

**APPLICATION B: PROGRAMS & SERVICES**

This application form should be used for projects seeking funding from City of Madison Request for Proposals #2022-11066; Housing Forward: CDD Financing for Homeownership Development, Programs, and Services and responding to **Subsection B – Programs and Services**. Applications must be submitted electronically to the City of Madison Community Development Division by **noon on September 1, 2022**. Email to: [cddapplications@cityofmadison.com](mailto:cddapplications@cityofmadison.com)

**APPLICANT INFORMATION**

Proposal Title:	Urban Empowerment Center: Financial & Homebuyer Education		
Amount of Funds Requested:	\$50,000		
Type of Project:	<input type="checkbox"/> Rehabilitation	<input type="checkbox"/> Homebuyer Assistance	<input checked="" type="checkbox"/> Homebuyer Education
Name of Applicant:	Urban League of Greater Madison		
Mailing Address:	2222 S. Park Street, Madison, WI 53713		
Telephone:	(608) 729-1200	Fax:	(608) 729-1205
Project / Program Contact:	Ruben L. Anthony, Jr.	Email:	<a href="mailto:ranthony@ulgm.org">ranthony@ulgm.org</a>
Financial Contact:	Jim Horn	Email:	<a href="mailto:jhorn@ulgm.org">jhorn@ulgm.org</a>
Website:	www.ulgm.org		
Legal Status:	<input checked="" type="checkbox"/> Non-Profit	Registered on SAM:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Federal EIN:	39-1098146	SAM/UEI #	LN6MF4ZB1L67

**AFFIRMATIVE ACTION**

If funded, applicant hereby agrees to comply with the City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at <http://www.cityofmadison.com/dcr/aaFormsID.cfm>.

**LOBBYING REGISTRATION**

Notice regarding lobbying ordinance: If you are seeking approval of a development that has over 40,000 gross square feet of non-residential space, or a residential development of over 10 dwelling units, or if you are seeking assistance from the City with a value of over \$10,000 (this includes grants, loans, TIF, or similar assistance), then you likely are subject to Madison's lobbying ordinance, sec. 2.40, MGO. You are required to register and report your lobbying. Please consult the City Clerk for more information. Failure to comply with the lobbying ordinance may result in fines of \$1,000 to \$5,000. You may register at <https://www.cityofmadison.com/clerk/lobbyists/lobbyist-registration>.

**CITY OF MADISON CONTRACTS**

If funded, applicant agrees to comply with all applicable local, state and federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520.

If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

**SIGNATURE OF APPLICANT**

Name: Ruben L. Anthony, Jr. Date: August 31, 2022

By submitting this application, I affirm that the statements and representations are true to the best of my knowledge.

By entering your initials in this box  you are electronically signing your name as the submitter of the application and agree to the terms listed above.

## PROPOSAL OVERVIEW

**Provide a brief overview or abstract of your proposal.** Include how your proposal meets the goals and objectives, and if applicable, responds to preferences outlined in the RFP. Include the impact of your proposed program on the community, key characteristics, and if applicable, targeted populations to be served. Examples of target populations can include BIPOC, LGBTQ+, immigrant, income-level, disability, and/or individuals, households, and geographic clusters, etc.

The Urban League of Greater Madison (ULGM) is requesting funds for **financial literacy and homebuyer education** as part of our growing Urban Economic Empowerment portfolio of income and wealth building programs which includes our Homeownership 2.0 program, the Black Business Hub, the Black Business Accelerator & Loan/Grant Program, our array of Adult Workforce Development programming, and more. The requested funds will build on the initial work we have done over the last two years to launch new programming to develop single family housing for sale and to implement coaching and training programs that prepare first-time homeowners and support their ongoing success. The proposed programming will deliver HUD-certified financial literacy and homebuyer education as defined in the Housing Forward RFP with the goal of supporting families of color and low-income families in the City of Madison who are looking to achieve and maintain greater economic security and build wealth through the “American dream” of homeownership. ULGM will provide high quality, culturally-responsive financial empowerment education and individualized counseling, help with household budgeting, help repairing credit and increasing savings, and guidance accessing affordable and appropriate financial services and homebuyer assistance programs. Programming will include cohort-style in-person group training and one-on-one counseling. We are requesting \$50,000 annually of funding from the City of Madison and will match that with at least \$135,000 annually of funding from other sources.

ULGM’s lead program staff has passed the HUD Counselor Certification Exam and ULGM is in the process of working to become a HUD-Certified housing counseling agency through the National Urban League which is a HUD-approved Intermediary. As an Intermediary the National Urban League (NUL) has helped 28 affiliates and over 100 staff become HUD certified. In addition to assistance with the certification process, ULGM will be part of an ongoing community of practice with other Urban League affiliates that will receive ongoing training, pass-through funding, culturally relevant curriculum, best practices, onboarding to a HUD-approved data management system, and other technical assistance and monitoring to ensure services meet program standards and effectively meet the needs of our clients and our community.

ULGM has applied for HUD certification in the **Counseling** areas of: Pre-Purchase/Homebuyer Counselling and Home Maintenance and Financial Management for Homeownership; and in the **Group Education** areas of Financial Literacy Workshops, Pre-Purchase Homebuyer Education Workshops, and Non-Delinquency Post-Purchase Workshops. We may pursue other areas of training and counseling in the future based on community needs such as Resolving/Preventing Delinquency.

Annual goals, objectives, and populations to be served include:

- At least 100 families annually will participate in HUD-certified Financial Literacy Workshops.
- At least 75 families will complete a HUD-certified Pre-Purchase Homebuyer Education Workshop and earn a First Time Homebuyer Certificate.
- At least 50 families will complete a HUD-certified (Non-Delinquency) Post-Purchase Workshop
- At least 35 families will receive ongoing, HUD-certified individualized financial literacy and pre-purchase counseling and demonstrate one or more indicators of increased financial stability and/or homebuyer readiness including increased credit score, increased income, increased savings, and/or increased knowledge of the home buying process.
- At least 15 families will successfully purchase a home.
- At least 90% of those served will be first-generation or first-time homebuyer households
- At least 80% of those served will be Black or other families of color
- At least 90% of those served will be families earning less than 80% of Dane County median income and at least 40% will be families earning less than 60% of Dane County median income.
- At least 90% of those receiving post-purchase counseling will make successful progress as homeowners including continuing with on-time mortgage payments, increasing their savings and/or credit, and learning home maintenance, home repair, and other homeownership skills.

## FUNDING SOURCE PREFERENCE

The funding sources allocated to this RFP have various requirements and restrictions. It is important for applicants to understand the additional federal regulations imposed on HOME and CDBG funds that the City is unable to waive. Please acknowledge which funds your organization would be willing to accept, if awarded funds through this RFP:

City Levy / Affordable Housing Funds       HOME       CDBG

CDD will make the final determination of the appropriate mix of financial sources to awarded proposals, based on the information identified above by applicants.

## AFFORDABLE HOUSING NEEDS

1. Describe your agency's process in identifying affordable housing needs within the City of Madison and how that process informed this proposal
2. Specifically, describe the data used to inform the anticipated demand for the proposed target populations and how your proposal will assist in meeting that demand.

*Use the space below to answer questions 1 & 2 under affordable housing needs.*

A 2020 report by the National Realtors Association found that Wisconsin had the 3rd lowest Black homeownership rate in the nation. Earlier this year, the Wisconsin Policy Forum released a report that reinforced the findings of the 2020 Realtors Association Report. Moreover, the Wisconsin Policy Forum's report found that the disparities were even more pronounced in Madison. Using 2020 U.S. Census data, the report found the homeownership rate for White families in Wisconsin was 72.1%, which is close to the national rate of 72.3%. Similarly, for Hispanic/Latinx families, the national rate is 48.6% with Wisconsin lagging slightly behind at 43.1%. For Black families, the national rate is 42.4%, yet for Wisconsin the rate is only 23.9% and for Black families in Madison, the rate is only 15.3%; a disparity gap of nearly three times compared to the national rate of Black homeownership. The Wisconsin Policy Forum report also found that the problem has deepened since 2010. The downward trend in homeownership rates for White and Latinx families closely mirrors the national rate ranging from -.2 to -1.3. However, for Black families, the downward trend in Wisconsin is significantly greater at -8.9% compared to the national average of -3.4%. Again, the trends in Madison are even more pronounced. The number of white households in Madison grew by 9.2% between 2010 and 2020, while the percentage of owner-occupied housing units for White families grew by 1.3%. Hispanic/Latino families grew by 35.9% and their rate of owner-occupied housing grew by 27.0%. The number of Black families in Madison grew by 9.9%, but the rate of Black owner-occupied housing decreased by -14.6%.

Reasons cited for these extreme disparities in Madison include higher average costs for homes, significant disparities in household income between White and Black families, significant disparities in savings and wealth, disparities in access to entrepreneurial opportunities, lack of access to financing, disparities in credit scores, lack of access to good jobs, lack of awareness about credit and the homebuying process, and lack of access to culturally relevant financial and homebuyer education. As part of its Turn the Curve project, the City of Madison highlighted at least 4 key strategies to help address this extreme opportunity gap for Black and other BIPOC residents: (1) improv economic opportunity and career pathways; (2) grow the supply of affordable housing; (3) help low- and moderate-income residents maintain homeownership; and (4) increase financial education and access to credit.

ULGM's economic empowerment agenda is aligned to all of these strategies. ULGM's robust array of workforce development programs helps recruit, train, place, and coach hundreds of low-income persons of color each year into career pathway jobs in high demand fields such as insurance, finance, healthcare, molecular diagnostics, construction, and others. The ULGM's Black Business Hub and Black Business Hub Accelerator Program are set to become the region's premiere place-based ecosystem for Black entrepreneurs and business start-ups. ULGM's Affordable Homeownership 2.0 program acquired and renovated 16 single-family homes which it will sell to families earning under 80% of the area median income and families who have other barriers to access conventional mortgage financing. Finally, the proposed programming addresses strategies #3 and #4 by providing culturally relevant financial education, coaching, credit repair assistance, referrals to other community resources for

aspiring homeowners from Black and other under-served communities as well as ongoing training to ensure families successfully maintain homeownership.

The scale of need is clearly substantial. The Urban League has experienced this over the last 18 months through its homeownership 2.0 project. Primarily through word of mouth and referrals from some of our key community partner networks, the Urban League built a roster of over 100 families aspiring to become homeowners. With increased marketing and targeted outreach, ULGM has the potential to reach many more families who are ready to embark on the pathway to becoming homeowners. For example, as part of its “1,500 Jobs, 1,500 Families” initiative, the ULGM has been helping Madison residents secure good, career pathways jobs with companies such as Exact Sciences, BMO Bank, and CUNA Mutual Group and in sustainable industries such as construction and healthcare. The Urban League believes hundreds of these individuals and families are ready and well positioned to take steps towards greater economic self-sufficiency, including preparation for home ownership and other financial empowerment goals such as increasing their savings and improving their credit scores. Similarly, the Urban League employs a team of 9 full-time staff who are embedded in Madison middle schools with a reach to thousands of low-income families as potential participants for the proposed financial and homebuyer education programming.

The Urban League also has long standing partnerships with numerous public agencies and private organizations working to address affordable housing needs in the City of Madison. For example, we have been part of the Third Sector network of non-profit housing developers and served in the past on the Board of Directors for the Dane County Homebuyers Roundtable. In helping our clients obtain mortgage financing, we have developed close working relationships with multiple area financial institutions, including Summit Credit Union, U.S. Bank, Old National Bank, UW Credit Union, and others. ULGM is part of important community collaborations such as the United Way HIRE Initiative, FoodShare Employment & Training Consortium, Construction Employment Initiative, and countless other collaborations and consortiums that helped inform the proposed programming, that will be a pipeline of participants for the proposed programming, and that will be sources of additional programming and resources.

This long history and diverse portfolio of programs has given ULGM a deep understanding of the affordable housing needs within the City of Madison, a thorough understanding of the demand for this programming within key underserved communities, and the infrastructure, resources, and readiness to expand and enhance our efforts to meet these needs.

## AGENCY OVERVIEW

### 1. What other funds will your agency leverage to cover program costs?

The Urban League of Greater Madison has an extensive track record of successful fundraising and grants management. We will leverage at least \$135,000 per year in additional funding to cover program costs. Sources of this funding include: (1) A grant of \$75,000 per year for two years from the Roots and Wings Foundation (committed); (2) At least \$20,000 per year in funding from the National Urban League as part of their HUD grant (pending) plus other funding opportunities through NUL once our HUD certification is approved; (3) Approximately \$17,500 in program income annually from our Housing 2.0 program (committed); (4) At least \$25,000 per year in general fundraising (pending).

In addition to these sources, the Urban League will continue to seek additional funding from local, state, and national public and private sources to support expansion and enhancement of the program.

### 2. Describe the agency or team’s experience using federal HOME and/or CDBG funds. List past programs administered utilizing HOME or CDBG funds.

The Urban League of Greater Madison has successfully managed City of Madison CDBG funds for over 20 years. These funds were used to acquire and renovate 54 single family homes scattered throughout the City of Madison. These City of Madison CDBG funds were used to help leverage funds from WHEDA for the State's first lease-to-own homeownership program using the Low Income Housing Tax Credit (LIHTC) program. The Urban League has successfully repaid 100% of these CDBG loans as each home was sold to families that completed the program.

We also collaborated with the City of Madison CDBG office following the housing crisis of 2008 in securing and deploying Neighborhood Stabilization funding from the U.S. Department of Housing & Urban Development. With these funds, two foreclosed homes were acquired, renovated, and successfully sold to families earning under 80% of Dane County median income.

In 2009, the Urban League served as the co-developer of a newly constructed 30,000 sq. ft. Center for Economic Development & Workforce Training in the heart of Madison's oldest multi-cultural neighborhood. We then sold 12,000 sq. ft. to the Madison Public Library and currently manage about 4,500 sq. ft. of rental space in the facility. This project was supported with \$1,000,000 of no-interest, deferred loans from the City of Madison's CDBG office. Since opening, the facility has become a vibrant community hub with over 1,000 people visiting the facility annually for adult job training programs, youth programs, community engagement activities, community meetings, and much more.

Our staff team also has extensive experience working with the City of Madison's CDBG office, administering CDBG funds, and managing other federal, state, and local funds. ULGM CEO, Ruben L. Anthony, Jr., holds a PhD in Urban and Regional Planning. He served nearly 20 years with the Wisconsin Department of Transportation where he oversaw a \$3.25 billion budget comprised of multiple federal funding sources. Edward Lee, who serves as Executive Vice President has more than 27 years of tenure with the Urban League of Greater Madison, and extensive experience in program development, fundraising, and the management of high impact, multi-sector collaborations including the programs described above using CDBG funding. One of ULGM's Housing Program Coordinators - Vickie Wright - has worked for 22 years with our Affordable Lease-to-Purchase Homeownership Program and which used CDBG funds to successfully help 58 families become first-time homeowners. ULGM's Chief Financial Officer, Jim Horn also has extensive experience working with CDBG and other federal funding sources. Mr. Horn has 12 years of experience working for ULGM and almost 30 years of financial management experience in the public and private sector including work with Dane County, WHEDA, and Porchlight.

3. Describe how your agency builds relationships and authentically engages with individuals and households served.
- a. Specifically include information on previous and new strategies to engage individuals or households (who are BIPOC, LGBTQ+, immigrant, low-to-moderate income, and/or have a dis/ability), into your agency's operations and housing programs.
  - b. How does your community shape the direction of your organization?

The core mission of the Urban League is to authentically engage and serve Black and other individuals, families, and communities of color and those who are low-income. The Urban League's mission and commitment for more than 110 years at the national level and more than 50 years in Madison has been to advance inclusion, diversity, equity, and to authentically engage with BIPOC and low-income households and individuals. We practice this commitment in all aspects of our operations and program delivery. We are guided by a board of directors that is 70% persons of color. Likewise, our overall staff team is over 65% persons of color. On average across our programs, those that we serve are 80% persons of color and nearly 90% low-income individuals and families. Despite our historic focus on serving the Black/African American community, more than one-third of those served annually represent other communities of color and low-income communities. Likewise, we serve a diverse age range as well as a roughly equal mix of men and women.

The Urban League works in multiple ways to ensure that our programs and our practices are culturally responsive to the populations who participate. High leverage ways that we ensure cultural responsiveness include:

- Having leadership and program staff that reflects the diversity of the individuals and families that we serve.
- Ensuring that our community partners demonstrate a commitment to diverse, equitable, and inclusive workplaces.
- Providing training and ongoing support for program staff and others on culturally responsive practices.
- Integrating the voice of our clients and the broader Black and other BIPOC communities into our program design and all that we do.
- Engaging in high impact partnerships in which each partner brings unique and vital perspectives from different communities including the Latinx community, formerly incarcerated individuals, homeless individuals, and others.
- Coalitional decision making where possible to reflect the diversity of the communities being served.
- Operating two culturally responsive auxiliaries: the ULGM Young Professionals Network and the ULGM Guild.

ULGM's previous homeownership programming demonstrated a track record of helping families of color and low-income families navigate the barriers and complexities of homeownership. For more than 20 years, the Urban League operated a lease-to-purchase Affordable Homeownership Program. The program was the first in Wisconsin, and one of the first in the nation to utilize Section 42 Low Income Housing Tax Credits for an affordable housing program focused on home ownership. Throughout the life of the program, financing and technical support from the City of Madison CDBG office was a key to our success. In 2009-2010, the Urban League also successfully participated in two U.S. Housing & Urban Development Neighborhood Stabilization Project grants to acquire and renovate homes for this program. The program has successfully helped 58 families between 40% and 60% of Dane County Median Income become first time homeowners. During their time participating in the program as "renters" ULGM provided each family with the training and individualized coaching to prepare for the purchase of their home at the end of the rental period. This included making sure they were prepared and successfully able to secure conventional mortgage financing from a bank or credit union. Of those served 85% were families of color, 65% were single-parent, female-headed households, and the average household size of participating families was 5.

In 2020, our Board of Directors and Executive Leadership worked to reimagine the ULGM's housing and economic development strategy. This led to the launch of our "Housing 2.0" Homeownership & Wealth Building Program. Over the past 18 months, ULGM acquired and extensively renovated 16 single-family homes with a majority located in South Madison neighborhoods. To date, 15 of those homes have been sold to Black families earning under 80% of the Dane County area median income and families who had other barriers to home ownership such as low credit scores, prior bankruptcies, lack of funds for a down payment, and/or lack of awareness of the home buying process.

Our commitment to authentically engage with Black and other communities of color extends throughout our entire organization. All of our programs are designed through a culturally responsive framework of empowerment, and we strive to be continually responsive to community needs. For example, in response to the disparate impact of the COVID-19 pandemic on Black and other BIPOC communities, ULGM launched a COVID-19 Workforce Relief & Recover Initiative. We assisted clients who had been laid off with resource referrals and connections to other jobs and we collaborated with nearly 100 employer during the height of the pandemic. Last year, we spearheaded a project with local and national partners aimed at providing education and access to the COVID vaccine. In response to growing disparity in Black homeownership, the ULGM expanded its single-family housing development program in 2020. In response to several years of community engagement around the topic of racial wealth disparities, ULGM is taking the lead in a collaborative effort to build a new 80,000 SF Black Business Hub in South Madison. As part of this initiative, ULGM is developing a new Black Business Hub Business Accelerator Program and Loan/Grant Fund to help provide education, coaching, other technical assistance, access to capital, and a place-based network of local Black entrepreneurs.

The Urban League is also committed to serving as a partner and advisor on myriad of other community initiatives focused on inclusion, diversity, equity, and access. ULGM continues to serve on the United Way-led Law Enforcement & Leaders of Color Collaborative. We provide additional support and resources to the ULGM Young Professionals network as they launch a new professional mentorship program (RAMP) geared to help young professionals of color advance to supervisory, managerial, and other professional roles in the community. We will continue hosting the state's largest gathering of business and community leaders committed to economic inclusion and workforce diversity through our annual Economic Development & Workforce Diversity Conference convened in partnership with MadREP. We will continue serving as an advisor and consultant to organizations undertaking DE&I work, such as our 2020 collaboration with SSM Health and Findorff to embark on ambitious minority contracting and workforce inclusion goals as part of their \$75 million Fish Hatchery Clinic project. We are collaborating with the Energy Foundation to host a series of convenings and strategy sessions to build a community-led agenda for environmental justice. This has led to the development of a renewable energy focused iteration of our Foundations for the Trades Academy. Members of our team will serve on countless board, committees, commissions, task groups, hiring panels, and other initiatives aimed at racial, social, and economic justice.

Participant engagement and feedback is a core principle in our service delivery model. We engage with and collect feedback from participants using a variety of methods. We administer satisfaction surveys to get feedback on our coaching and case management services. We also gather feedback informally through our one-on-one coaching interactions. The results are compiled, shared, and analyzed by program staff, executive leadership, and employer partners. Other participant and community engagement effort include: encouraging participants to volunteer for ULGM events and activities; participate in our social media networks; attend networking events; attend community engagement activities such as the Unity Picnic, MLK Holiday events, and others.

4. Briefly describe your connection to established systems, collaborations, and networks (i.e. referral process or client support). What is your group/agency's role? Identify any partnerships that have been or will be formed to ensure the success of the program.

The Urban League of Greater Madison (ULGM) is deeply committed to collaboration in all that we do. Our track record of multi-agency, multi-sector partnerships has been recognized many times and is the "secret sauce" in our success. For example, our Lease-to-Purchase Affordable Homeownership Program received the prestigious Mutual of America Community Partnership Award in 2018. This award honors organizations and programs that demonstrate the value of partnership in helping to create innovative solutions to some of society's most difficult challenges. Each year, the Urban League engages in over 100 partnerships across our portfolio of youth, adult, family, and community development programs. Partnerships that will help ensure the success of the proposed program include:

ULGM will pursue its certification as a HUD counseling and training agency through the National Urban League (NUL). The National Urban League is currently a HUD-approved Intermediary. As an intermediary NUL currently supports a network of 28 Urban League affiliates across the country that are operating HUD-approved housing counseling and training programs. As a HUD intermediary, NUL will submit and assist ULGM throughout the certification process. Once approved by HUD, NUL will provide ULGM with ongoing training, pass-through funding, culturally relevant curriculum, best practices, onboarding to a HUD-approved data management system, full integration with the 28-affiliate community of practice, and other technical assistance and monitoring to ensure services meet HUD standards and meet the needs of our clients and our community.

ULGM has been and will remain an active member with Third Sector, the Madison region's premiere network of non-profit affordable housing developers. Through our involvement with Third Sector, ULGM will: share information about our programs and services; stay informed about other affordable housing related programming in the Madison area; identify homeownership related gaps and needs in the community and collectively strategize about responses to those needs; refer families to Third Sector agencies and programs for services not provided by ULGM; receive referrals from Third Sector agencies for the proposed homebuyer education services.

ULGM will also seek to expand our engagement with the Dane County Homebuyers Roundtable (HBRT). The HBRT is an association of mortgage lenders, realtors, non-profit and government homeownership professionals and others committed to increasing knowledge of the home-buying process and access to homebuyer resources such as training and down payment assistance. The ULGM's Manager of Homebuyer Education is and will remain an active HBRT member. We will work closely with HBRT to promote our homebuyer education programming and collaborate closely with HBRT to coordinate on things like scheduling, marketing, curriculum, guest presenters, and more.

ULGM will collaborate closely with our adult Workforce Services Department to provide access to a wide array of demand-driven career academies and individualized career coaching to help individuals increase their income through preparation and placement into better paying jobs with companies like Exact Sciences, UW Health, Findorff, and countless others. We will also work closely with other key partners in the workforce development system to help aspiring home buyers access other employment programming that can increase their income and readiness to purchase homes. Likewise, we will leverage our longstanding role in the workforce development system as a pipeline of aspiring home buyers for the proposal training and education program. These networks include the United Way HIRE Initiative, Dane County Region 10 FoodShare Employment & Training Consortium, Dane County Employment & Training Network, Parsley, and the Construction Employment Initiative.

Similarly, ULGM has collaborations with the Madison and Sun Prairie Area School Districts where we have 11 full-time staff assigned to operate programming in middle schools with high rates of low-income students and students of color. We will leverage this reach within the school system to recruit participants and may even host some school-based programming.

ULGM will also build on longstanding partnerships with industry leaders in the banking, realtor, inspector, and contractor communities. For example, in 2023 Summit Credit Union will open a new location in the ULGM's Black Business Hub which can offer innovative opportunities to build on our longstanding partnership. Similarly, ULGM will continuously seek out new partnership opportunities that can enhance our programming and better serve community members. For example, we hope to develop a partnership with Own It – Building Black Wealth and with others who are funded through Housing Forward grants.

5. Describe how your agency promotes and supports equity in internal policy and procedures and speak to the diversity of your staff.

As Dane County's oldest African-American led organization, racial equity is the core of both our internal operations and our external work within the community. Internally, for example, our staff reflect the communities that we serve. Currently, 65% of our staff team are persons of color, with roughly half male and half female. Moreover, 100% have demonstrated experience and success working with diverse racial and socio-economic populations. An internal survey a few years ago found that, much like those we serve, more than two-thirds of our staff team were first-generation college graduates. Likewise, two-thirds of our Board of Directors are African American, including our Vice Chair, Treasurer, Secretary, and Immediate Past Chair. We view everything that we do through the lens of social justice and racial equity. The result is that we have established a deep trust within Greater Madison's African American and other communities of color. We believe the single biggest indicator of this trust is the fact that the most cited reason among our clients for how they heard about us was "word-of-mouth from family and friends."

Externally, the Urban League also plays an essential advocacy and community engagement role on issues and opportunities that address racial equity. Our board and staff serve on countless boards, committees, commissions, consortiums, and advisory groups that bring voice and perspective to the needs and aspirations of Dane County's African American community. We also host Wisconsin's largest annual convening of business and community leaders committed to workforce diversity and economic inclusion. We provide or have recently provided fiscal management and technical assistance to numerous other black-led community serving agencies including UMOJA Magazine, Foundation for Black Women's Wellness, the Madison Black Chamber of Commerce, Rebalanced-Life Wellness Association, Alpha Kappa Alpha sorority's alumni association, the Martin Luther King, Jr. Coalition, and others.

6. List Percent of Staff Turnover in 2021:

7. Divide the number of resignations or terminations in calendar year 2021 by total number of budgeted positions. Do not include seasonal positions. Explain if you had 20% or more turnover rate. Discuss any other noteworthy staff retention issues or policies in place to reduce staff turnover.

There was a 30.5% turnover rate (11 of 36 staff members) in 2021. The majority of these turnovers were on the ULGM's youth programming team. These positions often draw candidates who are early in their career. The professional experience and leadership development that our program staff gain through the Urban League often leads them into other prominent professional roles. Several of these turnovers were also due to staff who left the Madison region for family and/or career opportunities. Three of our entry-level staff of color were promoted into advanced roles over the past year, including one female of color who was promoted into an acting department director role. Over the past year, we also increased salaries for the majority of our front-line staff an average of 8%. ULGM is also works to match staff with career mentorship and other professional development opportunities to support their long term career goals.

8. Indicate by number the following characteristics for your agency's current staff and Board of Directors.

DESCRIPTOR	STAFF	BOARD
*These categories are identified in U.S. Department of Housing and Urban Development (HUD) Standards.		
<b>GENDER</b>		
Female	16	4
Male	16	8
Unknown/Other	0	0
<b>TOTAL GENDER</b>	<b>32</b>	<b>12</b>
<b>AGE</b>		
Less than 18 years old	0	0
18-59 years	24	8
60 years and older	8	4
<b>TOTAL AGE</b>	<b>32</b>	<b>12</b>
<b>RACE*</b>		
White/Caucasian	11	4



Black/African American	20	8
Asian	0	0
American Indian/Alaskan Native	1	0
Native Hawaiian/Other Pacific Islander	0	0
<b>MULTI-RACIAL:</b>		
Black/AA & White/Caucasian	0	0
Asian & White/Caucasian	0	0
Am Indian/Alaskan Native & White/Caucasian	0	0
Am Indian/Alaskan Native & Black/AA	0	0
Balance/Other	0	0
<b>TOTAL RACE</b>	<b>32</b>	<b>12</b>
<b>ETHNICITY</b>		
Hispanic or Latino	1	0
Not Hispanic or Latino	31	12
<b>TOTAL ETHNICITY</b>	<b>32</b>	<b>12</b>
<b>PERSONS WITH DISABILITIES</b>	<b>2</b>	<b>0</b>

**PLEASE ATTACH THE FOLLOWING ADDITIONAL INFORMATION AND CHECK THE BOX WHEN ATTACHED:**

- A completed Application Budget Workbook B – “Programs and Services”, showing the City’s proposed financial contribution and all other proposed financing.
- A current list of Board of Directors, with home addresses included for each board member.
- If this is a collaborative project, attach Memorandum of Understanding (MOU). MOU should describe the purpose of the collaboration, how it is expected to enhance the activity/project and how it will operate, be governed and share resources. The proposal must identify a lead agency and include a Memorandum of Understanding (MOU) signed by each of the collaborating agencies. **(Letter of commitment from National Urban League to serve as HUD Intermediary is attached)**
- If applying for Financial Literacy and Homebuyer Education, provide evidence that organization is current a HUD-Certified counseling agency or evidence of submitted application for HUD Approval.

**IF APPLYING FOR**

- Homebuyer Assistance proceed to **page 6** and complete section.
- Major / Minor Rehabilitation proceed to **page 8** and complete section.
- Financial Literacy and Homebuyer Education proceed to **page 10** and complete section.

## FINANCIAL LITERACY AND HOMEBUYER EDUCATION

Funds will be applied to:  General Financial Literacy and Homebuyer Education

Owl Creek Financial Literacy and Homebuyer Education

Southside Financial Literacy and Homebuyer Education

Estimated total number of units/households to be served:	100
Estimated total number of units/households (<80% CMI):	85

### PROGRAM DESIGN

1. Describe in detail what services your agency intends to offer to participants. Applicant should provide detailed information on how they intend to provide services to the community including: initial contact and outreach, frequency/availability/delivery of the education, intake process, and, how both short and long-term outcomes will be recorded and reported.

The funds will be aimed at supporting aspiring homeowners within the City of Madison to achieve and maintain greater economic security by providing high quality, culturally-responsive financial education and individualized counseling, guidance accessing affordable and appropriate financial products and services, and help repairing credit and increasing savings. ULGM is requesting \$50,000 of annual of funding from the City of Madison and is committed to matching that with at least \$120,000 of funding from other sources annually. Programming will be aimed at serving Black and other low-income and under-served populations throughout the City of Madison. While we are not proposing to exclusively serve Owl Creek or the Southside, our programming will be open to individuals from those neighborhoods, and we will collaborate with other organizations that may be specifically targeting those neighborhoods. Moreover, given the ULGM's locations in South and Southwest Madison, we estimate that at least 30% of those we serve will be from South or Southwest Madison neighborhoods.

ULGM is in the process of becoming a HUD-Certified housing counseling agency through the National Urban League which is a HUD-certified Intermediary. As an Intermediary the National Urban League (NUL) has helped 28 affiliates and over 1000 staff become HUD certified. In addition to assistance with the certification process, ULGM will become part of an ongoing community of practice with other Urban League affiliates that will receive ongoing training, pass-through funding, culturally relevant curriculum, best practices, onboarding to a HUD-approved data management system, and other technical assistance and monitoring to ensure services meet program standards and effectively meet the needs of our clients and our community.

ULGM will offer free *group education* in the following three areas as defined by HUD:

1. Financial Literacy Workshops
2. Pre-purchase Homebuyer Education Workshops
3. Non-Delinquency Post-Purchase Workshops

ULGM will offer free *one-on-one counseling* in the following two areas defined by HUD:

1. Pre-Purchase/Homebuying
2. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)

*Enrollment for group education* can be completed online or via paper application. Pre-registration will be required for classes. The enrollment form will collect basic contact information, household demographics, and general information about attendees financial or homeownership goals. The three categories of group education classes build on each other, but each can also be taken individually depending on the needs and interests of the individual participant. Workshops will be culturally responsive to the Black experience, and recognize the structural racism that created the extreme racial disparities in access to the "American dream" of homeownership. Our group programming will use a cohort style approach. ULGM has extensive experience with cohort style programming. Among other benefits, it promotes the feeling of "community" with others who have a shared experience and peer-to-peer interactions where individuals with similar lived experiences and similar aspirations can support and uplift each other.

*Financial Literacy Workshops:* These classes will focus on financial literacy in the context of preparing for home ownership. Classes will be offered at least at least 4 times per year. Each class will run 2 hours per week for 4 weeks. Average group size for each class will be 10 to 12 individuals. Session 1 will focus on basic financial literacy topics including developing a household spending plan, budgeting, organizing, and tracking your finances, attitudes about money, setting financial goals and making decisions, and selecting and using banking and other financial services. Session 2 will focus on navigating debt including understanding what is manageable debt, concrete ways to reduce debt through goal setting, identifying expenses to cut, and protecting oneself against consumer scams and predatory debt. Session 3 will focus on credit including how credit scores are calculated, obtaining credit and using it wisely, obtaining and reading your credit report, and tangible steps to improve your credit score. Session 4 will focus on savings strategies including saving for retirement and saving for homeownership. This session will also address any additional topics that participants identify they wish to learn more about. Each session will be presented in an action-oriented way with participants asked to set specific goals and create and work through the development of an action plan at each workshop.

*Pre-Purchase Homebuyer Education Workshops:* Classes will be offered at least 9 times per year for groups averaging 15 to 20 people. Classes will be 8 hours, either in one day or spread over 2 days. We will offer a mix of weekend and weekday classes for maximum accessibility. We will offer classes at ULGM's 2222 Park Street location, at the Southwest Madison Employment Center at 1233 McKenna Blvd., and at other community locations such as schools or community centers as needed to ensure maximum accessibility. This workshop will help aspiring homebuyers better understand the home buying process. Classes will be led and facilitated by ULGM's HUD-certified staff. Supplemental trainers be long time and trusted partners to ULGM who are subject matter experts such as lenders, realtors, home inspectors, title companies, and insurance providers. In addition, successful participants from prior ULGM homeownership programs will be invited to share their experiences. Topics covered in this workshop will include, but are not limited to: figuring out how much you can afford; understanding and shopping for different mortgage products and finding which are the right fit; current market conditions; home warranties; lending options, fees, credit scores, and budgeting; making an offer; how much home you can qualify for and afford; making an offer; selecting and getting the most out of working with your realtor; knowing your rights (fair housing, RESPA, borrower's rights, predatory lending, etc.); understanding and shopping for homeownership insurance; understanding the obligations of homeownership such as property taxes and home maintenance; understanding the home closing process;

*Post-Purchase Workshops:* Classes will be offered at least 4 times per year for groups averaging 8 to 10 people. Each class will run 2 hours per week for 4 weeks. Topics will include continued financial education including budgeting and saving, ongoing credit monitoring and management, energy efficiency, home maintenance and repairs, home equity loans, and other topics. In addition, ULGM may offer other one-time classes on special topics as needed. By focusing on these other topics combined with our one-on-one coaching, ULGM will help families enjoy a high quality, long-term, sustainable homeownership experience.

*Enrollment for one-on-one counseling* services will include a more comprehensive application form to collect contact and demographic information, financial and homeownership goals, information on current housing and employment situation, needs and challenges, and other information to help inform an individualized action plan. Once the application is complete, it will be reviewed by one of the ULGM's Homeownership Counselors and an initial one-on-one intake meeting will be scheduled.

The initial intake meeting will typically last from 1 to 2 hours. Before the appointment, clients will be given information for obtaining a free credit report and will be advised to bring copies of the credit report along with other household income and expense information to the meeting. The client will also be provided with a disclosure form acknowledging confidentiality and that the agency does not endorse any specific housing program and does not have a financial interest in any housing or related services that the client may be referred to. This session will begin to look at a household budget analysis, review of credit issues and recommendations for improvement as needed, and discussion of the client's homeownership needs and readiness. ULGM staff will then work with clients to set long and short term financial and homeownership goals, and create a plan to accomplish those goals. The action plan will specify goals, issues client seeks to resolve, steps for reaching goals, who will be responsible for each step, and estimated timeframe for each step Action plans will likely include recommended participation in some of the group education classes listed above, ongoing one-on-one counseling with ULGM, and referrals to other community resources. As clients move closer to home ownership readiness through the counseling and training process, counseling sessions will reinforce many of the topics covered in the pre-purchase workshops such as making the decision to purchase a home, how to shop for a home, mortgage financing, home inspections, down payment assistance programs, unbiased homebuyer resources such as those available through HUD.gov, issues that may arise during homeownership including refinancing and mortgage default, what to expect in the financing and closing process. We estimate the average

engagement will last between 6 and 12 months, with two counseling sessions per month for the first 3 months and then at least every other month thereafter.

Note that individuals deemed to be in a housing crisis or otherwise housing insecure will be referred to resources through the Urban League's network of other community resources such as Tenant Resource Center, 211, Urban Triage, Community Action Coalition, etc. Likewise, individuals in need of legal services as a result of landlord disputes will be referred to the tenant resource center. Individuals concerned about discrimination will be referred to the Fair Housing Center.

2. Describe the applicant or team's experience providing: homebuyer education, one-on-one credit and budget counseling, and financial coaching.

For more than 20 years, the Urban League has operated a lease-to-purchase homeownership program. The program was the first in Wisconsin, and one of the first in the nation to utilize Section 42 Low Income Housing Tax Credits (LIHTC) for an affordable housing program leading to home ownership. Financing and technical support from the City of Madison CDBG office was a key to our success. In 2009-2010, the Urban League also successfully participated in two U.S. Housing & Urban Development Neighborhood Stabilization Project grants to acquire and renovate homes for this program.

The program has successfully acquired, renovated, and leased 58 single family homes scattered throughout the City of Madison. Throughout their participation in the program, families received financial and homeownership education and coaching from ULGM staff. Participating families had the same responsibilities as homeowners during the rental period (with the exception of any unexpected major repairs such as a roof or furnace replacement). After completing the program, 100% of these families were able to successfully secure mortgage financing from a local bank or credit union and purchase their home.

The program served families between 40% and 60% of Dane County Median Income; 85% of those served were families of color; 65% were single-parent, female-headed households, and the average household size of participating families was 5. An analysis of the program conducted several years ago found that families that participated who the program for eight years or more saw their cumulative assets grow from \$8,494 to \$248,725 and their average household income grow 77% from \$30,062 to \$53,143 during their participation in the program. On average, families earned an average of \$50,000 in equity while in the program; totaling over \$3,000,00. The program won the Wisconsin Fair Housing Network Award in 1998 and a National Community Partnership award from Mutual of America in 2018.

In 2020, the Urban League launched the next iteration of our Homeownership and Wealth Building Program. Using a combination of New Market Tax Credit Financing and a grant from City of Madison, ULGM purchased and completely renovated 16 single family homes. Thus far, 15 of these homes have been sold to Black families with one more pending sale later this summer. These homes were sold to families earning less than 80% of the Dane County median income and families who would not have qualified for conventional mortgage financing due to credit challenges, lack of awareness of the home buying process, lack of funds for a down payment, or other barriers to home ownership. The requested City of Madison funding will also help ULGM provide ongoing homeownership and financial coaching to support their long-term success.

3. Describe your agency's affirmative marketing strategy, including what strategies it will include to engage the target population.

ULGM will use a variety of strategies to engage Black and other under-served populations in the proposed programming. This will include a combination of broad messaging as well as targeted outreach. For example, ULGM's various social media channels currently have nearly 13,000 followers and our email newsletter has over 11,000 subscribers. ULGM employs a full-time Director of Communications that can help market programming through print, broadcast, and online media. ULGM also employs a full-time Manager of Recruitment for our workforce programs and a Volunteer Manager who do extensive community outreach and tabling at community events where they can assist program staff with outreach and recruitment. ULGM also operates two auxiliaries, the Urban League Young Professionals, and the Urban League Guild. In addition to have members who may be aspiring homeowners, these auxiliaries can help promote the program. UMOJA Magazine, the region's premier publication devoted to positive news about the African American Community is an affiliated entity and housed at the

ULGM. UMOJA magazine can help promote programming and feature stories that highlight successes of the program. ULGM has similarly strong relationships with other media sources that serve Black and BIPOC communities such as Capital City Hues, Madison 365, and La Comunidad.

ULGM also coordinates numerous community engagement events each year that will be leveraged to share information about the programs. This includes: the Unity Picnic, which draws over 600 community members each summer to the south side for a family-focused event with food, entertainment, and fellowship; the Martin Luther King, Jr. Breakfast, another family-focused event that brings together nearly 1,000 Black and other families of color to honor the achievements of outstanding middle and high school youth; the Madison Region Economic Development & Diversity Summit and the Urban Cabaret which are two signature community engagement events that attract over 1,000 BIPOC attendees each year. In addition to these large-scale signature events, ULGM hosts dozens of smaller events, meetings, forums, and other gatherings where the proposed programming can be promoted.

In addition to these broad community outreach opportunities, ULGM's existing programs will be a critical pipeline of participants for the proposed financial education and homeownership readiness programming. ULGM's workforce development programs have placed over 1,500 individuals into sustainable, career pathway jobs over the last 5 years. Many of these individuals and families aspire to homeownership as part of their life goals. Similarly, ULGM has full-time paid staff working with youth and their families in 11 area middle schools where they provide during and after school programming to thousands of low-income youth each year, many whom may have parents who aspire to become homeowners. Moreover, through our programs ULGM staff have developed working relationships with educational assistants, MSCR staff, other para-professional staff, and other non-profit staff who may likewise be good candidates for the proposed programming. See how ULGM's coaching and training has helped MMSD Educational Assistant Kimberly Robinson realize the dream of homeownership for her family: <https://youtu.be/s-rih-Gg-qY>.

Finally, ULGM is an active partner in numerous community collaborations and networks that we can tap to help recruit families for this program. This includes the United Way HIRE Initiative, the Dane County Employment & Training Network, the Construction Employment Initiative, Parsley, Schools of Hope, United Way 211, Third Sector, and many others.

4. Describe how your agency will retain program participants throughout the duration of the homebuyer education program.

ULGM has a proven track record of being able to retain participants in programming. For example, our adult workforce development programs operate using a cohort style model similar to what is being proposed here. These programs range from 100 to 240 hours of structure group classes and ULGM averages completion rates that exceed 80%. Each participant will be made aware of and reminded about workshop schedules and individual counseling opportunities in advance using multiple communication channels including phone, email, text, and social media. Each department at the Urban League is interlinked so multiple staff may reach out to individuals based on their needs. As described above, ULGM will make extra efforts to serve individuals and families that have previously been engaged in ULGM programming. This seamless progression from our workforce development to our financial education programming is one example of our ability to have a positive impact on retaining program participants. Other strategies to retain participants in the proposed financial education and homebuyer readiness programming include:

- Integrating cohort style group training with one-on-one coaching that is individualized to each participant's needs.
- Using a goal-centered approach with tangible action items to keep participants engaged and motivated.
- Ensuring that all programming is culturally responsive to the needs and lived experience of Black residents in Madison.
- Connecting participants with resources to meet other needs that may be barriers to their participation in the program such as childcare assistance referrals and transportation assistance. ULGM contracts directly with Dane County for an Economic Support Specialists that can help participants access these types of resources.
- Ensuring programming is delivered at accessible locations. This includes locations in South Madison (2222 S. Park Street) and Southwest Madison (1233 McKenna Blvd.). We will also leverage other accessible locations as needed such as schools and community centers.

- Ensuring programming is accessible at accessible time. We will offer daytime, evening, and weekend programming options to accommodate different schedules.
- Using technology to ensure accessibility. Programming will be predominantly in-person, while using technology as appropriate to enhance accessibility. This will include online and paper enrollment processes, virtual coaching options when appropriate, social media engagement, and more.
- We will encourage participants to attend other Urban League programs and events to bolster engagement and help them feel part of the ULGM community by offering free attendance at events such as the Unity Picnic, Urban Cabaret, Diversity Summit, MLK Day event, and other. Likewise, we will encourage involvement in ULGM auxiliary organizations such as the ULGM Young Professionals and ULGM Guild to further deepen their connection to ULGM.
- We will provide food at group training classes and offer transportation and childcare assistance as needed.
- We will provide incentives such as gift cards for reaching key milestones such as completing a class or achieving a savings or credit milestone. We are exploring opportunities for funding a matched savings account.
- We will provide a certificate of completion for those that complete the HUD homebuyer education class.

5. Describe how the proposed homebuyer education program is innovative and/or different from other programs currently offered in the community. Explain how this education program will serve the targeted population in a way that traditional homebuyer education courses are not able to do.

We believe there are a number of aspects that will make the ULGM's programming unique from other homebuyer education programs and that uniquely position ULGM to reach an under-served population of aspiring home buyers. This includes:

*A Continuum of Economic Empowerment Programming:* ULGM operates a holistic continuum of programming delivered through an economic empowerment lens. This includes career training programs that can help individuals and families increase their income, new entrepreneurial programming through the Black Business Hub accelerator program, afterschool and summer career and other types of enrichment programs for youth, volunteer and leadership development programs, and many other community engagement programs. See this example of how ULGM's continuum of programming helped Devvin Smith and his family realize the dream of homeownership: <https://youtu.be/KL7PGkvhtxE>

*Connection to a National Network:* ULGM is pursuing its HUD certification through the National Urban League (NUL), a HUD-certified Intermediary. This will allow ULGM to part of an ongoing community of practice with 28 other Urban League affiliates that are HUD-approved counseling and training agencies. This will allow our staff access to ongoing training from NUL staff, HUD staff, and other national experts, pass-through funding opportunities, culturally relevant curriculum, sharing of best practices, onboarding to a HUD-approved data management system, and other technical assistance and monitoring to ensure services meet program standards and effectively meet the needs of our clients and our community.

*Cultural Responsiveness, Awareness, and Trust within Underserved Communities:* Through our track record of 50 years locally and more than 110 years nationally, ULGM has established a strong base of awareness and trust in underserved communities. This is reflected in the fact that the number one way that individuals find out about ULGM programming is through word-of-mouth from a friend, relative, or colleague. This trust and reputation will be critical in our efforts to recruit participants. As described above, programming will be led by staff that reflect the cultural background and experience of those to be served, curriculum will be culturally responsiveness, incorporating peer voices and facilitating peer-to-peer support in programming.

*Collaboration and Partnerships:* ULGM prides itself on a successful history of collaboration with government, non-profit, faith community, for-profit, and grassroots organizations. We engage more than 100 partners each year in the array of programs that we deliver. ULGM is an active part of the region's workforce development system, K-12 and post-secondary education system, small business development system, affordable housing development system, and others. This includes numerous banks, credit unions, realtors, housing advocates, contractors, and others that are important components of the homebuying process. The extensive reach will be leveraged to recruit participants for programming. Likewise, these networks will allow ULGM to refer participants to other resources based on their individual needs.

6. If this proposal is for a program already operated by your organization, please explain the outcomes of the program to date, including success rates, number of persons from the target population who have closed on their homes, etc.

The proposed program expands and enhances the ULGM's past homeownership programming. In partnership with the City of Madison, ULGM has successfully acquired, renovated, and leased 58 single family homes scattered throughout the City of Madison. As of last year, 100% homes of these homes have been sold to participating families who successfully completed the program, which included homeowners training, financial coaching, and credit repair. After completing the program, all of these families were able to obtain mortgage financing from a local bank or credit union.

All of the families served by the program were earning between 40% and 60% of Dane County Median Income when they enrolled in the program; 85% of those served were families of color; 65% were single-parent, female-headed households, and the average household size of participating families was 5. An analysis of the program conducted several years ago found that families that participated who the program for eight years or more saw their cumulative assets grow from \$8,494 to \$248,725 and their average household income grow 77% from \$30,062 to \$53,143 during their participation in the program. On average, families earned \$50,000 in equity while in the program; totaling over \$3,000,00. The program won the Wisconsin Fair Housing Network Award in 1998 and a National Community Partnership award from Mutual of America in 2018.

As that program wound down, the ULGM has renewed its commitment to addressing the racial homeownership gap. In 2020, ULGM acquired 16 single family homes and in 2021 those homes were extensively renovated. Thanks to funding from the City of Madison during 2021 and 2022, we were able to recruit, screen, train, and coach 15 families to purchase these homes. Of these families, 100% were Black, had incomes ranging from 34% to 80% of Dane County media income, and had other barriers to homeownership such as low credit scores, past bankruptcies, and/or lack of understanding of the home buying process. We expect the final home will be completed and sold later this summer. ULGM will continue to provide coaching and training to these families to ensure their long term success as home owners.

## PROPOSAL TIMELINE

7. Describe activities/benchmarks by month/year to illustrate how your project will be implemented.

Activity/Benchmark	Estimated Month / Year of Completion
Complete HUD certification process	September 2022
Develop new promotional materials, including flyers, brochures, and web pages	January 2023
Finalize curriculum development for each of the education classes described above	February 2023
Operate homebuyer education workshops	Monthly starting February 2023
Operate financial literacy workshops	Quarterly beginning March 2023
Operate post-purchase workshops	Quarterly beginning February 2023
Enroll and provide one-on-one counseling to at least 12 new families each quarter	Quarterly beginning January 2023
At least 5 families successfully purchase a home quarterly	Q2-Q4 of 2023





**AGENCY, PROGRAM AND CITY SHARE EXPENSES**

Agency & Program:

Urban League of Greater Madison, Inc.  
ULGM Housing Counseling

ACCOUNT CATEGORY	City of Madison GPR	City of Madison ESG	City of Madison CDBG-CV	City of Madison Other	Non-City Sources	Total Program Budget
<b>A. PERSONNEL</b>						
Salary	32,500				80,871	113,371
Taxes/Benefits	9,250				17,430	26,680
<b>Subtotal A.</b>	<b>41,750</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>98,301</b>	<b>140,051</b>
<b>B. OTHER OPERATING</b>						
Insurance	200				300	500
Professional Fees	0				800	800
Audit	500				1,032	1,532
Postage/Office and Program Supplies	500				2,000	2,500
Equipment/Furnishings/Depreciation	200				850	1,050
Telephone	100				285	385
Training/Conferences	1,250				1,250	2,500
Food/Household Supplies	0				5,000	5,000
Auto Allowance/Travel	500				130	630
Vehicle Costs/Depreciation	0				0	0
Other (Specify):	3,500				11,500	15,000
<b>Subtotal B.</b>	<b>6,750</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23,147</b>	<b>29,897</b>
<b>C. SPACE</b>						
Rent	0				0	0
Utilities	500				1,020	1,520
Maintenance	100				1,450	1,550
Mortgage Principal/Interest/Depreciation	900				1,825	2,725
Property Taxes	0				0	0
<b>Subtotal C.</b>	<b>1,500</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,295</b>	<b>5,795</b>
<b>D. SPECIAL COSTS</b>						
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)	0				0	0
Utility Assistance	0				0	0
Assistance to Individuals (Non-Rent or Utility)	0				10,000	10,000
Service/Program Subcontracts	0				0	0
Other (Specify):	0				0	0
<b>Subtotal D.</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,000</b>	<b>10,000</b>
<b>TOTAL (A.-D.)</b>	<b>50,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>135,743</b>	<b>185,743</b>

NOTES:



**REVENUE AND EXPENSE REPORT SUMMARY**

Name of Agency: Urban League of Greater Madison, Inc.

Date of Report: \_\_\_\_\_

Period Covered: \_\_\_\_\_

Person Completing Report: Jim Horn

Telephone: 608-729-1210

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

**\*\*Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.**

All Program Expenses	2022 City Allocation	City Portion of Expenses billed this Period	City Portion of Expenses billed Year-to-Date	% of City Budget Spend
A. PERSONNEL	41,750	0	0	0%
B. OTHER OPERATING	6,750	0	0	0%
C. SPACE	1,500	0	0	0%
D. SPECIAL COSTS	0	0	0	0%
TOTAL	50,000	0	0	0%

Vendor #:

Contract #:

**Budget Adjustments and Method of Reimbursement**

- Agency may alter this budget within 10% of each deliverable by formal notification to assigned Grant Administrator. Changes which would result in modifications in excess of 10% of any original deliverable must receive Community Development Supervisor's written approval prior to contractor commitment of funds.
- Costs for this project will be reimbursed pending approval by the Community Development Supervisor upon submission of a) a completed program report describing completed activities (Exhibit 3, Program Activity Report) and b) any other reports specified in the agency contract (Exhibit 1, Scope of Services).
- Any funds not expended by the termination date of the Agreement are not eligible for reimbursement.

**INDIVIDUAL PROGRAM EXPENSES**

Name of Agency:

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

\*\*Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.

Pgm Letter	Program Name	Program Expenses	2023 City Allocation	City Portion of Expenses Paid YTD	City Portion of Exp. Billed this Period	City Portion of Exp. Billed YTD	% of City Allocation Spent
A	ULGM Housing Counseling	PERSONNEL	41,750			0	0%
		OTHER OPERATING	6,750			0	0%
		SPACE	1,500			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>50,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
B		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
C		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
D		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
E		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
<b>TOTAL FOR ALL PROGRAMS</b>			<b>50,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>



**National  
Urban League**

*Empowering Communities.  
Changing Lives.*

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[www.nul.org](http://www.nul.org)

[www.iamempowered.com](http://www.iamempowered.com)

To Whom It May Concern:

I am writing on behalf of the National Urban League to express our commitment to support the Urban League of Greater Madison in the development and ongoing operation of a HUD approved homebuyer training and counseling program.

The National Urban League is currently a HUD-approved Intermediary. As an intermediary we support housing counseling agencies with critical supportive services, including training and technical assistance. We also play an important role in monitoring the HUD-approved affiliates in our network to ensure services meet program standards and effectively meet the needs of their clients.

The National Urban League is certified by HUD as a National Housing Counseling Intermediary, and affiliate partners are consequently HUD-approved to provide housing counseling services and listed as such on HUD's website. The National Urban League has an extensive track record of success serving as a HUD-approved Intermediary. The National Urban League has a network of 28 HUD approved Urban League affiliates and we have provided support and training to over 100 Urban League affiliate staff successfully pass the HUD Certification exam and become HUD certified counselors

The National Urban League is committed to supporting the Urban League of Greater Madison in their efforts to become a HUD-certified agency. We will provide the Urban League with the following technical assistance and resources:

**HUD Certification Process:** We will submit the application for certification to HUD on behalf of ULGM. To date, 100% of the Urban League affiliates that we have assisted with the application have been approved.

**Information Sharing:** ULGM will benefit from being a part of a strong information sharing network of other Urban League affiliates across the country that are delivering housing counseling services. This includes sharing best practices, technical information, curriculum, culturally relevant practices, and much more.

**Training:** We provide accessible, high-quality training opportunities to the affiliates in our network.

**Program Improvement:** As an Intermediary we can quickly disseminate information and training to our network of affiliates when HUD makes changes, improvements, and other updates to their guidelines or policies. Similarly, NUL provides a vehicle to collect program issues and concerns that might be best addressed universally by a change in HUD guidelines or policies.

**Efficiency:** By supporting ULGM with these various types of technical assistance, their local resources and time can otherwise be devoted to helping counseling recipients.

**Client/Data Management Systems:** We will onboard ULGM to the CounselorMax system, one of the handful of client management systems that are approved by HUD; and provide necessary training and technical assistance.

**Access to Funding:** Through our HUD Comprehensive Housing Counseling grant, we provide an average of between \$10,000 and \$45,000 of funding to each Urban League affiliate in our network. We will include the Urban League of Greater Madison in our next application to HUD for FY23 funding (NOFO). In addition, NUL receives funding from other private sources which it is then able to distribute to its network of HUD-approved affiliates.

As I am sure you know, there is a shortage of HUD-approved counseling agencies across the country. This shortage is even more pronounced for agencies with the trust and cultural competence to serve Black and other under-served communities. We are excited that the ULGM has made the commitment to provide this service to the people that it serves in the Madison community, and we look forward to having them join our network.

Sincerely,

A handwritten signature in black ink, appearing to read "Cy Richardson", with a long horizontal flourish extending to the right.

Cy Richardson  
Senior Vice President, Economic Empowerment  
National Urban League

# Austin Johnson

Access exam registration, reschedule, check your exam results and more! View this [Important Message](#) to learn about the impact of COVID-19 on test center availability.

## Certification Exam Status

**Exam Result: Transferred to FHAC**

Exam Date: 05/09/2022 - 15:19

Congratulations! You passed the HUD Housing Counselors Certification Exam **and** you have successfully transferred your results to FHA Connection. You have completed all the steps on this platform. Nice work!

For reference, your Counselor Exam ID is **WI82939521**.

For more information, please visit [HUD Certified Housing Counselor Application Process](#) on the HUD Exchange.

## Exam Registration Status

You are not registered to take the exam.

*Registration details missing or incorrect? Select [Access Exam Details](#) below.*

Visit [Program Overview](#) for information about the HUD Housing Counselors Training and Certification Program

[Choosing to Take the Exam Online or at a Test Center](#)

[Begin Exam Registration or Change Your Appointment](#) in Webassessor's Exam Status Center.

[ACCESS Exam Details](#) - complete your Biometrics Profile, download Sentinel







# APPLICATION FOR APPROVAL AS A HOUSING COUNSELING AGENCY

U.S. Department of Housing and Urban Development  
Office of Housing  
Federal Housing Commissioner

OMB Approval No. 2502-0573  
(Exp. 4/30/2024)

### Privacy Advisory:

**Authorities:** The Office of Housing Counseling is responsible for administration of the Department's Housing Counseling Program, authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701w and 1701x). New Certification Requirements Final Rule released December 14, 2016. Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x) (Section 106) was amended by Subtitle D of title XIV of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203, 124 Stat. 1376, approved July 21, 2010).

**Principal Purpose:** The mission of the Office of Housing Counseling (OHC) is to provide individuals and families with the knowledge they need to obtain, sustain, and improve their housing. Agencies that are eligible, meet program requirements, and provide the information requested on the form HUD-9900 may be approved to provide Comprehensive Housing Counseling Services that aid in the homeownership process.

**Disclosure:** The information will not be disclosed outside HUD without your consent except to civil, criminal, or regulatory investigations or prosecutions, or to a Member of Congress or a congressional office in response to an inquiry. All the information requested on the form HUD-9900 is voluntary. The information is required to evaluate new applicants against Housing Counseling Program eligibility requirements only. If the information is not provided, the agency may not be considered for approval into HUD's Housing Counseling Program. This application is designed to be completed by applicants who are seeking approval to be a HUD-Approved Housing Counseling Agency. As of August 1, 2021, housing counseling required by or provided in connection with HUD programs must only be provided by HUD certified housing counselors working for participating agencies approved to provide such housing counseling by HUD's Office of Housing Counseling.

**Public Reporting Burden** for this collection of information is estimated to be 8 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.

This information is collected in connection with HUD's Housing Counseling Program and will be used to determine eligibility for Program participation under Section 106 of the Housing and Community Development Act of 1968.

### CERTIFICATIONS

By signing below, the applicant assures and certifies the following:

#### CERTIFICATIONS:

I certify that this agency, and HUD program branches, sub-grantees and/or affiliates, if applicable, will:

- Administer the housing counseling in accordance with Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975; and Title IX of the Education Amendment of 1972.
- Provide housing counseling services without sub-agreement with other agencies for the delivery of any or all parts of the services in our proposed housing counseling plan as approved by HUD.
- Represent our clients without any conflict of interest by our agency, paid and volunteer staff, or board members which might compromise our ability to represent fully in the best interests of the client in accordance with HUD 7610.1.
- Meet all local, State and Federal requirements necessary to provide our agency's housing counseling services, including, if applicable, the management and liquidation services.
- Comply with the fee guidelines set forth in HUD Handbook 7610.1 and 24 CFR Part 214, if we plan to charge counseling fees.
- Provide HUD with all required Housing Counseling Program data and information, in a timely manner, for use by HUD both internally and externally on HUD's web listing and other media.
- Act on our own behalf and are not under the influence, control, or direction of any outside party such as a landowner, real estate broker, contractor, builder, lender, or consultant seeking to derive a profit or gain from our housing counseling program clients.
- Meet the applicable accessibility requirements of Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), 24 CFR parts 8 and 9, and the Americans with Disabilities Act (42 U.S.C. 12101 et seq). Our facilities provide accessibility features for persons with disabilities and elderly persons, or we will arrange to meet with each person at an alternative accessible location or format.
- Ensure on an on-going basis that no employee, board member, or partner has been suspended, debarred, or otherwise restricted under the Department's or any other federal regulations (see 24 CFR Part 214).
- Ensure on an on-going basis that such participants are not indicted for, or convicted of, a criminal offense that reflects upon the responsibility, integrity, or ability of the agency to participate in housing counseling activities. These offenses include criminal offenses that can be prosecuted at a local, State, or Federal level.
- Ensure that the agency is not subject to unresolved program approval requirements outlined in HUD Handbook 7610.1 and 24 CFR Part 214.
- Ensure that no Grantee nor its Branches and Sub-grantees employs an individual who has been, convicted of a violation under federal law relating to an election for Federal office (as defined in Pub. L. 111-203, 124 Stat. 1376 (July 21, 2010)).

Name and Title of Authorized Executive Approved to Legally Bind Agency:

Ruben L. Anthony, Jr.

Signature of person authorized to legally bind entity:

Digitally signed by Ruben L. Anthony, Jr.  
Date: 2022.08.29 15:10:59 -05'00'

Date Signed:

08/29/2022



By signing this Application, I certify to the best of my knowledge and belief that this application is true, complete, and accurate. I am aware that any false, fictitious, or fraudulent information, or the omission of any material fact, may subject me to criminal, civil or administrative penalties for fraud, false statements, false claims or otherwise. (U.S. Code Title 18 Section 1001 and Title 31, Sections 3729 - 3730 and 3801 - 3812).

**Warning:** Anyone who knowingly or willfully makes false or fraudulent statements or representations in connection with the statements of information or certifications herein may be subject to criminal and/or civil penalties and may also be subject to administrative action by HUD.  
See, e.g., 18 U.S.C. §§ 1001, 1010, 1012, 31 U.S.C. § 3801 et seq, 2 C.F.R. Parts 180 and 2424.

## APPLICANT INFORMATION

Official Name of Agency:	Urban League of Greater Madison		Agency Website Address:	www.ulgm.org			
<i>Physical Address of the Main Office:</i>	2222 S. Park Street	City:	Madison	State:	WI	Zip Code:	53713
<i>Mailing Address of the Main Office:</i>	2222 S. Park Street	City:	Madison	State:	WI	Zip Code:	53713
Executive Director (ED) Name and Title:	Ruben L. Anthony, Jr., President & CEO						
ED Direct Phone Number:	(608) 729-1208	Ext:		ED E-mail:	ranthony@ulgm.org		
Counseling Program Manager (CPM) Name and Title:	Austin Johnson						
CPM Direct Phone Number:	(608)	Ext:		CPM E-mail:	ajohnson@ulgm.org		
Name of Agency's Point of Contact (POC) for this Application:	Edward Lee						
POC Direct Phone Number:	(608) 729-1211	Ext:		POC E-mail:	elee@ulgm.org		
Name and Title of Authorized Executive Approved to Legally Bind Agency:				List any Agency Acronyms, aka, or dba names, if applicable:			
Ruben L. Anthony, Jr.				ULGM			
Agency Federal Taxpayer Identification Number (TIN):				Agency Dun and Bradstreet Universal Numbering System (DUNS) Number:			
39-1098146				106722812			

### ELIGIBLE ENTITY TYPE

Select one entity that best represents your entity type.

A housing counseling agency must function as a private or public nonprofit organization, or be a unit of general local or state government.

**Nonprofit Entities:**

- 1. Nonprofit Agency
- 2. Intermediary/Collaboration of Entities coming in as an Intermediary
- 3. Multi-State Organization (MSO)
- 4. Community Development Corporation (CDC)
- 5. Community Housing Development Organization (CHDO)
- 6. Nonprofit Instrumentality of Government, Including IOG University
- 7. Nonprofit University

**Government Entities:**

- 8. State Housing Finance Agency (SHFA) or State Designated Agency
- 9. Public Housing Authority (PHA)
- 10. State University
- 11. City
- 12. County
- 13. State
- 14. Lead Entity of HOME Consortium (City & County)
- 15. Other Government created Instrumentality of Government
- 16. Other Government/Municipality. Please indicate other municipality type:

## TYPE OF HUD-APPROVED ORGANIZATIONS

Using the list of Entity Types from page 1, please check one box designating the type of organization for which the agency is seeking approval to become.

- National Intermediary Organization (Entity Type 2 only)** – Provides, in multiple regions of the United States: (i) housing counseling services through its branches, sub-grantees and/or affiliates, and (ii) provide training, technical assistance, oversight, and pass-through funding to its network of branches, sub-grantees and/or affiliates.
- Regional Intermediary Organization (Entity Type 2, 11, 12, 13, 14 & 15 only)** – Provides, in a generally recognized region within the United States, such as the Southwest, Mid-Atlantic, New England: (i) housing counseling services through its branches, sub-grantees and/or affiliates, and (ii) provide training, technical assistance, oversight, and pass-through funding to its network of branches, sub-grantees and/or affiliates.
- Multi-State Organization (MSO) (Entity Type 3 only)** – Provides housing counseling and education services through a main office and branches in two or more states. All branches operate and are identified under main office tax ID number, and (i) provide training, technical assistance, oversight, and pass-through funding to its branches.
- Local Housing Counseling Agency (LHCA) (Entity Type 1, 4, 5, 6, 7, 9, 10, 11, 12, 13, 15, & 16 only)** – Provides housing counseling and education services directly through one location or a main office with one or more branch offices, in no more than two contiguous states. An exception can be made for a local housing counseling agency that serves a single metropolitan area covering more than two contiguous states.
- State Housing Finance Agencies (SHFAs) (Entity Type 8 only)** – Any public body, agency, or instrumentality created by a specific act of a state legislature empowered to finance activities designed to provide housing and related facilities through land acquisition, construction, or rehabilitation throughout the entire state.

List the State(s) and Cities in which your organization provides counseling services in the box below:

Madison, Wisconsin

## DEFINITIONS

**HUD-approved housing counseling agency.** Private and public nonprofit organizations that are exempt from taxation under section 501(a), pursuant to section 501(c) of the Internal Revenue Code of 1996, 26 U.S.C. 501(a) and 501(c) and approved by HUD, in accordance with this part, to provide housing counseling services to clients directly, or through their branches, sub-grantees, and/or affiliates, and which meet the requirements set forth in this part.

**Unit of general local government.** Any city, county, parish, town, township, borough, village, or any other general purpose political subdivision of a State.

**State.** Each of the several States, the Commonwealth of Puerto Rico, the District of Columbia, the Commonwealth of the Northern Mariana Islands, Guam, the Virgin Islands, American Samoa, or any other possession of the United States.

## TYPE(S) OF SUPPORT PROVIDED

Check as many boxes that apply to your agency.

- Faith-Based Organization.** *(Faith-based organizations must recognize that their non-discrimination responsibilities are to not only serve anyone who is eligible for counseling, but also that they must affirmatively conduct outreach and marketing to those least likely to apply for the services, even if they are not members of the organization's faith group.)*
- Organization provides services to migrant farm workers.
- Organization provides services in Colonias. *(Colonias are rural economically distressed communities located within 150 miles of the US-Mexican border that lack basic infrastructure; running water, electricity, paved roads, etc.)*
- Organization is designated as a legal service agency.

## TYPE(S) OF HOUSING COUNSELING SERVICES

Applicant must employ trained staff with experience in the housing counseling services selected below.  
Check all housing counseling services for which your agency is seeking HUD-approval.

### One-on-One Counseling Types:

- Homeless Assistance
- Rental Topic
- Pre-Purchase/Homebuying
- Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)
- Resolving or Preventing Mortgage Delinquency or Default
- Reverse Mortgage

**Group Education** — Agencies providing group education must also provide one-on-one counseling of the same service type.

- Financial literacy workshop, including home affordability, budgeting and understanding use of credit
- Predatory lending, loan scam or other fraud prevention workshop
- Fair housing workshop
- Homeless prevention workshop
- Rental workshop
- Pre-purchase homebuyer education workshop
- Non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners
- Resolving or preventing mortgage delinquency workshop
- Other workshop(s) not listed above

## PART 1: APPLICANT CHARACTERISTICS AND COMPLIANCE

The following is a list of requirements that applicant will Self-Certify to and/or be required to provide documentation.

### A. NONPROFIT AND TAX EXEMPT / UNIT OF GENERAL LOCAL GOVERNMENT

**Nonprofit Entities** (Entity type 1-7) must provide all the following:

1. Provide a legible copy of the document that supports the agency's claim to be a non-profit organization (e.g., 501(c) letter issued by IRS). The document must include the organization's official name, physical address, and telephone number of the legal authority that granted the non-profit status, **and**
2. **Charter:** Submit a copy of the recorded document (e.g., Charter, Articles of Incorporation, By-laws, governing body meeting minutes, etc.) that specifically authorizes your organization to provide housing counseling, **and**
3. The applicant must assure HUD that its branches, sub-grantees and/or affiliates are eligible entities. Provide copies of the documents that support their claim to be an eligible entity, **and if applicable**
4. **Nonprofit Instrumentality of Gov't (IOG), IOG Universities Entities ONLY must provide the following:** In addition to providing items 1, 2 & 3, these entities must also provide the following supporting documentation of an IOG:
  - **ESTABLISHMENT** — Must have been established by a governmental body or with governmental approval or under special law to serve a particular public purpose or designated as an instrumentality by law (statute or court opinion), **and**
    - a. **ORGANIZATIONAL** — Majority of governing board and/or principal CONTROL officers named or approved by governmental body/officials, **or**
    - b. **OPERATIONAL** — Government body approves all major decisions CONTROL and/or expenditures, **or**
    - c. **FINANCIAL** — Government body provides funds through CONTROL direct appropriations/grants/loans, with related controls applicable to all activities of entity.

**OR**

**Government Entities** (Entity type 8-16) must provide all the following:

1. Provide the document giving authority to operate as a unit of general local government, **and**
2. Provide the document giving authority to specifically provide housing counseling services as proof of authorization, **and if applicable**
3. **Gov't Created Instrumentality of Gov't (IOG) Entities ONLY:** In addition to providing items 1 & 2, these entities must also provide the following supporting documentation of an IOG:
  - **ESTABLISHMENT** — Must have been established by a governmental body or with governmental approval or under special law to serve a particular public purpose or designated as an instrumentality by law (statute or court opinion), **and**
    - a. **ORGANIZATIONAL** — Majority of governing board and/or principal CONTROL officers named or approved by governmental body/officials, **or**
    - b. **OPERATIONAL** — Government body approves all major decisions CONTROL and/or expenditures, **or**
    - c. **FINANCIAL** — Government body provides funds through CONTROL direct appropriations/grants/loans, with related controls applicable to all activities of entity.

## B. CONFLICT OF INTEREST AND DISCLOSURE STATEMENT

**Nonprofit Entities and Government Entities** (Entity type 1-16) must provide all the following:

1. Provide a document that identifies any other jobs or activities apart from the housing counseling agency, an employee, volunteer or board member of the agency performs that could result in a potential conflict of interest as identified in HUD Handbook 7610.1, **and**
2. Provide a list of additional housing programs or activities, other than housing counseling services, that your agency, branches, sub-grantees and/or affiliates offer including such programs as administering down payment assistance programs, developing housing projects, managing apartment buildings, rehabilitating and reselling HUD homes and selling real estate. Provide the office location for each additional program referenced, **and**
3. Provide a copy of the agency Conflict of Interest Policy and Procedures involving personnel and board members, **and**
4. Provide a copy of the Disclosure Statement(s) provided to clients that explicitly describes the various types of services or products provided by the agency and any financial relationships as identified in HUD Handbook 7610.1. Disclosure must clearly state that the *“client is not obligated to receive, purchase or utilize any other services offered by the organization or its exclusive partners, in order to receive housing counseling services”*.

## C. SCREENING FOR INELIGIBLE PARTICIPANTS

**Nonprofit Entities and Government Entities** (Entity type 1-16) must provide all the following:

1. Complete form HUD-9900a, New Application-Board and Housing Counseling Program Staff List Attachment. List all counseling staff working in the housing counseling program, all current Board Members, supervisors and housing counselors, **and**
2. For each individual listed, provide the agency office, the agency physical address, state their position title, length of employment, the name of board member’s employer and title, their duties, if staff member is full-time or part-time, paid or a volunteer and provide their physical home addresses, a contact telephone number, **and**

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

- By checking this box, the Authorized Executive certifies that the agency has vetted all housing counseling program related staff including, agency directors, board members, partners, officers, principals and employees at all locations, including employees of branches, sub-grantees and/or affiliates listed in items #2 above and confirm that they are not suspended, debarred, or otherwise restricted; Indicted for or convicted of a criminal offense; Subject to unresolved findings as a result of HUD or other governmental audit or investigation, including any state & federal tax liens without a repayment plan in place, as per described in 24 CFR 214.103 (c)(1)(2)(3). If needed, please refer to the “Learn More” section of the Housing Counseling Agency Eligibility Tool for information on Ineligible Participants: <https://www.hudexchange.info/programs/housing-counseling/housing-counseling-agency-eligibility-tool>

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

- By checking this box, the Authorized Executive certifies that this entity is in compliance with other HUD program(s) for which the applicant is currently a participant.

- a. Provide a list of the other HUD program(s) in which you are currently participating, the name of the HUD program Point of Contact (POC) and contact information.

**OR**

- Check this box if the Applicant does not participate in any Other HUD programs.

## D. HOUSING COUNSELING WORK PLAN

### Nonprofit Entities and Government Entities:

1. All Entity types must provide a Housing Counseling Work Plan that includes the components listed in HUD Handbook 7610.1 for approval.
2. National/Regional Intermediaries, MSO and SHFA (Entity type 2, 3, 8, 11, 12, 13, 14, & 15)  
Agencies that provide direct housing counseling services must address all items below in their work plan. Intermediaries/MSO and State Housing Finance Agencies (SHFA) may provide a brief summary for items a-l and attach individual work plans of their branches, sub-grantees and/or affiliates.
  - a. Target Community
  - b. Housing Needs and Problems
  - c. Affirmatively Furthering Fair Housing
  - d. Description of Services, for each service checked within the "Type of Housing Counseling Services" section and include a list of zip codes where the agency, branches, sub-grantees and/or affiliates provide these services
  - e. Homeownership Counseling and Home Inspection
  - f. Impact and Scope of One-on-One Counseling Services
  - g. Formats for Delivery of Services
  - h. Client Follow-up
  - i. Fee Structure
  - j. Non-English or Limited English Proficiency
  - k. Marketing and Outreach
  - l. Supervisory Monitoring/Quality Control Plan

### Parent Agency Oversight Activities:

**National/Regional Intermediaries, MSO and SHFA Oversight Activities** (Entity type 2, 3, 8, 11, 12, 13, 14, & 15)  
All applicants seeking approval as an Intermediary Organization (National Intermediary or Regional Intermediary), MSO or SHFA, as indicated within the Type of HUD-Approved Organization on page 2, must provide the following:

1. Provide the parent agency's policy and procedures on oversight activities pertaining to their branches, sub-grantees and/or affiliates.
2. Provide a Quality Control Plan for network management that addresses the following policy and procedures:
  - a. Providing training and technical assistance,
  - b. Performing oversight and monitoring,
  - c. Monitoring financial performance, including issuing or administering the use of pass-through funding,
  - d. Performing accounting of administrative costs,
  - e. Ensuring compliance with federal regulations, including 24 CFR 214, the HUD Handbook 7610.1, applicable grant agreement, OMB Circulars A-110 and A-133, and other federal guidelines.

<https://www.hudexchange.info/resource/5189/oversight-agency-toolkit-quality-control/>

3. Intermediaries/MSO/SHFA with branches, sub-grantees and/or affiliates must include each office HUD ID Number(s) (if applicable), branch telephone numbers, physical addresses and housing counseling program staff names and positions.
4. Information on Developing a Housing Counseling Agency Work Plan and a sample copy is available at:  
<https://www.hudexchange.info/resources/documents/Developing-Housing-Counseling-Work-Plan-HUD-Approval.pdf>

## PART 2: EXPERIENCE

### A. COMMUNITY BASE

**Nonprofit Entities** (Entity type 1-7) must provide all the following:

1. **Self-Certify** to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that this entity has one year experience administering a housing counseling program AND that the agency, branches, sub-grantees and/or affiliates have functioned for at least one year in the geographical area(s) as described within the agency work plan, **and**

2. Provide a HUD-9902 that quantifies the households the agency provided counseling and education services to during the past 12-month period, **and**
3. Nonprofit entities that oversee any branches, sub-grantees and/or affiliates must provide written agreements which delineate the responsibilities of the main office, branches, sub-grantees and/or affiliates. If applicable, provide a copy of these written agreements.

**Government Entities** (Entity type 8-16) must provide all the following:

1. **Self-Certify** to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that this entity has one year experience administering a housing counseling program AND that the agency, branches, sub-grantees and/or affiliates have functioned for at least one year in the geographical area(s) as described within the agency work plan, **and**

2. Provide a HUD-9902 that quantifies the households the agency provide counseling and education services to during the past 12-month period, **and**
3. Government Entities overseeing branches, sub-grantees and/or affiliates must provide written agreements which delineate the responsibilities of the main office, branches, sub-grantees and/or affiliates. If applicable, provide a copy of these written agreements.

### B. KNOWLEDGE OF HUD PROGRAMS AND LOCAL HOUSING MARKET

**Nonprofit Entities and Government Entities** (Entities 1-16) must provide all the following:

1. **Self-certify** to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that the housing counseling staff possesses knowledge of HUD and other state and local housing counseling programs available to the community, consolidated plans, and the local housing market.

## PART 3: RESOURCES

### A. FUNDING EVIDENCE

**All Nonprofit Entities, SHFA, PHA, & State Universities** (Entity type 1, 2, 3, 4, 5, 6, 7, 8, 9, 10) must provide all the following:

1. Provide a copy of their independent audited financial statement completed within the last two years and letters of funding showing written commitment from sources for the initial 12 month period as a HUD approved housing counseling agency.
2. Submit a copy of your current annual housing counseling budget. Include income and expenses associated with your housing counseling program.

**Cities, Counties, State, Lead Entity of a Consortium, Other Gov't IOG, Other Municipalities** (Entity type 11, 12, 13, 14, 15, 16) **ONLY** must provide all the following:

1. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that they have sufficient funds to cover the costs of operating the housing counseling program during the initial 12 months of approval.

### B. STAFF

**Nonprofit Entities and Government Entities** (Entity type 1-16) must provide all the following:

1. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that the agency employs staff trained in housing counseling **AND** at least half the counselors have at least 6 months of experience in the job they will perform in the agency's housing counseling program, **and**

The agency must submit a list of the housing counselor(s) and their evidence of passing HUD Housing Counselor Certification Examination. (For example, submit a copy of email from hudhousingcounselors.com that the counselor passed the certification examination.)

- a. Self-certify to the following:

**Self-Certification:** \*Self-certification number one alpha (1a.) will become effective on or after the final compliance date for Housing Counselor Certification and will supersede self-certification number one listed above.

Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that the agency employs individuals who will provide one-on-one housing counseling and/or oversee group education at its main office, branches, sub-grantees and/or affiliates that have passed the HUD Housing Counselor Certification Examination and are trained in the job that they will perform in the agency's housing counseling program, **and**

2. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that the agency has a written supervisory monitoring plan and quality control compliance procedures established for monitoring the work of housing counselors by reviewing client files with the housing counselor to determine the adequacy and effectiveness of the housing counseling.



### C. LANGUAGE SKILLS

Nonprofit Entities and Government Entities (Entity type 1-16) must provide all the following:

1. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

- By checking this box, the Authorized Executive certifies that the agency has housing counselors who are fluent in the language of the clients they serve, or the housing counseling agency uses the services of an interpreter, or the agency refers the client to another agency that can meet the client's needs.

### D. COMMUNITY RESOURCES

Nonprofit Entities and Government Entities (Entity type 1-16) must provide all the following:

1. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

- By checking this box, the Authorized Executive certifies that the housing counseling agency has established working relationships with private and public community resources to which it can refer clients who may need help the agency cannot offer.

### E. FACILITIES

Nonprofit Entities and Government Entities (Entity type 1-16) must provide all the following:

1. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

- By checking this box, the Authorized Executive certifies that the housing counseling facilities of the agency main office, its branches, sub-grantees and/or affiliates meet all the following criteria:

- a. Have a clearly identified office with space available for housing counseling services and operate during normal business hours and offer extended hours when necessary;
- b. Provide privacy for in-person counseling and confidentiality of client records;
- c. Provide accessibility features or make alternative accommodations for persons with disabilities, **and**

2. In addition to the Self-Certification, applicants must provide the following:

- a. List of the agency offices including the official name, physical addresses and zip codes of the agency main office, and the offices of all branches, sub-grantees and/or affiliates.
- b. Mailing address for each location, if different from the physical address.
- c. Telephone number(s) for each location including toll-free if available.
- d. Name, title, and telephone number of the person in charge of the housing counseling program at each location.
- e. Indicate for each location if the agency owns or rents the facility. If owned, provide proof of ownership. If the facility is rented, provide a copy of your signed lease agreement, MOU, or in-kind letter.
- f. Indicate for each location whether your agency shares any part of its facility with any other organizations and if so, identify the organizations and explain the relationship that exists between your agency and those organizations.
- g. List accessibility features for each location and/or alternate accommodations to serve disabled and elderly client that have special needs, **and**

3. Provide color digital photos from each location documenting the following. Label each photo for each location:

- a. Front of building.
- b. Agency signage (on building and/or agency entrance).
- c. Hours of operation sign.
- d. Internal and external accessibility features for handicapped or elderly clients.
- e. Private one-on-one counseling and group meeting space.
- f. Lobby & receptionist area.
- g. Each counselor office.
- h. Secure file cabinets and storage areas for active and closed files.
- i. Fair Housing Sign visibly located in the office.
- j. Fee structure sign, if applicable.

## PART 4: SYSTEMS

### A. RECORD KEEPING AND REPORTING

Nonprofit Entities and Government Entities (Entity type 1-16) must provide all the following:

1. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that the agency has an established system of recordkeeping that is in compliance with HUD Handbook 7610.1, 24 CFR 214, and applicable grant agreements.

### B. CLIENT MANAGEMENT SYSTEM (CMS)

Nonprofit Entities and Government Entities (Entity type 1-16) must:

Select one of the Options and Self-Certify to the option that applies to your organization:

#### OPTION 1:

1. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that the agency has a compliant Client Management System in use that satisfies HUD's requirements and interfaces with HUD's database to download required information into HUD's Housing Counseling System (HCS), **and**

2. Provide the name of your CMS:

OR

#### OPTION 2:

1. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that the agency has a CMS in use but that it does not interface with HUD's databases for downloading required information into HUD's Housing Counseling System (HCS). To fundamentally comply with 24 CFR 214.103(f): CMS, the agency agrees to and certifies that they will input data manually into the Housing Counseling System (HCS), **and**

2. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that the agency agrees that until a compliant CMS is in place, the agency will utilize a system for the collection and reporting of client level information, including but not limited to, financial and demographic data, counseling services provided, and outcomes data. The system must also provide the counseling agency with the tools necessary to track and manage all counseling and educational activities associated with each client, **and**

3. Self-certify to the following:

**Self-Certification:** Applicants unable or unwilling to self-certify will result in rejection of their application.

By checking this box, the Authorized Executive certifies that within their initial one year of approval, the agency agrees to modify their current CMS to be HUD compliant, or acquire a compliant CMS from the list of approved CMS Vendors.

**AGENCY, PROGRAM AND CITY SHARE EXPENSES**

Agency & Program:

**Urban League of Greater Madison, Inc.  
ULGM Housing Counseling**

ACCOUNT CATEGORY	City of Madison GPR	City of Madison ESG	City of Madison CDBG-CV
<b>A. PERSONNEL</b>			
Salary	32,500		
Taxes/Benefits	9,250		
<b>Subtotal A.</b>	41,750	0	0
<b>B. OTHER OPERATING</b>			
Insurance	200		
Professional Fees	0		
Audit	500		
Postage/Office and Program Supplies	500		
Equipment/Furnishings/Depreciation	200		
Telephone	100		
Training/Conferences	1,250		
Food/Household Supplies	0		
Auto Allowance/Travel	500		
Vehicle Costs/Depreciation	0		
Other (Specify):	3,500		
<b>Subtotal B.</b>	6,750	0	0
<b>C. SPACE</b>			
Rent	0		
Utilities	500		
Maintenance	100		
Mortgage Principal/Interest/Depreciation	900		
Property Taxes	0		
<b>Subtotal C.</b>	1,500	0	0
<b>D. SPECIAL COSTS</b>			
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)	0		
Utility Assistance	0		
Assistance to Individuals (Non-Rent or Utility)	0		
Service/Program Subcontracts	0		
Other (Specify):	0		
<b>Subtotal D.</b>	0	0	0
<b>TOTAL (A.-D.)</b>	50,000	0	0

**NOTES:**

**AGENCY, PROGRAM AND CITY SHARE EXPENSES**

Agency & Program:

ACCOUNT CATEGORY	City of Madison Other	Non-City Sources	Total Program Budget
<b>A. PERSONNEL</b>			
Salary		80,871	113,371
Taxes/Benefits		17,430	26,680
<b>Subtotal A.</b>	0	98,301	140,051
<b>B. OTHER OPERATING</b>			
Insurance		300	500
Professional Fees		800	800
Audit		1,032	1,532
Postage/Office and Program Supplies		2,000	2,500
Equipment/Furnishings/Depreciation		850	1,050
Telephone		285	385
Training/Conferences		1,250	2,500
Food/Household Supplies		5,000	5,000
Auto Allowance/Travel		130	630
Vehicle Costs/Depreciation		0	0
Other (Specify):		11,500	15,000
<b>Subtotal B.</b>	0	23,147	29,897
<b>C. SPACE</b>			
Rent		0	0
Utilities		1,020	1,520
Maintenance		1,450	1,550
Mortgage Principal/Interest/Depreciation		1,825	2,725
Property Taxes		0	0
<b>Subtotal C.</b>	0	4,295	5,795
<b>D. SPECIAL COSTS</b>			
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)		0	0
Utility Assistance		0	0
Assistance to Individuals (Non-Rent or Utility)		10,000	10,000
Service/Program Subcontracts		0	0
Other (Specify):		0	0
<b>Subtotal D.</b>	0	10,000	10,000
<b>TOTAL (A.-D.)</b>	0	135,743	185,743

**NOTES:**

**AGENCY, PROGRAM AND CITY SHARE EXPENSES**

Agency & Program:

ACCOUNT CATEGORY
<b>A. PERSONNEL</b>
Salary
Taxes/Benefits
<b>Subtotal A.</b>
<b>B. OTHER OPERATING</b>
Insurance
Professional Fees
Audit
Postage/Office and Program Supplies
Equipment/Furnishings/Depreciation
Telephone
Training/Conferences
Food/Household Supplies
Auto Allowance/Travel
Vehicle Costs/Depreciation
Other (Specify):
<b>Subtotal B.</b>
<b>C. SPACE</b>
Rent
Utilities
Maintenance
Mortgage Principal/Interest/Depreciation
Property Taxes
<b>Subtotal C.</b>
<b>D. SPECIAL COSTS</b>
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)
Utility Assistance
Assistance to Individuals (Non-Rent or Utility)
Service/Program Subcontracts
Other (Specify):
<b>Subtotal D.</b>
<b>TOTAL (A.-D.)</b>

Staff Position Title	Total Program FTE
President/CEO	0.0485
Chief Financial Officer	0.0485
Accounting Assistant	0.0485
Senior VP	0.0485
Mgr Homebuying, Lending	1.000
Housing Program Speciali	0.750

**NOTES:**

**AGENCY, PROGRAM AND CITY SHARE EXPENSES**

Agency & Program:

ACCOUNT CATEGORY	STAFFING: Includ
	City-Funded FTE
<b>A. PERSONNEL</b>	0.0
Salary	0.0
Taxes/Benefits	0.0
<b>Subtotal A.</b>	0.0
<b>B. OTHER OPERATING</b>	0.4775
Insurance	0.4775
Professional Fees	
Audit	
Postage/Office and Program Supplies	
Equipment/Furnishings/Depreciation	
Telephone	
Training/Conferences	
Food/Household Supplies	
Auto Allowance/Travel	
Vehicle Costs/Depreciation	
Other (Specify):	
<b>Subtotal B.</b>	
<b>C. SPACE</b>	
Rent	
Utilities	
Maintenance	
Mortgage Principal/Interest/Depreciation	
Property Taxes	
<b>Subtotal C.</b>	
<b>D. SPECIAL COSTS</b>	
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)	
Utility Assistance	
Assistance to Individuals (Non-Rent or Utility)	
Service/Program Subcontracts	
Other (Specify):	
<b>Subtotal D.</b>	
<b>TOTAL (A.-D.)</b>	

**NOTES:**

**AGENCY, PROGRAM AND CITY SHARE EXPENSES**

Agency & Program:

ACCOUNT CATEGORY	Include ALL staff working for the program Roles and Responsibilities
<b>A. PERSONNEL</b>	Executive leadership, admin support
Salary	Fiscal Management and reporting
Taxes/Benefits	Fiscal Management and reporting
<b>Subtotal A.</b>	Executive leadership, admin support
<b>B. OTHER OPERATING</b>	Coaching, Counseling, and Resource referrals
Insurance	Coaching, Counseling, and Resource referrals
Professional Fees	
Audit	
Postage/Office and Program Supplies	
Equipment/Furnishings/Depreciation	
Telephone	
Training/Conferences	
Food/Household Supplies	
Auto Allowance/Travel	
Vehicle Costs/Depreciation	
Other (Specify):	
<b>Subtotal B.</b>	
<b>C. SPACE</b>	
Rent	
Utilities	
Maintenance	
Mortgage Principal/Interest/Depreciation	
Property Taxes	
<b>Subtotal C.</b>	
<b>D. SPECIAL COSTS</b>	
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)	
Utility Assistance	
Assistance to Individuals (Non-Rent or Utility)	
Service/Program Subcontracts	
Other (Specify):	
<b>Subtotal D.</b>	
<b>TOTAL (A.-D.)</b>	

**NOTES:**

**REVENUE AND EXPENSE REPORT SUMMARY**

Name of Agency: Urban League of Greater Madison, Inc.

Date of Report: \_\_\_\_\_

Period Covered: \_\_\_\_\_

Person Completing Report: Jim Horn

Telephone: 608-729-1210

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

**\*\*Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.**

All Program Expenses	2022 City Allocation	City Portion of Expenses billed this Period	City Portion of Expenses billed Year-to-Date	% of City Budget Spend
A. PERSONNEL	41,750	0	0	0%
B. OTHER OPERATING	6,750	0	0	0%
C. SPACE	1,500	0	0	0%
D. SPECIAL COSTS	0	0	0	0%
TOTAL	50,000	0	0	0%

Vendor #:

Contract #:

**Budget Adjustments and Method of Reimbursement**

1. Agency may alter this budget within 10% of each deliverable by formal notification to assigned Grant Administrator. Changes which would result in modifications in excess of 10% of any original deliverable must receive Community Development Supervisor's written approval prior to contractor commitment of funds.

2. Costs for this project will be reimbursed pending approval by the Community Development Supervisor upon submission of a) a completed program report describing completed activities (Exhibit 3, Program Activity Report) and b) any other reports specified in the agency contract (Exhibit 1, Scope of Services).

3. Any funds not expended by the termination date of the Agreement are not eligible for reimbursement.



**INDIVIDUAL PROGRAM EXPENSES**

Name of Agency:

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

\*\*Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.

Pgm Letter	Program Name	Program Expenses	2023 City Allocation	City Portion of Expenses Paid YTD	City Portion of Exp. Billed this Period	City Portion of Exp. Billed YTD	% of City Allocation Spent
A	ULGM Housing Counseling	PERSONNEL	41,750			0	0%
		OTHER OPERATING	6,750			0	0%
		SPACE	1,500			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>50,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
B		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
C		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
D		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
E		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
<b>TOTAL FOR ALL PROGRAMS</b>			<b>50,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>

Funding Source	ESG Match Funds YTD	ESG Match Funds this Period
HUD FUNDS (NON-ESG)		
OTHER FEDERAL FUNDS		
STATE GOVERNMENT		
LOCAL GOVERNMENT		
PRIVATE FUNDS		
OTHER/FEES/PROGRAM INCOME		

# Urban League of Greater Madison

Urban Empowerment Center: Financial and Homebuyer Education

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Response Submission Due Date: **September 30, 2022 NOON**

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## INSTRUCTION TO APPLICANTS:

Please respond *briefly and succinctly* to the questions below in-line, unless otherwise specified (e.g. additional documentation requested). Maximum 1/3 a page per question. We ask that you refrain from submitting additional documentation not specifically requested at this time or using alternative formats.

Please use this Word document to record your answers and return this completed document to [mdavila-martinez@cityofmadison.com](mailto:mdavila-martinez@cityofmadison.com). Please cc: [cddapplications@cityofmadison.com](mailto:cddapplications@cityofmadison.com)

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## QUESTIONS

### Agency Capacity, Experience, and Qualifications

1. Provide an update on the status of your submitted application to HUD to become a HUD Approved Housing Counseling Agency. If approved, submit documentation.

The Urban League has faced some unexpected delays in completing the HUD certification process. The first staff person we hired to run the program obtained their HUD training and counseling certification and were then leading the effort for the ULGM's organizational certification directly through HUD. Unfortunately, this individual left the Urban League earlier this year to pursue another career advancement opportunity before completing the application. Later in the spring, ULGM promoted a staff member from its Workforce Development Team to assume the position and resume the certification process. Austin did exceptional work counseling job seekers in his prior ULGM role, and last year completed the ACRE program through LISC Milwaukee. Austin was able to obtain his certification as an individual in May of 2022 and was leading the process to complete the Urban League's certification this summer when we learned that the National Urban League (NUL) was a HUD approved intermediary. We then made the decision to pursue our certification through as an intermediary rather than directly to HUD. While this resulted in some further delays, it brings extensive benefits including access to a "community of practice" with 28 other Urban League affiliates and over 100 Urban League staff members with HUD counseling and training experience. NUL's 100% track record of getting Urban League affiliates HUD certified, their staff training, culturally appropriate curriculum, data management experience, and more will accelerate our rollout and enhance our programming.

2. In the proposal submitted, ULGM indicated that educational programming has occurred for Housing 2.0 participants. Provide curriculum and/or educational materials used to deliver the educational programming to Housing 2.0 participants.

Due to continued COVID precautions, much of the educational programming that has occurred last year and this year has been one-on-one, virtual, and individualized to the needs of the individuals/households being served. The materials that have been used are attached. We are looking forward to our first in-person homeownership training which will take place on October 13 in partnership with Project Home. The topic will focus on fall and winter home maintenance. Going forward, we expect the majority of our trainings to be in-person now that group gatherings are safer from a public health standpoint and people are more comfortable coming out in groups.

Materials used for these counseling sessions are attached.

3. Submit performance reports for the 2021 and 2022 financial literacy contract with City of Madison.

2021 and 2022 Q2 program reports are attached. Unfortunately, due to the staffing transition during Q1, we can't currently find that report. However, we will find or re-do ASAP.

#### Program Design Elements

1. What program materials and services will be offered in languages other than English in order to provide a more inclusive environment for your proposed program?

Currently, ULGM does not have bi-lingual staff assigned to the program. However, we are working with National Urban League to explore program materials that might be available in other languages through other Urban League affiliates. We will also seek out partners that can assist with making our programming more accessible to those speaking languages other than English. Also of note, with our prior lease-to-purchase homeownership program, over 20% of families who completed the program were Hispanic, and many of these families had one or more adult members who spoke limited English. As a result, Urban League development strong relationships with organizations like JFF, Centro Hispano, and the Catholic Multi Cultural Center which ensured that we were able to ensure a high quality of service to these families even where language barriers existed.

#### Innovation, Collaboration, and Partnerships

1. There is an increase in the number of City of Madison agencies thinking of providing homebuyer education and financial literacy. Would you be willing to participate in a quarterly workgroup of homebuyer education providers that will serve as a hub in the development of related programming?

Urban League would welcome this opportunity! Collaboration is the "secret sauce" in our recipe for success. ULGM has been recognized many times for success as a collaborator. Just last week, ULGM received the "Community Collaborator Award" from Operation Fresh Start and the prior version of our homeownership program received the national

Community Partnership Award from Mutual of America. ULGM was a founding member of the Dane County Employment & Training Network, a founding member of the MMSD Tutoring Network, PASS, MOST, and many other local networks that work together to share best practices, ensure programming is complementary rather than competitive, troubleshoot challenges together, pursue resources together, and much more.

2. ULGM receives a lot interest for its homeownership program, how does ULGM continue engagement with households on the waitlist to best prepare them for purchasing a home either through ULGM or in the private market?

In the past, ULGM has maintained a strong relationship with families on our waitlist through individualized coaching and counseling. We would stay in frequent communication to guide them through the steps to improve their credit, refer them to opportunities with ULGM and others to increase their income through job training programs, and connect them with other community resources to help improve their financial situation and increase their readiness for when homes are available. For families that were qualified for other programs, we would refer them through our partner networks. We also invited families to engage in other Urban League community engagement events and programming to help make them feel part of the Urban League family.

However, this was generally “informal” support that we undertook with limited staff capacity. Our intent going forward is to have a formal program that includes both group and one-on-one engagements, expanded our referral network and better tracing the outcomes of these referrals, formal tracking of participants progress toward improved financial and homebuyer readiness, and more.

#### Budget

1. The budget workbook submitted includes a line item of “Other” for \$3,500. Explain the uses of those funds.

These funds are proposed to be used for marketing and outreach materials, technology for training sessions, and incentives for clients who accomplish certain goals.

EXHIBIT 3

**2022 PROGRAM REPORT FORM**

**Agency:** Urban League of Greater Madison (ULGM) **Project Name/#:** ULGM Homebuyer Education / UEE Center / XP 003 2022

**Report Period: From:** January 1, 2022

**To:** December 31, 2022

Special Project Objectives	Quarter 1				YTD TOTAL
	January	February	March	Quarter 1 Total	
A. Number of participants attended homebuyer education class					
B. Number of participants received housing counseling and homebuyer certificate.					
C. Percent of Housing 2.0 program participants that advanced on their financial goals (%)					
D. Amount of debt reduced for participants (\$)					
E. Credit points improved for participants					
F. Amount of savings accumulated by participants (\$)					
G. Number of households ineligible for Housing 2.0 program that achieved one milestone towards increased homebuyer readiness					
Other info on activities during this report period:					
_____					
_____					
_____					
_____					

Special Project Objectives	Quarter 2				YTD TOTAL
	April	May	June	Quarter 2 Total	
A. Number of participants attended homebuyer education class			4	4	4
B. Number of participants received housing counseling and homebuyer certificate.					
C. Percent of Housing 2.0 program participants that advanced on their financial goals (%)			87%		
D. Amount of debt reduced for participants (\$)					
E. Credit points improved for participants					
F. Amount of savings accumulated by participants (\$)	\$3,925	\$3,925	\$3,925	\$11,775	
G. Number of households ineligible for Housing 2.0 program that achieved one milestone towards increased homebuyer readiness					
Other info on activities during this report period:					
_____					
_____					
_____					
_____					

Special Project Objectives	Quarter 3				YTD TOTAL
	July	August	September	Quarter 3 Total	
A. Number of participants attended homebuyer education class					
B. Number of participants received housing counseling and homebuyer certificate.					
C. Percent of Housing 2.0 program participants that advanced on their financial goals (%)					
D. Amount of debt reduced for participants (\$)					
E. Credit points improved for participants					
F. Amount of savings accumulated by participants (\$)					
G. Number of households ineligible for Housing 2.0 program that achieved one milestone towards increased homebuyer readiness					
Other info on activities during this report period:					
_____					
_____					
_____					
_____					
_____					

Special Project Objectives	Quarter 4				YTD TOTAL
	October	November	December	Quarter 4 Total	
A. Number of participants attended homebuyer education class					
B. Number of participants received housing counseling and homebuyer certificate.					
C. Percent of Housing 2.0 program participants that advanced on their financial goals (%)					
D. Amount of debt reduced for participants (\$)					
E. Credit points improved for participants					
F. Amount of savings accumulated by participants (\$)					
G. Number of households ineligible for Housing 2.0 program that achieved one milestone towards increased homebuyer readiness					
Other info on activities during this report period:					
_____					
_____					
_____					
_____					
_____					



**2022 Beneficiary Report**

**Exhibit 3(a)**

Agency Urban League of Greater Madison Project Homebuyer Education / UEE Center

This report is to be completed and submitted with Exhibits 2 and 3.

Characteristics	Jan - Mar 2022	Apr - June 2022	July - Sept 2022	Aug - Dec 2022	2022 Total YTD
<b>Income Level (Household)</b>					
Greater than 80% Median					
51% - 80% Median		4			
30% - 50% Median					
Less than 30% Median					
<b>Total # Household (Income)</b>		\$220,000			

Special Characteristics	Jan - Mar 2022	Apr - June 2022	July - Sept 2022	Aug - Dec 2022	2022 Total YTD
Female Headed Households		2			
Individuals with Disabilities					

Race & Ethnicity (Household)		Hispanic/Latino		Non Hispanic/Latino		Hispanic/Latino		Non Hispanic/Latino	
**Note regarding ethnicity: Individuals may also self-identify as being of Hispanic/Latino origin, regardless of racial category selected below.		Hispanic/Latino	Non Hispanic/Latino	Hispanic/Latino	Non Hispanic/Latino	Hispanic/Latino	Non Hispanic/Latino	Hispanic/Latino	Non Hispanic/Latino
White/Caucasian									
Black/African American				4					
Asian									
American Indian/Alaskan Native									
Native Hawaiian/Pacific Islander									
Multi-race categories	Am. Indian/Alaskan Native & White/Caucasian								
	Asian & White/Caucasian								
	Black/African American & White/Caucasian								
	Am. Indian/Alaskan Native & Black/African American								
Balance/Other Multi Racial									
<b>Total # Households Served (Race)</b>				4					

Beneficiary Race/Ethnicity definitions: Hispanic or Latino is denifed as being Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture. White is defined as having origins in Europe, North Africa or the Middle East. Black/African American is defined as having origins in Africa. Asian is defined as having origins in the Far East, Southeast Asia or Indian subcontinent. American Indian is defined as having origins in any of the original people of North and South America. Native Hawaiian/Other Pacific Islander is defined as having origins in Hawaii, Guam, Samoa, or other Pacific Island. Other multi-racial is to be used for reporting individuals that are not included in any of the other categories listed above.



Urban League of  
Greater Madison



Urban League of  
Greater Madison

## **Credit Review & Financial Preparedness**

**Congratulations** on purchasing your first home! As part of the Urban League's commitment to supporting you through the homeownership process, we offer credit counseling. Thank you for taking the time to invest in yourself. During the session we will go over your credit report and give ideas and suggestions on how to maintain and improve your credit.

### **Credit Report**

#### **1. What goes in a credit report?**

- a. Personal Information: Name, Birth date, Social Security, Current and past employers and addresses associated with your credit accounts
- b. Account Information: Credit limit, Balances, Payment history
- c. Inquiries: Companies that have pulled your credit
- d. Public Records: Bankruptcies, Liens
- e. *Note:* You can order one free copy annually of your credit report from Equifax, Experian and TransUnion by requesting it online with each bureau. Or you can get all three reports at once by ordering them at [AnnualCreditReport.com](https://www.annualcreditreport.com).

#### **2. Why is a good credit report necessary?**

- a. With a good credit score you're more likely to qualify for loans such as car, credit cards and mortgages.

#### **3. How do I attain and maintain good credit?**

- a. Try to pay each of your bills on time even if it's just the minimum. Your payment history is one of the most important factors in determining your credit scores, and having a long history of on-time payments can help you achieve excellent credit scores
  - i. In some cases, it's better to pay your bills earlier. That's because the balance that gets reported to the credit bureaus can have a direct effect on your credit scores.
- b. Common theory is to use no more than 30% of your limits. Charging too much on your cards is associated with having higher credit risk.
  - i. You can calculate credit utilization yourself using this formula:
    1. Add up the balances on all your credit cards.
    2. Add up the credit limits on all your cards.
    3. Divide the total balance by the total credit limit.
    4. Multiply by 100 to see your credit utilization ratio as a percentage.



- c. Maintain at least 6 months of credit history and keep it active.
- d. You generally want to limit how often you submit credit applications as each application can lead to a hard inquiry which can lower your score.

Current Credit Score:	Credit Score 1 year:
-----------------------	----------------------

## Finance\$

It's important to be aware of your financial status. One of the ways to prepare yourself financially is to create a budget.

### 1. Calculate net income

That's total wages or salary minus deductions for taxes and employer-provided programs such as retirement plans and health insurance. Your gross income could give you false representation of how much money you will have to spend.

### Step 2: Track your spending

After you've computed how much money you have coming in, you should track where the money is going. Begin by listing fixed expenses such as mortgage, utilities and car payments. Next list your variable expenses—those that may change from month to month, such as groceries, gas and entertainment. This is an area where you might find opportunities to cut back.

### Step 3: Set realistic goals

Make a list of your short-term and long-term goals:

<b>Short Term Goals:</b>	<b>Long Term Goals:</b>

### Step 4: Action Plan

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Urban League of  
Greater Madison



## A TIP FROM THE HOUSING CENTER

### Fall Checklist for your HOME

- Close and drain all outside hoses
- Trim any trees or shrubs that touch the house or roof
- Rake debris away from the side of the house, air conditioner and other structures
- Clean out gutters and downspout elbows
- Clean all gaps between deck boards
- Note cracks in foundation, brick or stucco
- Repair caulk around exterior surfaces, if needed
- Inspect and clean screens, storm windows and doors
- Clean out basement window wells and check for leaks
- Inspect and replace weather-stripping, if needed
- Have septic tank pumped, if needed
- Inspect fireplace flues for “glassy” creosote buildup and look for cracks or deterioration on fireplace firebrick and mortar
- Change batteries in smoke and carbon monoxide detectors
- Vacuum smoke alarms, heating registers, vents, ducts and radiators
- Clean kitchen exhaust fan filters
- Check heating system air filter and replace, if needed
- Complete a general furnace inspection, looking for rust, scaling on heat exchanger, and proper flame color. Note odd sounds or smells
- Check all drains in the house, by pouring water down them, clean them if needed