

Enhanced Financial Capacity Homeownership Program (Homeownership Capacity Program) Application for Funding Program Overview, Questions and Tips 2023 - 2025

## Available Funding Background

The Enhanced Financial Capacity Homeownership Program (the "Homeownership Capacity Program") provides resources to eligible organizations that deliver enhanced financial education and one-on-one financial coaching to Black, Indigenous, and People of Color ("BIPOC") communities and low-income households.

The goal of the Homeownership Capacity Program (the "Program") is to increase the probability of successful homeownership and household stability through intensive financial empowerment coaching and homeowner education.

## Available Funding

Funds will be available through a competitive Application for Funding process to eligible organizations ("the Applicants") throughout Minnesota.

Minnesota Housing estimates up to \$2 million for the 2023-2025 program term. Funding is contingent upon the availability of funds, existing grantee performance and other State and Program requirements.

### Financial Leverage

We consider all sources of leverage when scoring the Applications. Applications that demonstrate the intent to secure funding from other sources to support the housing counseling programs are encouraged but not required.

## **Proposed Funding Structure and Disbursements**

The Program disbursement model links disbursements to the Program Performance Thresholds. Progress against the Maximum Goal can only be demonstrated through submission of client data through Minnesota Housing's Data Collection System (DCS) and supporting documents. Submission of any other Client data will not be accepted or reviewed.

Disbursements will occur within 30 days of the Program Performance Thresholds Data Collection Due Date, see Chart below. Subsequent Program Performance Threshold disbursements may be disbursed after the end of the Grant Period listed in the Grant Contract Agreement.

Program Performance Threshold(s)	Due Date
Data Collection Dates Occurring Between:	
Quarter 1: October 1, 2023 - December 31, 2023	January 15, 2024
Quarter 2: January 1, 2024 - March 31, 2024	April 15, 2024
Quarter 3: April 1, 2024 - June 30, 2024	July 15, 2024
Quarter 4: July 1, 2024 - September 30, 2024	October 15, 2024
Quarter 5: October 1, 2024 - December 31, 2024	January 15, 2025
Quarter 6: January 1, 2025 - March 31, 2025	April 15, 2025
Quarter 7: April 1, 2025 - June 30, 2025	July 15, 2025
Quarter 8: July 1, 2025 - September 30, 2025	October 15, 2025

The Grantee must meet satisfactory performance, determined by Minnesota Housing at its sole discretion, and be in compliance with the terms of the Program, the Grant Contract Agreement, the Manual and the Act, and all amendments thereto. Minnesota Housing may hold funds or request additional documentation in its sole discretion.

## **Eligibility Criteria**

Eligible Applicants include the following:

- Local units of government and political subdivisions;
- A nonprofit organization as defined in <u>Minn. Stat. 462A.03 Subd. 22</u>, as such may subsequently be amended, modified or replaced;
  - o a housing and redevelopment authority,
  - a partnership, joint venture, corporation, or association established for purpose not involving pecuniary gain to the members, partners, or shareholders,
  - o a private nonprofit corporation (established under and in compliance with Chapter 317A).
    - If a non-profit corporation:
      - It also has a current 501(c)(3) determination letter from the Internal Revenue Service;
      - It is in good standing and authorized to do business in Minnesota.
- Multi-organization collaboration and partnership are welcomed but not required. In the case of multi-organization collaboration and partnerships, one organization must be the main applicant applying for funding and must be listed on the Application. This organization will be the organization who enters into a contractual agreement with Minnesota Housing if awarded funding.

#### Eligible Program Services include:

- 1) Financial Education
- 2) Financial Coaching
- 3) Post-Completion Services

For additional information, review the <u>Enhanced Financial Capacity Homeownership Program Manual</u> (the "Manual") available on Minnesota Housing's website. The <u>Manual</u> is subject to change prior to grant contract execution. If you wish, please follow the link to see the <u>Grant Contract Agreement template</u>.

## **Equity and Inclusion**

Minnesota thrives because of its diversity of race, ethnicity, sexual orientation, gender identity, (dis)abilities, ages, families, and geographies. Discrimination and lack of access to resources and other barriers have led to disparities that inhibit Minnesotans from achieving their fullest potential. Minnesota Housing centers communities most impacted by housing instability and disparities in its work to advance equity. This is a core value in all of Minnesota Housing's actions, including resources administered through the Enhanced Financial Capacity Homeownership Program (Homeownership Capacity) Fund Request for Proposals (RFP) process, which includes the awarding and allocation of grants.

## The Program Priorities

Priority in awarding grant funds under the Program will be given to applications that best address Minnesota Housing's <u>2020 – 2023 Strategic Plan</u> and Objective to make homeownership more accessible by addressing homeownership barriers and reducing disparities.

The Program's Priorities are:

- 1) Populations:
  - Marketing and outreach to BIPOC individuals and/or households
  - Low- income individuals and/or households

### 2) Program Structure:

Financial empowerment education and coaching services focusing on the individual/household's change towards their understanding of the financial system with the goal of homeownership. The Program should **not** be confused with homebuyer education or with homebuyer counseling services. See the <u>Manual</u> for program structure requirements.

## **Application Review Webinar**

All Applicants are strongly encouraged to attend the Homeownership Capacity Application Webinar to learn more about the Program and the Application for Funding.

#### Wednesday, May 31, 2023 from 1:00PM - 2:30 PM

Register for Homeownership Capacity 2023-2025 RFP: Technical Assistance

## **Application Submission Information and Due Date**

#### **Application Materials**

All materials can be found on the Minnesota Housing website. Application materials include the following:

- 1) this Application Program Overview, Questions and Tips
- 2) Application Workbook
- 3) Organizational Capacity Review Form
- 4) Application Certification Signature Page
- 5) the Homeownership Capacity online Application
- 6) Affirmative Action Certification Form

## Submission of Application Materials

Applicants will be asked to upload the Workbook, Organizational Capacity Review Form, Application Certification Signature Page, <u>Affirmative Action Certification Form</u> and any additional requested items through the online <u>Application</u>. The online Application is the preferred method for submitting Homeownership Capacity Application materials. Application materials submitted in any other method must be made 14 business days prior the due date. The following will not be accepted:

- A partial or incomplete Application.
- Application materials submitted on forms that were **not** provided by Minnesota Housing for 2023 -2025 Homeownership Capacity funds.

- Late submissions of the Application.
- Emailed, faxed, mailed, hand delivered (*if not previously arranged*).
- Previous Application documents and/or workbooks.
- Multiple Applications from one Applicant.

#### **Application Due Date**

All Application materials must be received no later than **3:00 p.m. on Monday, June 19, 2023**. The online <u>Application</u> will be automatically turned off at 3:01 p.m. and submissions will no longer be allowed.

#### **Data Practices**

Per the <u>Minnesota Government Data Practices Act</u>, responses submitted by an applicant are private or nonpublic until the responses are opened. Once the responses are opened, the name and address of the applicant and the amount requested is public. All other data in a response is private or nonpublic data until completion of the evaluation process, which for the purposes of this grant, is when all Grant Contract Agreements have been fully executed. After a granting agency has completed the evaluation process, all remaining data in the responses is public with the exception of trade secret information as defined and classified in <u>Section 13.37 of the Minnesota Governmental Data Practices Act</u>. A statement by an applicant that the response is copyrighted or otherwise protected does not prevent public access to the response.

### The Scoring and Selection

#### Organizational Capacity:

Minnesota Housing will conduct an organizational capacity review of each applicant that is a nonprofit organization. The organizational capacity review is not an audit or a guarantee of the organization's financial health or stability. Rather, it assesses the organization's capacity to carry out the Program, if funded.

All nonprofit organizations must complete the <u>Organization Capacity and Review Form – Nonprofit</u> <u>Organizations</u> and submit all required documentation. All other applicants are not required to complete an Organization Capacity and Review form.

#### **Reviewers and Selections Scoring:**

Applications will be reviewed for eligibility. Once determined eligible, each application will be scored by two reviewers comprised of agency staff. Applications that receive a total reviewers' score of 30 or higher will move forward to the Selections Scoring for further review or funding determination. The Selection Scoring team is comprised of agency leadership.

The substance of the Application is what will be reviewed, not the writing, editing or organizational skills of the Applicant. Applications will be reviewed on various criteria including:

Reviewers Scoring:	Maximum	
Points		
Community Need and Outreach	20 points	
Staff Experience and Program Design	30 points	
Past Production / Demonstrated Experience and Goals	20 points	

Selections Scoring:	Maximum
Points	
	20

• Minnesota Housing Agency Strategic Priorities and Objectives 30 points

### Funding Determination

Both Reviewers and Selections Scoring will be combined for a final score. A final score of less than 60 points will not be recommended for funding. Applicants' final score will be strongly considered when making funding recommendations. Additional considerations include:

- Achieving program performance thresholds
- Funding availability

### **Final Recommendations and Award**

Minnesota Housing's Boards of Directors will have final approval of the funding recommendations. Final awards will be announced in September 2023 and Grant Contract Agreements will follow.

## **Grant Expectations**

All applicants awarded funding under the Application submitted will be required to:

- Comply with Grant Contract Agreement(s), <u>Minnesota Housing Enhanced Financial Capacity</u> <u>Homeownership Program Manual</u>.
- Comply with all local, state, and federal requirements.
- Comply with monitoring and financial reconciliation audits including site visits, providing information, and participating in evaluation and reporting conducted by Minnesota Housing.
- Maintain records for at least a minimum of six years after the termination or expiration of the Grant Contract Agreement.
- Maintain financial records that document the use of all program funds. Review and reconciliation of such records may be requested at Minnesota Housing's sole discretion.
- Have an agency Conflict of Interest policy and take necessary steps to prevent individual and organizational conflicts of interests. All suspected, disclosed or discovered conflicts of interests must be reported to Minnesota Housing in a timely manner.
- Comply with all Affirmative Action and non-discrimination requirements noted in the Contract.
- Comply with <u>Minn. Stat. §201.162</u> by providing voter registration services for its employees and for the public served by the organization.

## **Reporting Requirements**

All applicants awarded funding under the Application for Funding will be required to abide by the reporting requirements outlined below:

#### **Client Data Report**

At a minimum, the Grantee is required to report on the Program Performance Threshold(s) client data in the DCS following the schedule below. Minnesota Housing will review the DCS on a quarterly basis on or after the Due Date. Final Program Performance Threshold reporting for clients who entered the Program during

this Grant Period must be completed by September 30, 2027. <sup>+</sup>Subsequent Program Performance Threshold data entered after September 30, 2027 will not be eligible to receive a Program Performance Threshold fee.

+ Such subsequent fees pursuant to Grant Contract Agreements are not guaranteed and such fees and agreement are subject to change and future funding and implementation decisions, which are in the sole discretion of Minnesota Housing.

Program Performance Threshold(s) Data Collection Dates Occurring Between:	Due Date
Quarter 1: October 1, 2023 - December 31, 2023	January 15, 2024
Quarter 2: January 1, 2024 - March 31, 2024	April 15, 2024
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Quarter 5: October 1, 2023 - December 31, 2023	January 15, 2025
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Quarter 7: April 1, 2025 - June 30, 2025	July 15, 2025
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#### **Narrative Report**

The Grantee is required to provide a narrative based on activities, trends and other items in the Program Performance Narrative Report. The Program Performance Narrative Report shall be supplied in accordance with the schedule below. Minnesota Housing will review the Narrative Reports on a semi-annual basis on or after the due date.

Program Performance Narrative Report Dates Occurring	Due Date
Between:	
Quarter 1 – 2: October 1, 2023 - March 31, 2024	April 15, 2024
Quarter 3 – 4: April 1, 2024 – September 30, 2024	October 15, 2024
Quarter 5 – 6: October 1, 2024 - March 31, 2025	April 15, 2025
Quarter 7 – 8: April 1, 2023 – September 30, 2025	October 15, 2025

## **Questions?**

If you have questions about the Homeownership Capacity Program or the Application for Funding, please contact the Homeownership Capacity team via email <u>HomeownershipCapacity.MHFA@state.mn.us</u>.

## **APPLICATION QUESTIONS**

Applicants are encouraged to use this PDF to review and draft their Application to the Homeownership Capacity Application for Funding for the 2023.2025 Program Term. Below is the replica of what Applicants MINNESOTA HOUSING, Homeownership Capacity – Tips 2023-2025

will see while completing the online <u>Application</u>. *Italic fonts* will indicate instructions in the online Application and **bold color fonts** are Application questions. Questions with an \* are required. Applications and supporting document(s) <u>must</u> be entered and submitted in the online <u>Application</u>, no other form of submission will be accepted.

CONTACT	
Main Contact Information:	
First Name*:	
Last Name*:	
Email*:	
Organization Name*:	
Phone Number*:	1

*Please download, complete and upload these documents at the end of this online Application. These Application supporting documents are also located on the <u>website</u>:* 

- <u>Application Workbook</u>
- Organizational Capacity and Review Form
- Application Certification Signature Page
- <u>Affirmative Action Certification Form</u>

### APPLICANT INFORMATION

New Applicant is defined as the following: an Applicant for the Homeownership Capacity Program who is applying for the first time; an Applicant who had applied in the past and was not awarded Homeownership Capacity grant funds; or an Applicant who has not received Homeownership Capacity grant funds in the most recent three-years.

Returning Applicant is defined as: an Applicant who had applied and been awarded Homeownership Capacity Funds in the most recent three-years.

#### Q: Are you a New or Returning Applicant? \*

Returning Applicant, previously funded within the last three years
 New Applicant

Q: For new applicants, complete the chart below indicating two professional references who can confirm your organization has experience providing financial empowerment education and coaching services. The contacts provided must be accessible by phone and email.\*

Reference's Name	Reference's Title / Relationship	Reference's Email	Reference's Phone Number

## Q: Are you a governmental entity or a non-profit with a 501(c)(3)? \*

- Local unit of government or political subdivision
- Non-profit with 501(c)(3)

- **Q:** For new applicants ONLY, please upload your organization's 501(c)(3) certification with the Internal Revenue Service (IRS) number. Use the naming convention "501c3\_Agency Name". Click to Upload
- **Q:** Download the <u>Organization Capacity and Review Form</u>, complete in full, sign and upload. Use the naming convention "OrgCapacityForm\_Agency Name". \* Click to Upload
- **Q:** Upload the financial document requested, per the Organization Capacity and Review Form. Use the naming convention "FinanicalDocument\_Agency Name". \* Click to Upload
- **Q:** Upload the Affirmative Action Certification Form, complete in full, sign and upload. Use the naming convention "Affirmative Action\_Agency Name". \* Click to Upload

#### Q: Is the owner or executive director of the applicant entity a: \*

Person of color

Indigenous individual

🗌 Woman

None of the above

#### Partner organization(s)

If awarded funds, the Applicant listed on this Application will be the **only** organization named on the Homeownership Capacity Grant Contract Agreement with Minnesota Housing. The Applicant will be passing funds through to the partner organization(s) and is responsible for the management and oversight of their partner organization(s). Unless otherwise indicated, the responses to the full Application must include information about the partner organization(s) the Applicant is proposing to provide the Program Services.

- Q: Will you, as the Applicant, be applying to provide Homeownership Capacity Program Services with partner organization(s)? \*
  - No No

] Yes

- **Q:** Partner organization name(s): \*
- **Q:** Describe the role(s) of each partner organization: \*

Q: If awarded funds, describe your organization's management and oversight of the partner organization(s) to ensure compliance with Program and the grant requirements. \*

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#### COMMUNITY NEED AND OUTREACH (20 points)

#### Community Need

Q: Describe in detail who your organization's targeted underserved population(s) are and each targeted underserved population's barriers towards homeownership or wealth, include specific demographics such as race and ethnicities, if applicable. Support your details with data. \*

Q: Share in detail how your organization's financial education and coaching with a goal of homeownership will help elevate these communities and provide financial empowerment. \*

Q: Describe the unique aspects of your organization, the program and its services and how you are different from other organizations in providing this service. \*

Q: How has COVID-19 impact your organization's geographical service area and communities you serve? Describe details on how your program delivery has changed to meet the needs of the community. \*

#### Community Outreach

Q: Describe in detail your organization's intentional outreach plan to gain clients of the above targeted underserved populations. \*

#### STAFF EXPERIENCE AND PROGRAM DESIGN (30 points)

Staff Experience and Certification

Q: Describe your organization's financial coach(s): their experience in providing financial coaching and education with the goal of homeownership; how your organization ensure coaches are culturally competent; and methods your coaches currently use to forms their relationship with the communities served.\*

Q: Describe in detail your management action plan(s) should a financial coach transition out of the financial coach role for the organization. \*

#### Financial Empowerment Education and Coaching Program Design

There are three Program Performance Thresholds for clients who participate in the Program: Intake, Program Completion and Program Outcome. Explain your Homeownership Capacity or financial empowerment education and coaching services at each performance threshold.

#### **SERVICES AFTER INTAKE:**

Q: Provide details on your financial education and coaching topics and subtopics. How will you deliver the topics in a culturally appropriate manner that would best elevate the client to reach financial empowerment and bring them closer to homeownership? \*

Q: Detail the barriers your organization has seen regarding client credit and how your financial coach(s) will empower the client in understanding the credit system. \*

#### SERVICES AFTER PROGRAM COMPLETION:

Q: Share your organizations next steps after a client has reached program completion. Explain how it is determined a client has become more financially empowered and ready to move towards their financial goal. \*

#### SERVICES AFTER OUTCOME:

Q: Share your organizations next steps after a client has reached an outcome. Are there other complimentary services your organization may provide no matter what the client's final outcome is. \*

#### ENGAGING CLIENTS AND CAPACITY:

Q: What are some methods your organization is taking to keep clients engaged and potentially reduce client stop communication to program services? Provide details on your program or staff capacity and any action plan(s) to serve clients longer-term. \*

### PAST PRODUCTION / DEMONSTRATED EXPERIENCE AND GOALS (20 points)

- Returning Applicant, previously funded within the last three years
  - **Q:** Looking at your past production within the given timeframe, what are some gaps in the production based on your goal and how do you plan on addressing those production gaps? *Refer* to your Application Workbook in the Proposed Goals & Dem. and Existing Grantee Past Prod. tabs. \*

New Applicant

Summarize your organization's Demonstrated Experience. Provide your organization's actual numbers for clients served in your financial empowerment with a goal of homeownership program. If it is helpful, refer to the Application Workbook in the "Existing Grantee – Past Prod." tab. New Applicants DO NOT complete this tab.

- Q: How many clients were served between October 1, 2019 September 30, 2021? Of the clients served (at Intake), how many clients reached Program Completion, an Outcome, are still Active and Stopped Communication? For reference only, see chart A. \*
- Q: How many of the clients served (at Intake) between October 1, 2019 September 30, 2021 identified as either BIPOC or low- income? Of those clients, what was the median income? For reference only, see chart B and C. \*
- Q: Of the clients served (at Intake) between October 1, 2019 September 30, 2021, what was the median income? \*
- Q. How many of the clients served demonstrated a positive credit increase from Intake to Program Completion between October 1, 2018 – September 30, 2020? For reference only, see chart D.\*
- Q. Of the clients who reached an Outcome after Program Completion, what were the final Outcomes? For reference only, see chart E.\*

- Q: Reflect on your demonstrated experience, the proposed goals in this application, the Homeownership Capacity program's priorities, concept, and reporting requirements. What are the action items your organization believes will have to be adjusted to make this program a success (e.g., capacity or program design)? \*
- Q: How do you currently keep records and maintain client files, which include intakes, program outcomes, etc.? Provide an example of a record and be sure to remove all personal information. \*

Click to Upload

#### APPLICATION WORKBOOK

Download the Application Workbook. All applicants must complete and submit the Application Workbook. All tabs, listed below, must be completed according to the instructions in the Workbook.

- General Info & Request \*
- Staff Experience & Certificates \*
- Proposed Goals & Demographics \*
- Existing Grantees (ONLY) Past Production

Geographical Service \* ٠

The completed workbook must be uploaded in Excel format using the document title format "HC Workbook Agency Name." \* Click to Upload

#### **APPLICATION SIGNATURE PAGE**

Download the Applicant Certification Signature Page. All applicants must complete and submit the Application Certification Signature Page. Enter the Date, Printed Name, Title, Organization, Phone Number, and Email Address for the authorized signer for organization and electronically sign. Electronic signatures are accepted. If an electronic signature is not used, print, sign, scan the completed signed document.

Upload as a PDF using the document title format "SignaturePage\_Agency Name." \* Click to Upload

## TIPS FOR COMPLETING THE ONLINE APPLICATION

You will complete and submit your Enhanced Homeownership Capacity Program Application for Funding online. To help the process go smoothly, here are a few tips and tricks. This section will be updated with additional questions and posted on our website while the application is open. The Application date will be placed in front of the question in red so applicants can easily identify new questions.

#### Before starting the online application

- Where do I find the Application materials including the complete list of application questions? The <u>Application Materials</u> may be found above in the Application Instructions above or on the <u>Minnesota</u> <u>Housing</u> website.
- Where should I draft my responses to the online Application questions? You may find it helpful to draft your answers in Microsoft Word and then copy and paste your answers into the online <u>Application</u>.
- Is there a character limit for responses?
  There are no character or word limits in the online <u>Application</u>. However, we ask for your responses to the questions to be clear and concise.
- Who should complete the online Application?

Applicants are strongly encouraged to determine one person that will enter responses and submit the Application on behalf of your organization. Multiple Applications from each Applicant will **not** be accepted. Please see the <u>Submission of Application Materials</u> in the Application Instructions above for additional details.

While multiple users can enter Application responses under the same user, it is not recommended. Instead, it is recommended the responses be drafted outside of the online Application and transferred over by the identified individual when finalized and ready for submission.

#### Entering responses in the online application

#### • How do I begin entering responses into the online Application?

On the first page of the online <u>Application</u>, you'll see a place to enter your name and email address. Remember to designate only **one** user/email. Only this user/email address will be able to re-enter and make edits to the online Application, if applicable. If you plan to have more than one staff person at your organization work on the Application (not recommended), everyone will need to use the **same** 

Contact Information
Please enter the information below before answering the survey.
*First Name:
*Last Name:
*Email Address:
Submit

user/email that was used to start the online Application.

MINNESOTA HOUSING, Homeownership Capacity - Tips

How do I move from page to page in the online Application?
 Once you have entered your user/email and select SUBMIT, to move forward, click NEXT. To go back, click PREVIOUS. A progress bar at the top will let you know how far along you are in the online Application. A red asterisk next to a question indicates that the question is required. You must complete it before clicking NEXT.

## • **Does my work get saved in the online Application?** Yes. The online Application form will automatically save your work on each page once you select NEXT.

 Does the online Application time out? What happens to my work if my computer times out? Because this Application is completed online, there is the potential that if you leave it open too long, it will time out. You can only stay on a single page for one hour before the online Application times out. Even though you may be answering questions, the system reads the lack of page movement as inactivity. Once the online Application times out, your answers on that page will be lost. Answers on previous pages were automatically saved. Additionally, your browser may also time out. We continue to recommend preparing your responses in Microsoft Word before starting the online Application. Then copying and pasting your responses into the online Application when you're ready to submit.

### • What if I want to make a change to a previously completed question? Responses to questions can be revised at any time until the <u>Application Due Date</u> and time.

If you have exited or were timed out of the online Application, you will need the user/email the Application was started under to access the questions. If you are in the online Application, you can click PREVIOUS at the bottom of each page.

Go to the question(s) and make your edits. Click NEXT at the bottom of the page when you are finished and the changes will be saved. Clicking NEXT does not submit your Application. See the <u>Submitting Your</u> <u>Application</u> section below to ensure your revisions are submitted.

- **Do I have to use the same computer when working in the online Application?** No. You may access the online Application from any computer with internet access. You will need the user/email that the online Application was started under to continue where you left off.
- Does the online Application form have a spell check function?
  Yes. The online Application includes a spell check function. Misspelled words will show up with a red line underneath. Right click the word to see any suggested changes.
- Where do I enter the additional documents required as part of the Application process? Supporting documentation for the Application will be requested at the end of the online Application. See the <u>Application questions</u> for which documents are needed, where and when to submit. You will

navigate to the location of the file on your computer by clicking Choose File and then press Upload to add it to your application. Maximum file size is 10 MB for each document uploaded.

## Will I be reminded that I have started the online Application and have yet to submit it?

Yes. If the online <u>Application</u> has been started but not submitted before the user exits, the user will receive an email stating the Application is incomplete. Incomplete applications will not be considered or accepted by Minnesota Housing. An automatic email notification will also be sent once the online Application has been submitted. See below for further details.

#### **Submitting Your Application**

• How do I submit my Application?

Once you've completed all of the questions and uploaded the required documents, you will press Submit. You'll see a confirmation screen letting you know that the Application has been received.

### • Will I receive a confirmation email that my Application has been submitted?

Yes. You will also receive a confirmation email that includes your complete Application. Email <u>Homeownership Capacity Team</u> if you do not receive a confirmation email.

Your Answ	Your Answers	
Question:	Complete the chart below indicating two professional references who can confirm your organization has experience providing intensive financial education and coaching services. The contacts listed must be accessible by phone.	
	Professional reference 1: Organization Name: ABC Professional reference 1: Contact Name/Title: ABC Staff Professional reference 1: Phone Number: 999-999-9999	
	Professional reference 1: Relationship with your organization (i.e. funder partner	
Your Answer:	etc.): ABC Professional reference 2: Organization Name: abc	

## • What if I need to make a change after submitting my Application?

If you need to make changes to your Application, **after** you press FINISH, go back to the website link and enter the user/email you used when you started the online Application. You will see a screen notifying you that your Application has been submitted. Press EDIT to make changes to the Application. Go through all pages, make any necessary changes and then press FINISH to re-submit. This will replace any previous Application and will be the one reviewed and scored. You will be able to make edits and resubmit until the <u>due time and date</u>. **After that time, Applicants will no longer be able to access the online Application, edit or re-submit**.

## • Will the online Application system accept late applications?

No. The online Application system will shut off at 3:01 p.m. on the Application Due Date. If an Applicant has not submitted their Application by that time, the online Application system will not accept it. Therefore, we highly recommend submitting your Application at least 2-3 days in advance of the due date.