acceptable proof includes documentation of license or certification to “train” individuals on mortgage programs. An individual possessing a mortgage originator license or certificate of mortgage education is not sufficient. An agency may partner or collaborate with another agency with requisite training. If applicable, a signed collaborative agreement is needed to receive points for this question.

Q6: Centro Campesino – On question 1, what type of proof is sufficient regarding years of providing homebuyer education and counseling? We have flyers from previous years advertising our homebuyer workshops. Would that be considered proof?

A6: Acceptable proof would include documented years of membership or certification with a recognized National Industry Standards for Homeownership Education and Counseling Service. Flyers containing dates, times, location and contact information of previous courses can also be used as sufficient proof of HBC experience, when supplemented by membership and/or licensure.

Q7: Trinity Empowerment Consortium - On question 6 of the Homebuyer Education and Counseling Scoring Criteria it states that the copies of certifications must be dated within the last 2 years. Certified Counselors could have received certification from 2017 forward which would be 3 years not 2 years. Continuing education is required for National Industry Standards.

A7: U.S. HUD certification is a U.S. HUD requirement for proving HBC training, therefore counselors who received U.S. HUD certification in 2017, meet the criteria.

Q8: Trinity Empowerment Consortium - On question 11 regarding training locations since COVID 19, most of the training is being done virtually, how is that to be addressed?

A8: Virtual trainings are currently allowed, however agencies must have prior approval from U.S. HUD to host virtual trainings.