Housing Counseling Agency Activity Report

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

OMB Approval No:2502-0261
Exp. 04/30/2016

Read the instructions and Public Reporting Statement on the back of this form.

1. Counseling Agency Name		**2. Reporting Period and Budget**	
Agency Name		From:	
		To:	
Agency ID:		Date Submitted:	
Agency Type:		Total Annual Housing Counseling Program Budget, All Sources:	
Address:		$	
Parent Agency Name (if applicable)			
Agency ID:			
Agency Type:			

		All Counseling and Education Activities	HUD Housing Counseling Program Grantees Only	
			Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds – Actual, to date.	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds – Annual Projection
3. Ethnicity of Households				
a.	Hispanic			
b.	Not Hispanic			
c.	Chose not to respond			
	Section 3 Total:			
4. Race of Households				
Single Race				
a.	American Indian/Alaskan Native			
b.	Asian			
c.	Black or African American			
d.	Native Hawaiian or Other Pacific Islander			
e.	White			
Multi-Race				
f.	American Indian or Alaska Native *and* White			
g.	Asian *and* White			
h.	Black or African American *and* White			
i.	American Indian or Alaska Native *and* Black or African American			
j.	Other multiple race			
k.	Chose not to respond			
	Section 4 Total:			
5. Income Levels				
a.	< 30% of Area Median Income (AMI)			
b.	30 - 49% of AMI			
c.	50 - 79% of AMI			
d.	80 - 100% of AMI			
e.	> 100% AMI			
f.	Chose not to respond			
	Section 5 Total:			
6. Rural Area Status				
a.	Household lives in a rural area			
b.	Household does not live in a rural area			
c.	Chose not to respond			
	Section 6 Total:			
7. Limited English Proficiency Status				
a.	Household is Limited English Proficient			
b.	Household is not Limited English Proficient			
c.	Chose not to respond			

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	Section 7 Total:			
8.	**Households Receiving Group Education, by Purpose**			
a.	Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit			
b.	Completed predatory lending, loan scam or other fraud prevention workshop			
c.	Completed fair housing workshop			
d.	Completed homelessness prevention workshop			
e.	Completed rental workshop			
f.	Completed pre-purchase homebuyer education workshop			
g.	Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners			
h.	Completed resolving or preventing mortgage delinquency workshop			
i.	Completed other workshop			
	Section 8 Total:			
9.	**Households Receiving One-on-One Counseling, by Purpose**			
a.	Homeless Assistance			
b.	Rental Topics			
c.	Prepurchase/Homebuying			
d.	Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)			
e.	Reverse Mortgage			
f.	Resolving or Preventing Mortgage Delinquency or Default			
	Section 9 Total:			
	Households Served Sections 8 and 9 Total:			
10.	**Impact and Scope of One-on-One Counseling Services**			
a.	Households that received one-on-one counseling that also received group education services.			
b.	Households that received information on fair housing, fair lending and/or accessibility rights.			
c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.			
d.	Households that improved their financial capacity (e.g. increased discretionary income, decreased debt load, increased savings, increased credit score) after receiving Housing Counseling Services.			
e.	Households that gained access to resources to help them improve their housing situation (e.g. down payment assistance, rental assistance, utility assistance, etc.) after receiving Housing Counseling Services.			
f.	Households that gained access to non-housing resources (e.g. social service programs, legal services, public benefits such as Social Security or Medicaid, etc) after receiving Housing Counseling Services.			
g.	Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.			
h.	Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.			
i.	Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.			
j.	Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.			
k.	Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM after receiving Housing Counseling Services.			
l.	Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.			

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m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.			

11. HUD Housing Counseling Grant(s) Data		
HUD Housing Counseling Grant or Sub-grant Application Number	Grant Type	HUD Housing Counseling Grant Amount
	Section 11 Total:	
HUD Point of Contact:		

12. Authorization			
Input Official		**Agency Official**	
First Name:		First Name:	
Last Name:		Last Name:	
Title:		Title:	
Phone:		Phone:	

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Instructions for Form HUD-9902, Housing Counseling Agency Activity Report

HUD-9902 Housing Counseling Agency Activity Reports are CUMULATIVE fiscal year-to-date for each quarterly report period.

This **Housing Counseling Agency** Activity Report records housing counseling and education activity by agencies participating in HUD's Housing Counseling Program. The form is an online application filed through an agency's Client Management System (CMS) or HUD's Housing Counseling System (HCS). Agencies submitting the form electronically through a CMS must verify the submission in HCS for accuracy. Shaded areas are automatically populated by HCS if the form is submitted through a CMS application or through HCS.

Who files Form HUD-9902?

Each HUD-approved Local Housing Counseling Agency (LHCA) must submit an electronic form HUD-9902 quarterly, reflecting main-office and branch location activities, if applicable, in the target areas described in its latest housing counseling plan, regardless of whether or not a HUD Housing Counseling Grant was received. Branch offices of LHCAs do not file an independent form HUD-9902.

An individual electronic form HUD-9902 must be submitted quarterly on behalf of each HUD Housing Counseling Program affiliate and/or branch office, if applicable, of a HUD-approved Intermediary, HUD-approved Multi-state Organization (MSO), or State Housing Finance Agency (SHFA) participating in HUD's Housing Counseling Program.

Who is counted as a household?

In each section, report the number of individual households counseled or educated. **For Example:** A **husband and wife** or a **brother and sister** or **three friends** who are mortgagors under the same mortgage note or who are tenants under the same lease count as **one household.**

Also, multiple individuals or families with the same problem or need that receive counseling together should be counted as **an individual household**. For example, **three renting families** who experience the **same problem** with the **same landlord** and receive counseling services from your agency together should be counted as one household, and the relevant data recorded in Sections 3-7 and 9.

How many times can a household be counted?

If a household participates in a workshop and later receives individual counseling, or if a household receives various distinct types of individual counseling or group education, record them in the appropriate row in Sections 8 and 9 , and then again in Sections 3-7 for each distinct workshop and/or counseling type. For example, a household receiving homebuyer education, pre-purchase counseling and mortgage delinquency prevention counseling during the same year is recorded in Sections 3-7 three times, and Sections 8 or 9 three times.

Consequently, the total in Section 3 = total in Section 4 = total in Section 5 = total of Section 6 = total of Section 7 = total of Section 8 + Section 9.

The data totals entered in Section 10 are independent of the totals entered in Sections 3-9. Households can

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be counted multiple times, or not at all, in Section 10 based on the impact and scope of the counseling services provided.

What activities are recorded?

Only education and counseling are to be recorded. Marketing and outreach activities, such as fliers mailed or calls made, should not be recorded.

How should agencies report carryover clients?

Carryover clients are households that received counseling in a previous reporting year and continue to receive counseling services on the same topic in the current year. Households meeting this criterion are counted again on the current year's form HUD-9902. Do not count households counseled in a previous reporting year whose result changed, but who received no additional services in the current reporting year.

What is the difference between the columns?

All Counseling and Education Activities Column - Enter all housing counseling and education data for the reporting period, regardless of funding source. The data recorded in this column corresponds to the "Total Annual Housing Counseling Program Budget, All Sources" amount entered in Section 2.

Counseling and Education Activities Attributed to HUD Housing Counseling Grants, Actual, to date, Column(s) – Enter all housing counseling and education data for the reporting period that was paid for by HUD Housing Counseling Grants, if applicable. Counseling paid for by HUD Housing Counseling Grants must meet the requirements of the applicable Grant Agreement. Grant activity should be reported in the appropriate column, according to the specific grant under which the activity occurred. In the event that HCS does not contain separate columns for multiple grants during the Period of Performance, grantees must report all activity attributable to all HUD Housing Counseling Grants in a single column. Grantees must, at that time, enter activity attributable to the Grant in the quarter during which it occurred. For example, if grant funds are awarded in the third quarter but activity attributable to the grant occurred in either of the first two quarters, the Form HUD-9902 for those first two quarters must be updated at the time of the third quarter report to accurately reflect the timing of activity under the Grant. Under these circumstances, HUD will not consider retroactive entries of first and second quarter Grant activity data as late.

Counseling and Education Activities Attributed to HUD Housing Counseling Grants, Annual Projection, Column(s) – Enter projected housing counseling and education data for the reporting year to be paid for by HUD Housing Counseling Grants, if applicable. Counseling paid for by HUD Housing Counseling Grants must meet the requirements of the applicable Grant Agreement. Grant activity should be reported in the appropriate column, according to the specific grant under which the activity is projected to occur. In the event that HCS does not contain separate columns for multiple grants during the Period of Performance, grantees must report projected activity for all HUD Housing Counseling Grants in a single column. Projected data is entered only once annually unless HUD approval is obtained to revise the annual projections previously recorded.

Specific Instructions

Section 1. **Counseling Agency Name & Address** – Verify, in HCS, your agency name, contact information, agency type, and parent organization, if applicable, as it appears on the form. Make any

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necessary changes through your CMS application, if applicable, or through HUD's HCS system. Contact your HUD Point of Contact or Government Technical Representative (GTR) regarding "Agency Type" changes.

Section 2. **Reporting Period and Budget** - This report must reflect the cumulative counseling and education activity of an agency, for a portion of (e.g. quarterly), or for the complete, fiscal year. The start, or "From", date is automatically populated, set at the beginning of the fiscal year. Verify that the report period is correct. Even if your agency was approved by HUD for less than the full year report period, include households counseled since the beginning of the applicable fiscal year.

The submission date will be automatically populated upon submission.

Total Annual Housing Counseling Program Budget, All Sources - Enter, through your CMS application, if applicable, or through HUD's HCS system, the total annual housing counseling budget, all sources. This figure should reflect the total budget, including all HUD grants and other funding sources, for the full fiscal year, for your housing counseling program exclusively. This is the budget that corresponds to the activities recorded in the "All Counseling and Education Activities Column". It is essential that this figure be accurate, and HUD will request source documentation to verify the total during monitoring reviews. Use HCS to verify that the total annual housing counseling program budget attributed to your agency is correct. If incorrect, or if changes occur throughout the fiscal year, make any necessary revisions through your CMS application, if applicable, or through HUD's HCS system. **A total annual budget amount must be entered whether or not a HUD grant was awarded for the reporting period.**

Sections 3-7 / Demographic Data

For multi-race and/or multi-ethnic families counted as one household, agencies should encourage them to choose/self-identify the one race/ethnicity that will be recorded.

Counseling agencies **are required** to discreetly collect, for example through a sign-in sheet or participant survey, and record demographic data for group session participants.

Demographic data for households who are unwilling or unable to self-identify should be recorded as 'chose not to respond'.

Section 3. **Ethnicity of Households** - Record ethnicity data for each individual counseling and group education household receiving a distinct service during the reporting period. Ethnicity categories are mandated by the Office of Management and Budget (OMB).

Households should self-identify their ethnicity, choosing between 3a and b. The following descriptions serve as a guide for self-identification.

<u>Hispanic</u> - A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term "Spanish origin" or "Latino" can be used in addition to "Hispanic."

<u>Not Hispanic</u> - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

Section 4. **Race of Household Categories** - Record race data for each individual counseling and group education household receiving a distinct service during the reporting period. Households should self-

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identify their race, choosing between the options available in 4a through 4k. The following descriptions serve as a guide for self-identification. Race categories are mandated by the Office of Management and Budget (OMB).

American Indian or Alaskan Native - A person having origins with any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community recognition.

Asian - A person having origins with any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.

Black or African American - A person having origins in the black racial groups of Africa. For example, individuals self-reporting in this category may refer to themselves as "Haitian", "Black" or "African-American."

Native Hawaiian or Other Pacific Islander - A person having origin in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

White - A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.

Note: Since 2003, the Federal Government has defined Hispanic as an ethnicity (Section 3), **not** a race.

Section 5. Income Levels - Record income data for each individual counseling and group education household receiving a distinct service during the reporting period. Enter the household's income level based on the percentage of the Area Median Income (AMI)for the geographic area, adjusted for family size.

Section 6. Rural Area Status – Record the rural area status of each individual and group education household receiving a distinct service during the reporting period. Rural areas are defined by the U.S. Department of Agriculture at 7 CFR 3550.10. The USDA Income and Property Eligibility website for Single Family Housing programs can serve as a guide for determining whether or not a household lives in a rural area. Go to www.USDA.gov.

Section 7. Limited English Proficiency (LEP) Status – Record LEP status of each individual and group education household receiving a distinct service during the reporting period. Individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English can be limited English proficient, or "LEP." These individuals may be entitled language assistance with respect to a particular type or service, benefit, or encounter. For additional information, see www.lep.gov

Section 8. Households Receiving Group Education, by Purpose – Record the number of households that attend and complete an educational course or group session. Education differs from counseling in that it is usually conducted in a group setting and is not tailored to the unique circumstance of the individual. Internet education administered by participating Housing Counseling Agencies or accessed by households through the actions of participating Housing Counseling Agencies can be recorded also. Households completing multiple, distinct courses or group sessions should be recorded for each course or group session completed.

Section 9. Households Receiving One-on-One Counseling, by Purpose – Counseling goes beyond group

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education, addresses unique circumstances, is more rigorous, and involves one-on-one and longer-term relationships.

Enter the number of households to whom the agency provided housing counseling during the reporting period, by the purpose of their visit. Count households who entered the agency's workload the previous reporting period but who carried over into *and* received counseling on the same topic during the current reporting period.

Each counseling type can include, but is not limited to, the following topics:

- Homeless Assistance – information regarding emergency shelter, other emergency services, and transitional housing.
- Rental Topics – HUD rental and rent subsidy programs; other federal, state or local assistance; fair housing; housing search assistance; landlord tenant laws; lease terms; rent delinquency.
- Prepurchase/Homebuying – advice regarding readiness and preparation, Federal Housing Administration-insured financing, housing selection and mobility, search assistance, fair housing and predatory lending, budgeting and credit, loan product comparison, purchase procedures, and closing costs.
- Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post Purchase) – escrow funds, budgeting, refinancing, home equity, home improvement, utility costs, energy efficiency, rights and responsibilities of home owners.
- Reverse Mortgage – A reverse mortgage is a mortgage product that pays a homeowner loan proceeds drawn from accumulated home equity and that requires no repayment until a future time. The Federal Housing Administration's reverse mortgage product is the Home Equity Conversion Mortgage. Please see additional information on HECM in Chapter 4 and Appendix 4 of HUD Handbook 7610.1.
- Resolving or Preventing Mortgage Delinquency or Default – default and foreclosure, loss mitigation, budgeting, and credit.

Section 10. Impact and Scope of Counseling Services - This section is used to report the impact and scope of the housing counseling services reported in Section 9. In Section 10, select as many impacts that apply to the households counseled during the reporting period. The total number of impacts reported in Section 10 does not need to add up to the totals reported in any other sections of this form, and the Section 10 total may be higher or lower than the totals in other sections based on the impact and scope of the counseling services provided.

It is not expected or required that there be a reportable impact related to each household reported in Section 9 as receiving housing counseling services. For example, a household may not experience any of the impacts listed in Section 10 or the household may not respond to follow-up attempts to determine if any of the listed impacts are applicable. However, for some households there may be multiple impacts. For example after receiving housing counseling services, a household may have developed a sustainable household budget (10.c), gained access to resources to help improve the household's housing situation (10.e), *and* prevented eviction (10.h). In that case, the household should be reported in all three impact categories.

Section 11. HUD Housing Counseling Grant Data – If applicable, verify in HCS that all HUD Housing Counseling Program grants, including any supplemental funding, sub-grants, and/or Branch funding amounts received by your agency for the reporting period are accurately listed. For example, funds received for the activities of one or more HECM Network Counselors, if applicable, will be listed

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separately from a comprehensive counseling grant received directly from HUD. Supplemental funding, such as for HECM Counseling, or discretionary awards, will also be listed separately. Contact your HUD Point of Contact or GTR if you believe that any of the amounts attributed to your agency are incorrect. For sub-grants, contact the relevant parent agency so that they can make any necessary changes, if applicable, using the sub-allocation tool in HCS.

12. Authorization - Submission of this form constitutes a "signature' by the individual listed. Enter the requested information regarding the individual inputting the data. Verify in HCS that the correct authorizing official and related information is listed. Make any necessary changes through your CMS application, if applicable, or through HUD's HCS system.

Public reporting burden for this collection of information is estimated to average .03 hours per response. With universal CMS use, the HUD-9902 will be populated automatically based on electronic client files. Consequently, the estimated burden hour per response includes only the time necessary to send the document electronically (estimated time: 2 minutes). This agency may not conduct, sponsor, and a person is not required to respond to, an information collection 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 by HUD to measure the performance and effectiveness of HUD's Housing Counseling Program. In addition, the data will help to determine that the grant applicant meets the requirements of the Notice of Fund Availability (NOFA) and to assign points for awarding grant funds on a competitive and equitable basis. The information is required to obtain funding under Section 106 of the Housing and Community Development Act of 1974. The information is considered sensitive and is protected by the Privacy Act which requires the records to be maintained with appropriate administrative, technical and physical safeguards to ensure their security and confidentiality.

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