

**COMMUNITY DEVELOPMENT BLOCK GRANT AWARD AGREEMENT
AWARD AGREEMENT 15-06**

This Award Agreement is entered into by HOMEWORD (grant recipient), a Montana non-profit corporation, and the City of Missoula, Montana, (the City).

RECITALS

- A. The Community Development Block Grant (CDBG) program was created in 1974 and is administered by the Federal Government through the U.S. Department of Housing and Urban Development (HUD). The objective of the CDBG Program is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate-income individuals.
- B. The City of Missoula is an Entitlement City in the CDBG Program, and has received an allocation of CDBG funds to be administered by the City in furtherance of the CDBG Program Objectives.
- C. The City of Missoula utilizes a competitive grant application process to determine how to allocate and spend the CDBG funds awarded to the City.
- D. HOMEWORD has submitted an application for CDBG funds. This application has been fully reviewed and approved by the Missoula City Council in compliance with public open-meeting requirements.

Now therefore, based on the Recitals above, HOMEWORD and the City agree to the following terms:

1. PURPOSE

The purpose of this Award Agreement is to provide funding for project activities approved by the City under the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program. The terms, obligations and requirements that HOMEWORD needs to perform in exchange for this award of funding are set forth in this Award Agreement, and upon execution of this Award Agreement, are binding on all parties.

2. APPLICATION INCORPORATED BY REFERENCE

HOMEWORD's application for CDBG assistance is incorporated into this Award Agreement by this reference and the representations made in the application are binding upon HOMEWORD. If

HOMWORD undertakes activities not represented in the application this Award Agreement may be subject to termination pursuant to the terms of Section 23 of this Award Agreement.

3. ACCEPTANCE OF CDBG PROGRAM REQUIREMENTS

HOMWORD will comply with all applicable parts of Title I of the Housing and Community Development Act of 1974, as amended; the applicable Department of Housing and Urban Development (HUD) regulations in 24 CFR Part 570, as now in effect or as they may be amended during the term of this Award Agreement; all requirements established by the City; applicable State and federal laws, regulations, administrative directives and procedures; and local ordinances and resolutions.

HOMWORD agrees that all contracts entered into by it for the completion of the activities set forth in their application and summarized in Section 6 of this Award Agreement will contain special provisions requiring contractors to comply with all applicable state and federal requirements.

HOMWORD expressly agrees to repay to the City any funds advanced to HOMWORD under this Award Agreement which HOMWORD, its subcontractors or subrecipient entities, or any public or private agent or agency to which it delegates authority to carry out portions of this Award Agreement expends in violation of the terms of this Award Agreement or the federal statutes and regulations governing the CDBG Program.

4. ADMINISTRATION

The Department of Grants and Community Programs (GCP) shall be the department which administers this grant on behalf of the City of Missoula. Any reference to GCP indicates an administrative function to be performed by GCP staff.

5. EFFECTIVE DATE AND TIME OF PERFORMANCE

This Award Agreement shall take effect upon execution by all the parties. HOMWORD may be able to receive reimbursement for costs expended in furtherance of the approved list of activities contained in HOMWORD's application for costs incurred between July 1 and the date of execution of this Award Agreement. Reimbursement for already expended costs is purely a discretionary decision to be made by GCP staff, and shall be evaluated on a case-by-case basis. If reimbursement is allowed, reimbursement for already expended costs is limited to only those costs allowed by 24 CFR 200(h).

6. SCOPE OF ACTIVITIES

The allocation of CDBG funds awarded to HOMWORD by the City must be utilized to achieve and/or perform the identified list of activities set forth in HOMWORD's application for CDBG grant assistance. By accepting the award of CDBG funds, HOMWORD agrees to perform all activities identified in its CDBG application. The major components of the approved project include, but are not limited to:

- HOMEWORD will provide foreclosure intervention counseling to at least 50 low-to- moderate income households.
- HOMEWORD will improve the financial literacy and economic stability of 200 low- to moderate-income people through the Financial Education/Counseling program.
- HOMEWORD will provide tenant workshops/counseling to at least 25 low income people to improve their housing stability and prevent potential homelessness.
- HOMEWORD will make requests for payment based on timely completion of the tasks included in this scope of work.
- HOMEWORD will provide information and documentation to the City of Missoula on prescribed forms and this documentation shall include information regarding family size, ethnicity, type, and income information for all program participants.

7. AMOUNT OF AWARD AND BUDGET

- (a) The total amount of CDBG funds awarded to HOMEWORD by the City will not exceed \$6,906.00. The City will have no obligation to pay for any project activities that exceed this award amount.
- (b) A copy of the project budget is included as Attachment B to this Award Agreement, and by this reference is made a part of this Award Agreement and binding upon HOMEWORD.
- (c) Budget adjustment requests must be approved in advance by GCP. For adjustments between line items of the CDBG portion of Attachment B, in an amount not to exceed \$1,000, GCP's approval of the Request for Payment form submitted by HOMEWORD will constitute approval of the requested budget adjustment. Budget adjustment requests in excess of \$1,000 must be submitted to GCP in writing and are subject to an approval review process by GCP.

8. SPECIAL PROJECT START UP CONDITIONS

HOMEWORD will not obligate or utilize funds for any activities provided for by this Award Agreement until:

- (a) GCP completes an Environmental Review Record, and
- (b) GCP issues a Notice of Release of Funds.

9. PROCEDURE FOR DISBURSEMENT OF FUNDS

- (a) The City will pay to HOMEWORD funds available under this Award Agreement upon approval by GCP of HOMEWORD's Request for Payment. The City will reimburse HOMEWORD for approved, eligible and necessary expenses according to the documentation submitted by HOMEWORD to support the expenditures. The City will not reimburse HOMEWORD for any expenses not included in the approved budget or not clearly and accurately supported by HOMEWORD's records. Any awarded funds not expended by HOMEWORD within 24 months of the date of execution of this Award Agreement will revert to the City and will be used to finance other CDBG projects.
- (b) The reimbursement of eligible costs incurred is contingent upon HOMEWORD's completion of Section 8. SPECIAL PROJECT START-UP CONDITIONS. In the event HOMEWORD is unable to comply with the terms and the conditions of this Award Agreement, any costs incurred will be HOMEWORD's sole responsibility.
- (c) If the actual total cost of completing the project is less than has been projected by HOMEWORD in the budget (Attachment B), GCP may, at its discretion, reduce the amount to be provided to HOMEWORD under this Award Agreement in proportion to the overall savings.
- (d) If GCP determines that HOMEWORD has failed to satisfactorily carry out its responsibilities under this Award Agreement, GCP may revoke HOMEWORD's authority to draw against the awarded funds described in this Award Agreement until GCP and HOMEWORD agree on a plan to remedy the deficiency.
- (e) GCP reserves the right to withdraw a commitment for any CDBG funds which remain unobligated 24 months after the date of execution of this Award Agreement.

10. NOTICE

All notices, demands, and consents provided for in this Award Agreement must be given in writing and shall be sent by U.S. Mail or hand-delivered to the following:

The City's contact for all administrative and technical matters concerning this Award Agreement is:

Sindie Kennedy, Grants Administrator
Department of Grants and Community Programs
223 W. Alder
Missoula, MT 59802
(406) 258-3688

HOMEWORD's contact for all administrative and technical matters
Concerning this Award Agreement is:

Kellie Battaglia, Operations and Program Director

HOMEWORD
1535 Liberty Lane, Suite 116A
Missoula, MT 59808
(406) 523-4663

11. OWNERSHIP AND PUBLICATION OF MATERIALS

All reports, information, data, and other materials prepared by any contractor or subcontractor pursuant to this Award Agreement are to be the property of HOMEWORD and the City which have exclusive and unrestricted authority to release, publish or otherwise use, in whole or in part, information relating thereto. No material produced in whole or part under this Award Agreement may be copyrighted or patented in the United States or in any other country without the City's prior written approval.

12. ACCESS TO RECORDS AND PROJECT MONITORING

- (a) HOMEWORD will maintain adequate and reasonable records of its performance under this Award Agreement and will allow access to these records at any time during normal business hours by the City, the U.S. Department of Housing and Urban Development and the Comptroller General. These records will be kept in HOMEWORD's offices in Missoula, Montana.
- (b) GCP may monitor and inspect all phases and aspects of HOMEWORD's performance to determine compliance with the Scope of Activities, and other technical and administrative requirements, including the adequacy of HOMEWORD's records and accounts. GCP will advise HOMEWORD of any specific areas of concern and provide HOMEWORD opportunity to propose corrective actions acceptable to GCP.

13. PROJECT PROGRESS REPORTING

- (a) During the term of this Award Agreement, HOMEWORD will submit a Project Progress Report to GCP during each quarter for the periods ending September, December, March, and June. This report must describe the status of the project with respect to each implementation objective including, at a minimum, the percentage of the project which has been completed, costs incurred, funds remaining and anticipated completion date. The report must also describe any significant problems encountered and any necessary modification of the project scope or implementation schedule that are being requested (Attachment A).
- (c) HOMEWORD will submit the Project Progress Report to GCP within 10 days of the close of each quarter. The City will not honor claims for payment until the required quarterly report has been submitted to and approved by GCP. Project Progress Reports submitted during a quarter in conjunction with a Request for Payment will satisfy the quarterly progress-reporting requirement.

14. NON-DISCRIMINATION

All hiring shall be on the basis of merit and qualification and there shall be no discrimination in employment on the basis race, ancestry, color, physical or mental disability, religion, national origin, sex, age, marital or familial status, creed, ex-offender status, physical condition, political belief, public assistance status or sexual orientation, gender identity or expression, except where these criteria are reasonable bona fide occupational qualifications.

15. AFFIRMATIVE ACTION POLICY

Contractors, subcontractors, sub grantees, and other firms doing business with the City of Missoula must be in compliance with the City of Missoula’s Affirmative Action Plan, and Title 49 Montana Codes Annotated, titled “Human Rights” or forfeit the right to continue such business dealings.

The City’s Affirmative Action Policy Statement is:

The Mayor of the City of Missoula is committed to implement affirmative action to provide all persons equal opportunity for employment without regard to race, ancestry, color, handicap, religion, national origin, sex, age, marital status, creed, ex-offender status, physical condition, political beliefs, public assistance status or sexual preference. In keeping with this commitment, we are assigning to all department heads and their staff the responsibility of actively facilitating equal opportunity for present employees, applicants, and trainees. This responsibility shall include assurance that employment decisions are based on furthering the principle of equal employment opportunity by imposing only valid requirements for employment and assuring that all personnel actions are administered on the basis of job necessity.

Specific responsibility for development, implementation, monitoring and reporting will be assigned to the City Personnel staff under the supervision of the Mayor’s Administrative Assistant.

It is the policy of the City of Missoula to take affirmative action to eliminate discrimination in personnel policies and procedures that have adverse impact on the “affected class” unless sex, ex-offenders status, and/or physical or mental handicap relates to a bona fide occupational qualification. Equal opportunities shall be provided for all City employees during their terms of employment. All applicants for City employment shall be recruited from the available labor market, and employed on the basis of their qualifications and abilities. The City of Missoula, where practical, shall utilize minority owned enterprises and shall ensure that subcontractors and vendors comply with this policy. Failure of subcontractors and vendors to comply with this policy statement shall jeopardize initial, continued, or renewed funds.

Our commitment is intended to promote equal opportunity in all employment practices and provide a positive program of affirmative action for the City of Missoula, its employees, program participants, trainees and applicants.

16. AVOIDANCE OF CONFLICT OF INTEREST

HOMEWORD will comply with the provisions of the applicable HUD regulations of 24 CFR 570.611; and with sections 2-2-125, 2-2-201, and 7-5-4109, MCA, (as applicable) regarding the avoidance of conflict of interest.

17. MODIFICATION OF AWARD AGREEMENT

This Award Agreement, together with all referenced and incorporated attachments, contains the entire agreement between the parties, and no statements, promises, or inducements made by either party, or agents of either party, which are not contained in or authorized by this written Award Agreement, are valid or binding. This Award Agreement may not be enlarged, modified, or altered except upon mutual written agreement of the parties except for amendments made by the City pursuant to Section 23 of this Award Agreement. HOMEWORD accepts responsibility for the adherence to the terms of this Award Agreement by subcontractor or subrecipient entities and by public or private agents or agencies to which it delegates authority to carry out portions of this Award Agreement.

18. CONSTRUCTION AND VENUE

This Award Agreement will be construed under and governed by the laws of the State of Montana. In the event of litigation concerning the Award Agreement, venue shall be in the District Court of the Fourth Judicial District in and for the County of Missoula, State of Montana.

19. INDEMNIFICATION

- (a) HOMEWORD waives any and all claims and recourse against the City and its officers, employees and agents including the right of contribution, for loss or damage to persons or property arising from, growing out of, or in any way connected with or incidental to HOMEWORD's or any subrecipient's performance under this Service Agreement.
- (b) HOMEWORD agrees to indemnify, hold harmless, protect, defend and save the City, its elected and appointed officials, agents and employees, while acting within the scope of their duties as such, against any and all claims, demands, damages, costs, liability, expenses, including reasonable attorneys' fees, or causes of action of any kind or character, including the cost of defense arising out of the performance or omissions of performance or in any way resulting from the acts or omissions of HOMEWORD and/or its agents, employees, representatives, assigns, subrecipients, and/or subcontractors under this Agreement.

20. WORKERS' COMPENSATION AND LIABILITY INSURANCE COVERAGE

- (a) Workers' Compensation: HOMEWORD must, at their own expense, obtain and keep in force any required workers' compensation insurance. The City of Missoula is not the workers' compensation insurer of HOMEWORDS' employees. HOMEWORD must have current workers' compensation insurance in place for its employees. The City of Missoula shall have no liability with respect to any and all actions of HOMEWORD's employees,

officers or agents. HOMEWORD shall provide GCP with a certificate of insurance evidencing HOMEWORD's workers' compensation insurance coverage.

- (b) Liability Insurance: HOMEWORD must, at their own expense, obtain and keep in force general commercial liability insurance to provide insurance against liability for loss, damage, or injury to property or persons that might arise out of HOMEWORD's activities. The City of Missoula shall have no liability with respect to any and all actions of HOMEWORD's officers, employees or agents. HOMEWORD shall provide GCP with a certificate of insurance evidencing liability insurance.

21. AWARD AGREEMENT AMENDMENT

- (a) HOMEWORD may request that this Award Agreement be amended. However, GCP will allow an amendment only if HOMEWORD clearly demonstrates that the modification is justified and will enhance the overall impact of the original project. GCP will consider each request to determine whether the modification is substantial enough to necessitate reevaluating the project's original ranking. If warranted, GCP will analyze the impact of the proposed modification on the scores assigned HOMEWORD's application in the original grant competition.
- (b) GCP will not approve amendments to the scope of work or the budget that will affect high priority activities or improvements that would materially alter the circumstances under which the grant was originally ranked.
- (c) If GCP determines that the proposed amendment represents a substantial change in the project activities proposed in the original application for CDBG funds, the City will hold a local public hearing on the amendment with reasonable notice.
- (d) No amendment to the Award Agreement will occur unless the amendment is set forth in writing and signed by GCP and HOMEWORD.

22. PROPERTY MANAGEMENT

Title to real property or equipment acquired under a grant or subgrant will vest upon acquisition in HOMEWORD or subgrantee. HOMEWORD or subgrantee will use, manage, and dispose of this property or equipment in accordance with the requirements set out in 24 CFR Part 85, Subpart C and 24 CFR Part 570, Subpart J.

23. TERMINATION OF AWARD AGREEMENT

This Award Agreement may be terminated as follows:

- (a) Termination and Modification Due to Loss of Funding. If, for any reason, the federal financial resources required by the City to fund HOMEWORD's project are withdrawn from the City, the City may unilaterally terminate or modify the terms of this Award Agreement to

reflect the loss of funding. If a termination or modification is required, the City will, to the extent permitted by available CDBG funds, compensate HOMEWORD for eligible work elements HOMEWORD has completed and for actual, necessary and eligible expenses incurred by HOMEWORD as of the revised termination date. The City will give HOMEWORD written notice of the effective date of the modification or termination of this Award Agreement and, if a reduction in funding is required, will provide HOMEWORD with a modified project budget.

- (b) Termination Due to Noncompliance with Award Agreement Terms. If the City determines that HOMEWORD has failed to comply with the general terms and conditions of this Award Agreement, the project schedule (Attachment A), or any special conditions, and if upon notification of the defect HOMEWORD does not remedy the deficiency within a reasonable period to be specified in the notice, the City may terminate this Award Agreement in whole or in part at any time before the date of completion. The City will promptly notify HOMEWORD in writing of the decision to terminate, the reasons for the termination, and the effective date of the termination.
- (c) Termination Due to Adverse Environmental Impact. This Award Agreement will terminate at the conclusion of the environmental review process if HOMEWORD or the City determines that the project would have a significant adverse impact on the quality of the human environment and that this impact cannot be avoided or sufficiently mitigated by reasonable, cost-effective means.
- (d) Effect of Termination. In the event of termination due to HOMEWORD's failure to comply with the terms of this Award Agreement or the project's adverse environmental impact, any costs incurred will be the responsibility of HOMEWORD. However, at its discretion, the City may approve requests by HOMEWORD for reimbursement of expenses incurred. The City's decision to authorize payment of these costs or to recover expended CDBG funds will be based on a consideration of the extent to which the expenditure of those funds represented a good faith effort of HOMEWORD to comply with the terms of this Award Agreement and on whether any failure to comply with the terms of this Award Agreement was the result of circumstances beyond HOMEWORD's control.

24. WAIVER

The waiver of any of the terms and conditions of this Award Agreement on any occasion or occasions is not to be deemed as waiver of those terms and conditions on any future occasion.

25. SEVERABILITY

If any section, subsection, sentence, clause, phrase or word of this Award Agreement is for any reason held to be invalid, illegal, illegal, or unenforceable, such decision shall not affect the validity of the remaining portions of this Award Agreement.

26. ATTORNEY'S FEES

In the event of a breach of the terms of this Award Agreement, the prevailing party shall be entitled to attorney's fees incurred in the enforcement of the terms of this Award Agreement.

27. SUCCESSORS AND ASSIGNS.

This Award Agreement inures to the benefit of and constitutes a binding obligation on HOMEWORD and their respective successors and assigns. HOMEWORD may not assign this Award Agreement or any of its duties hereunder without the prior written consent of the City.

28. OPEN MEETINGS

All meetings of HOMEWORD's Board of Directors will be open to the public as per the applicable Montana Code Annotated provisions in 2-3-203, MCA.

IN WITNESS OF THE TERMS SET OUT ABOVE, the parties have executed this Award Agreement.

CITY OF MISSOULA:

HOMEWORD:

John Engen, Mayor

Janna Moser, President
Board of Directors

Date: _____

Date: _____

ATTEST:

Martha L. Rehbein, CMC
City Clerk

STATE OF MONTANA)
)
County of Missoula)

On this ____ day of _____, 2015, before me _____, a Notary Public for the State of Montana, personally appeared, Janna Moser, Board President, Homeword in Montana, and acknowledged to me that he executed the written instrument on behalf of said Business.

(NOTARY SEAL)

PRINTED NAME: _____
Notary Public for the State of Montana
Residing at _____
My Commission expires _____

**Homeward
FY15 Project Schedule
Financial Ed/Counseling, Foreclosure Counseling, Rental Education**

July – Sept 2015	Oct – Dec 2015	Jan – Mar 2016	April – June 2016
Financial counseling for approx. 18 people	Financial counseling for approx. 15 people	Financial counseling for approx. 15 people	Financial counseling for approx. 17 people
3 Financial Ed courses – Approx. 35 people	2 Financial Ed courses – Approx. 30 people	2 Financial Ed courses – Approx. 35 households	3 Financial Ed courses – Approx. 35 households
Counseling approx. 15 households through foreclosure intervention	Counseling approx. 10 households through foreclosure intervention	Counseling approx. 15 households through foreclosure intervention	Counseling approx. 10 households through foreclosure intervention
Rental Workshop approx. 7 people		Rental Workshop approx. 8 people	Rental Workshop approx. 10 people

**Financial Fitness
Sample Class Agenda**

9:00 – 9:15	Welcome, Introductions, Sign-in, Disclosure Forms, - Jeannine Lovell, Homeward, Inc.
9:15 – 10:25	Budgeting & Savings (70 min) – Jeannine Lovell
10:25 – 10:35	BREAK (10 minutes)
10:35 - 11:35	Credit Reports - Building and Protecting Credit (1 hour) – Jeannine Lovell
11:35 – 12:30	Consumer Rights & Predatory Lending (55 min) – Jeannine Lovell
12:30-1:30	LUNCH (1 hr)
1:30 - 2:30	Credit and Loans (1 hr) – Jeff Dowler, Missoula Federal Credit Union
2:30 - 3:00	The 5 “C’s” (hands on activity) - Jeannine Lovell
2:30 - 3:30	Taxes (1 hr) – Jeannine Lovell
3:30 - 3:45	BREAK- (15 minutes)
3:45 – 4:45	Investing (1 hr) – Chris Wishered, Waddell and Reed
4:45 – 5:45	Insurance (1 hr) – Jeannine Lovell
5:45 – 6:00	Course evaluations and wrap-up – Jeannine Lovell

**DRAFT Rental Workshop
Sample Agenda**

9:00 – 9:15	Welcome, Introductions and Sign-in
9:15 – 10:15	Budgeting and the importance of credit
10:15 – 10:30	Preparing to rent
10:30 – 10:45	Searching for rentals
10:45 – 11:00	Being a good neighbor
11:00 – 11:15	BREAK
11:15 – 11:30	Eviction Avoidance/Communicating with your landlord
11:30 – 12:00	Fair Housing/Housing Discrimination
12 pm	Wrap up

**ATTACHMENT B
Homework Budget
(Award Agreement #15-06)**

Part IV: Project Budget					
Revenue Sources	Source: CDBG	Source: NWMT (HUD \$) and other Fees of Service	Source: Dept. of Justice/AG	Source: Homework Operating & Fundraising	Total Project Cost:
	\$6,906	\$49,115	\$43,000	\$48,286	\$147,307
<i>Is this source confirmed and committed to the project?</i>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <small>(Note: some private grants and donors not secured through June 2016; \$30K Homework operating committed)</small>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Project Costs (include only direct costs for delivering this service or accomplishing this project)					
Salaries & Wages	\$6,906	\$35,000	\$43,000	\$13,993	\$98,899
Employee Benefits	0	\$14,115	0	0	\$14,115
Contracted Services	0	0	0	\$1,800	\$1,800
Insurance, Legal & Financial Services	0	0	0	\$2,700	\$2,700
Direct Client Assistance (include detailed costs of goods/services in narrative)	0	0	0	0	n/a
Travel / Training	0	0	0	\$1,125	\$1,125
Office/Program Expenses (include detail for rent, utilities, postage, printing, supplies, childcare, etc. in narrative)	0	0	0	\$28,668	\$28,668
Construction Costs (complete and attach separate construction budget; place totals here- do not duplicate line items)	0	0	0	0	n/a
Subtotal: Project Costs	\$6,906	\$49,115	\$43,000	\$48,286	\$147,307
Other Costs (include other costs needed to implement this service or project)					
List here and describe in narrative					
Subtotal: Other Costs	0	0	0	0	0
Grand Total:	\$6,906	\$49,115	\$43,000	\$48,286	\$147,307
Provide a detailed budget narrative below:					
<ul style="list-style-type: none"> Salaries & Wages \$98,899 (total for Program): 1.0 FTE for Foreclosure Intervention Counselor/Housing Counselor; 1.0 FTE for Financial Educator/Foreclosure Intake Counselor; portion of Operations & Program Director (program supervisor), Administrative Specialist, Executive Director, finance, and human resources staff position 					

**ATTACHMENT B
Homeward Budget
(Award Agreement #15-06)**

- Employee Benefits \$14,115: Includes health, dental, simple IRA, annual leave, life insurance, flex plan; averages 12% of hourly salary and wages
- Contract Services \$1,800: Includes portion of IT consultant and payroll service contract
- Insurance, legal and financial services \$2,700: Portion of Directors and Officers insurance and group policy insurance; portion of audit expenses; bookkeeping
- Travel/Training \$1,125: Includes travel to required trainings (per diem and travel costs) to NeighborWorks trainings that is not covered by NeighborWorks scholarships but are required by HUD for mandatory certifications
- Office/Program Expenses \$28,668: Includes rent and occupancy for Homeward offices, HomeOwnership Center classroom and resource room; technology equipment (PCs, copier, printer, telephones) materials for participants and counseling clients; childcare, office supplies, telephone, internet, recycling, postage, printing, materials, food for classes, utilities, cleaning expenses, class snacks, childcare vouchers for class participants, advertising for classes and services