Maryland

Maryland Department of Housing and Community Development

**Maryland Housing Counseling Fund (MHCF)
SFY2025 Application Guidance**

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

MHCF Overview

The Housing Counseling and Foreclosure Mediation Fund, also known as the Maryland Housing Counseling Fund (MHCF), was established pursuant to Section 7-105.1 of the Real Property Article and Section 4-507 of the Housing and Community Development Article of the Annotated Code of Maryland. The purposes of the Fund are to support nonprofit and government entities with providing homebuyer education, housing advice, or financial counseling for homeowners and prospective homeowners; and legal assistance to homeowners or occupants who are trying to avoid foreclosure or manage foreclosure proceedings.

Since 2008, the Department of Housing and Community Development has coordinated the investment of State and federal funding to develop and sustain a statewide network of local, nonprofit housing counseling and legal services organizations available to assist Maryland homeowners and renters. The Department seeks proposals to further build and enhance that network.

The Department is focused on maintaining housing stability and increasing homeownership statewide. Assisting homeowners with avoiding foreclosure; assisting renters with avoiding eviction; preparing prospective buyers for homeownership; and helping consumers improve their financial capability are critical components of these goals.

Grants will be awarded on a competitive basis to experienced nonprofit organizations and local government entities. Final awards are contingent on the amount of available funding and the number of applications received.

The Department will assess how closely proposals align with goals of the Moore-Miller State Plan and the Department's top 5 objectives. The Moore-Miller State Plan outlines 10 priorities that support the administration's mission to Leave No One Behind. The Plan includes objectives and goals for each priority area, and key performance indicators that measure success of implementation strategies. Additionally, the Department of Housing and Community Development has identified 5 programmatic objectives that align with and support priorities in the Moore-Miller State Plan:

1. Provide shelter for all. Shelter must be treated as a human right. Leaving no one behind applies to a roof over the head of every Marylander. We must identify measurable goals and supporting policies that seek to solve veteran, youth, and chronic homelessness.

2. Expand affordable housing. More Maryland families ought to spend less of their income for safe, accessible, dignified, and energy efficient housing. Our work will require scale to address the estimated 96,000+ housing units we need right now in Maryland. It will also require policy to reflect the full costs of housing – including energy costs.

3. Right the wrongs of the past. Policies of the past both disinvested in certain places and further divided the course of some Maryland families based on their race. Our policy decisions must amount to a deliberate counteraction to redlining, urban renewal, and destructive urban highway programs. We must also seek to recover what resources we can for the generations of families who were robbed of wealth-building through home ownership and the intentional disinvestment in Black neighborhoods.

4. Make lovable places. Much of the work we do will be to build places: homes, community centers, neighborhood catalysts. The greatest multiplier effect any building, public square, street, or volume can

have is to be lovable. Design lends dignity to people's lives and can change perceptions of projects and investments.

5. Connect all Marylanders. Access to information is an indispensable part of survival in today's economy. Broadband is a utility that is to that survival what municipal water systems were 150 years ago. Equitable access to the benefits of participation in the economy depends on our ability to provide broadband, the tools to put it to use, and digital fluency to capitalize on that access.

Eligible Activities

- Homebuyer education, pre-purchase counseling, post-purchase counseling, rental counseling, or financial coaching for homeowners, prospective homeowners, or renters.
- Loss mitigation assistance for homeowners at risk of foreclosure and displacement.
- Counseling services and legal assistance for renters affected by landlord foreclosures and renters facing eviction.
- Free and low-cost legal assistance for homeowners and renters.
- Education and counseling to improve financial capabilities for low- and moderate-income homeowners and renters.
- Coordination of housing counseling and legal services providers to assist homeowners and renters.
- Training for housing counselors.
- Capacity building for housing counseling agencies.

Eligible Applicants

- 501(c)(3) Nonprofit Organizations
- Local Government Entities

Grant Term & Available Funds

The grant term for FY25 MHCF awards is July 1, 2024 - June 30, 2025.

Approximately $2 million in MHCF funds is available to support housing counseling services, legal services, and network capacity building services (i.e. training, coordination, networking for housing counseling agencies).

Application Sections & Scoring

- Universal Application Questions (20 Points)
- Organizational Capacity (30 Points)
- Budget Narrative (15 Points)
- Service Specific Questions (35 Points) *

*IMPORTANT: This application includes questions for all applicants and questions that are specific to each eligible activity - Counseling, Legal, and Capacity Building.

All applicants must provide responses for questions in the following sections:

- Project Summary
- Universal Application Questions
- Organizational Capacity
- Budget Narrative

The remaining sections of this application contain service-specific questions valued at a total of 35 points. Applicants should only provide responses for service-specific questions that apply to their organization (i.e. housing counseling agencies answer questions in the Housing Counseling Services section, but do not answer questions in the Legal Services section or the Capacity Building section).

Program Contact

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Submission Guidelines

Key Dates

April 29, 2024   SFY25 Application Round Opens

May 2, 2024   Application Training via Zoom ([Register Here](#))

May 31, 2024   Applications Due by 5pm via the [DHCD Project Portal / IGX](#)

June 28, 2024   Award Notices & Grant Agreements Distributed

July 1, 2024   SFY25 Grant Term Begins

June 30, 2025   SFY25 Grant Term Ends

Application Checklist

New Applicants

If you are a first-time applicant, you must request and receive a user account to access the [DHCD Project Portal (aka IGX)](#). On the Portal home page, click the "New User? Register Here" link and complete the request form. In the Notes field of the request form, enter MHCF as the funding program of interest. If you submit a request for a new user account and do not receive a response in 2-3 business days, contact the System Administrator at NRSystemSupport.dhcd@maryland.gov for assistance.

All Applicants (New & Returning)

Follow the steps outlined below to ensure you are submitting a complete application.

I.   **Review and update your organization's profile in the DHCD Project Portal (IGX):**
- Ensure your organization's <u>full legal name</u>, street address, and payment/mailing address are correct (including suite numbers, PO Box etc.)
- Contact the System Administrator at NRSystemSupport.dhcd@maryland.gov if user accounts associated with your organization should be added or removed
- Upload documents listed below to the Organization Uploads section:
  - IRS W-9 form - signed and dated in <u>2024</u>
  - Agency organizational chart
  - Current board roster
  - Most recent federal Single Audit or independently audited financial statements
  - Articles of Incorporation
  - Bylaws
  - IRS 501(c)(3) Determination Letter
  - Documentation of Good Standing status from [Maryland Department of Assessments and Taxation](#)

o Documentation of Charity Registration status from [Maryland Secretary of State website](#)

II. **Initiate a Community Development and Services (CDS) Application FY2025**
A link to the CDS application template is available under the My Opportunities menu of your account home page / dashboard.

III. **Complete the Application Information Form**
There are several sections of the Application Information form that require responses. See the instructions below for completing each section.

Applicant Organization Information - provide information for your organization's primary point of contact for this application.

Application Details – select **Maryland Housing Counseling Fund** as the program for this application. Also provide a brief project name and description. Do not check the box to indicate this application represents a subsequent phase of a program or project.

Application Request Amounts – select Operating/Non-Capital as the funding type and enter the total amount of your FY25 funding request. This is the amount you will use to develop your application budget.

Program/Project Address Location – select "yes" to indicate if the program address is the same as your organization's mailing address. Also select the county or counties that will be served by your organization during state fiscal year 2025 (July 1, 2024 – June 30, 2025).

Program/Project Address Designation – select any designations that apply to your organization's service area. There is also an option to select "none" if none of the designations apply to your organization's service area.

Universal Application Questions - the Application Information page includes four questions that all organizations are required to complete. Applicants are encouraged to include relevant evidence-based data in their responses. Up to 5 points will be awarded for each question in this section. Responses should be clear, concise, and limited to 2,000 characters.

IV. **Complete the Application Budget Form**
MHCF funds may only be applied to operating costs. Capital projects are not eligible for funding. The Total Amount Requested and the Total Program/Project Cost shown on the Application Budget form must match the amounts entered on the Application Information form.

You will complete a detailed application budget (in Excel) and upload it as an attachment to your application. Do not provide a detailed budget in the Application Budget form in the portal. Only fill in the first row of the budget table to show total operating costs and total leverage (see example below).

Activity/ Use of Funds	Award Amount(s)		Additional Source(s) of Funds			Totals by Activity/ Use of Funds
	Capital Amount	Operating Amount	Awardee Amount	Other Source Amount	Name of Other Source	
Operating Costs		$50,000.00		$100,000.00	Donations	**$150,000.00**

V. **Upload responses to Program-Specific Questions and your detailed MHCF application budget to the Application Attachments and Authorization Form**
In addition to the universal application questions listed on the Application Information form, you will also complete a set of program-specific questions and upload them as an attachment to your application.

VI. **Add the name and title of your organization's authorized signer to the Application Attachments and Authorization Form**
Your organization's authorized signer is the person with authority to apply for funding and execute contracts on behalf of your organization. In the DHCD Project Portal, only the Authorized Official (AO) and Legal Entity Official (LEO) roles have the permission to submit forms on behalf of the organization. If your user account is not set as one of these two roles, you will be blocked from changing the status and submitting the application.

VII. **Save and submit your application in the DHCD Project Portal**
Save all information entered and uploaded to each form in the portal. Otherwise, this information will be lost, and you will have to re-enter it. The CDS application template includes data validation and error checking functions. You must review and resolve any flagged items before submitting your application. Refer to the CDS Application Training Guide available in the DHCD Project Portal for details.

To submit your application, locate the Status Options at the bottom of the Application menu bar.
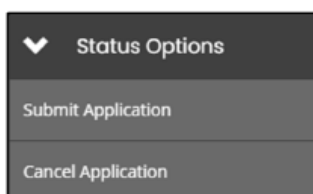
Select "Submit Application" to submit your application for review by DHCD program staff. Select "Cancel Application" to terminate the application and remove it from your Tasks list. You may also select the "Cancel Application" status if you unintentionally created extra applications or if the deadline has passed.

IMPORTANT:
Avoid creating multiple application forms for the same program. If you are not able to complete and submit your application in one session, be sure to save the information you enter and upload before exiting the DHCD Project Portal. Refer to the CDS Application Training Guide for help with locating and completing an application you initiated in a previous session.

We will review steps for navigating the DHCD Project Portal and completing application forms during the application training webinar on May 2, 2024. A recording of the training webinar will be available on the MHCF page of the DHCD website after May 2, 2024.