



Office of Housing Counseling

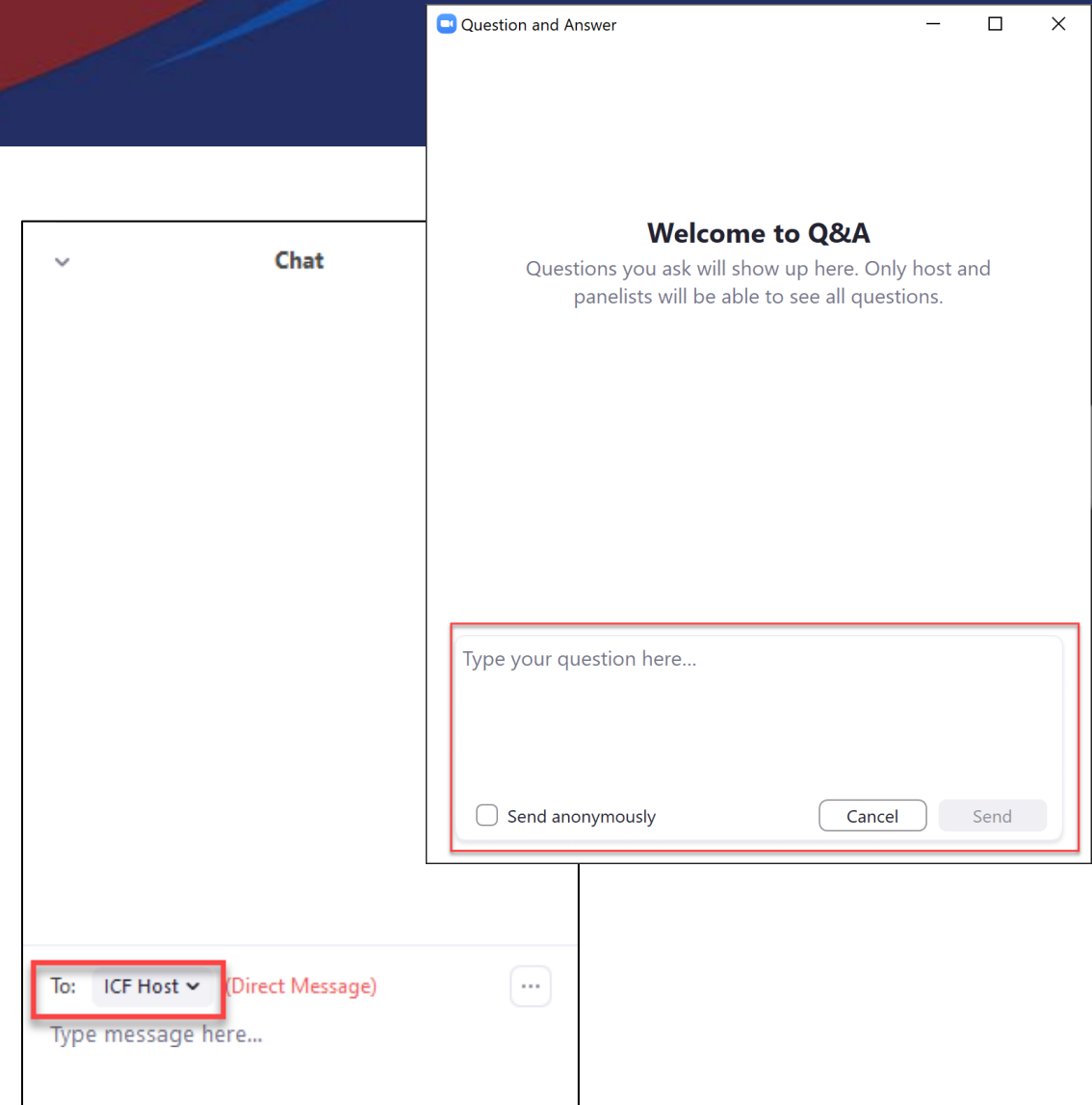
Housing Counseling Basics Series: Financial Management and HUD Grant Administration

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

January 18, 2023

Questions?

- Participants are in listen only mode
- Chat
 - Submit any technical issues via the Chat box
 - Send the message to the Host
- Q&A
 - Submit any content related questions via the Q&A box
 - Send to Host, Presenter and Panelists



Materials

- The PowerPoint has been posted for this session. We will provide the link in the Chat box.
- Webinar materials are posted on the HUD Exchange in the [Webinar Archive](#) 7-14 days after the live webinar
 - Find by date or by topic

Housing Counseling Webinar Archives

Page Description

This page contains links to the archived versions of previously recorded webinars presented by the Office of Housing Counseling. In order to listen to the archived webinar, you will need call the 800 # listed and enter the access code. Any course materials, including the PowerPoint Presentations are also posted. You should have the presentations available when you listen to the webinar. If you have any questions regarding the webinars archived on this site, please contact [Virginia Holman](#).

Training Archive – Audio Replay and Transcript:

- Audio replay numbers are only available for 12 months after the date of the webinar
- Transcripts are available for webinars from February 2016 going forward

Get Credit for Training Sessions

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The Office of Housing Counseling has a new page where webinars are organized by topic instead of date.

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Click on the title to view webinar materials, and get credit for viewing the webinar.

Webinar Title and Link	Description	Date
Fringe Benefit Costs	This webinar discussed the Office of Management and Budget's (OMB's) cost principles related to fringe benefits and how to properly document and calculate fringe benefits.	February 15, 2022
Training NOFO Grant Execution	This webinar was recommended for all grantees awarded funding under the 2021 Housing Counseling Training NOFO (TNOFO).	February 8, 2022

Webinar Certificate

- Webinar attendance will be marked following the live webinar.
- Once attendance is marked you can print a Webinar Certificate by logging into your account and going to your [Learning Transcript](#).
- Select the Course Name and click “Print Certificate”. *Not all HUD Exchange training offer Webinar Certificates.*

Housing Counseling Webinar: 9902 Form and Toolkit - Revision Highlights, Tips, and Tools

Close Record

Progress: Completed **Status:** Enrolled **Required:** Yes **Duration:** 1 hour

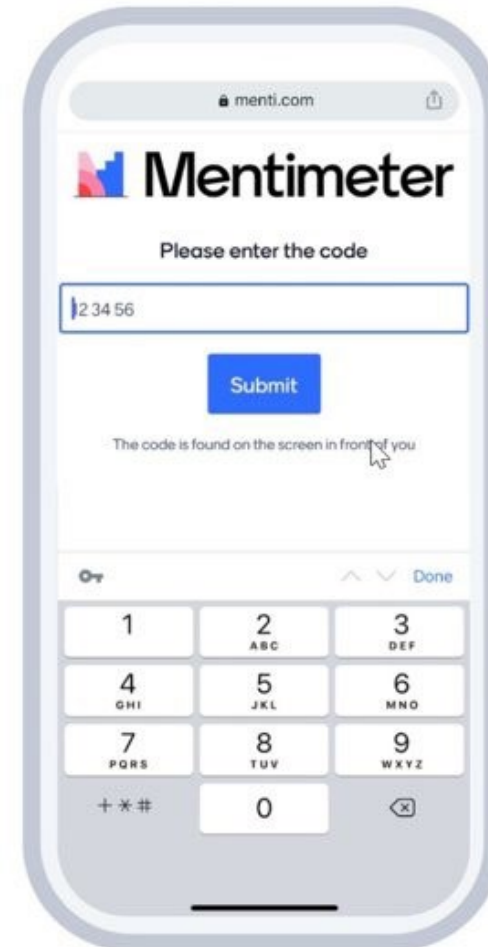
Print Certificate

— Activities

Class Sessions

Audience Quizzes

- There will be Mentimeter quiz questions to check your knowledge throughout this presentation
- When prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone



**Time for
Mentimeter!**



Presenters

- **William Moore and Clair Weatherby**, ICF, Technical Assistance Providers
- **Jason Zavala**, MitiGate, Inc., subcontractor to ICF
- **Kim Jakeway**, HUD's Office of Housing Counseling, Office of Oversight and Accountability
- **Joel Schumacher**, HUD's Office of Housing Counseling, Office of Policy and Grant Administration
- **Kortnie Knight**, HUD's Office of Housing Counseling, Office of Oversight and Accountability

Agenda

- HUD Welcome
- Overview of HUD Housing Counseling Grant
- Grant Administration
- Financial Management
- Electronic Line of Credit System (eLOCCS)
- Tools and Resources
- Q&A



Phyllis H. Ford

Deputy Director

Office of Oversight and Accountability

HUD's Office of Housing Counseling

OHC Basics Series Introduction



- Provides training for newer staff of housing counseling agencies (HCAs)
- Highlights best practices for HUD Housing Counseling Program compliance, as well as common missteps
- Equips attendees with tools and resources to implement the information and advice shared in the series

Check Out All the Sessions

February 1, 2023: [Recordkeeping and File Maintenance](#)

- Key elements of a compliant client file
- Record retention guidance
- Best practices and common mistakes in record keeping and file maintenance



February 15, 2023: [Tips and Tricks for Using Your CMS and HCS](#)

- Role of CMSs in a successful housing counseling operation
- Data input and CMS system selection and troubleshooting
- Use of HUD's Housing Counseling System (HCS)
- Tips for accurate and complete 9902 Form reporting





Overview of HUD Housing Counseling Grants

Purpose

- Distribute federal financial support to HUD-approved housing counseling agencies (HCAs) to enable them to provide quality services to consumers to address their housing and financial needs
- Leverage external resources and funding to increase sustainability of quality housing counseling programs
- Support counselor training needs
- Provide funding for rural areas with low levels of access to housing counseling
- Support provision of counseling to traditionally underserved populations

History

- In 2013, HUD's Office of Housing Counseling (OHC) made its [first housing counseling grants for HCAs](#)
- As of 2022, a total of \$490 million had been awarded
- The Fiscal Year 2021 NOFO launched the [Partnering with Minority Serving Institutions](#) initiative to fund partnerships between HCAs and Historically Black Colleges and Universities, Tribal Colleges and Universities, and other Minority Serving Institutions



Grant Administration

Key Steps



Key Grant Agreement Terms

- **Period of Performance:**

- Only eligible costs incurred during the Period of Performance may be reimbursed
- HCAs may seek HUD written approval to request reimbursement for costs incurred outside of this period (for pre-award costs or extensions)

- **Projected Services and Budget:**

- HUD offers Grant Agreement Execution training during each grant cycle
- The Agency Work Plan (as approved by HUD) serves as the scope of services under the grant; grantees must seek HUD approval for any proposed changes in service
- HUD must approve the grantee's projected budget
- Grantees must notify HUD of all changes in staff providing services

Key Grant Agreement Terms (cont.)

- **Prohibition on Subcontracting:** HCAs may not subcontract housing counseling services (does not apply to web-based education)
- **Conflicts of Interest:** Must comply with the HUD Handbook requirements, including issuing a client disclosure statement to every client
- **Audit:** Must comply with the audit requirements of the [Single Audit Act \(31 U.S.C. 7501-07\)](#) and [2 CFR Part 200, Subpart F - Audit Requirements](#), including the associated Compliance Supplement, as amended
- **Nondiscrimination:** Must comply with all Federal laws regarding nondiscrimination
- **Recordkeeping and Client Files:** [OHC Basics Series: Recordkeeping and File Maintenance](#) will provide a deep dive into this topic

Using HCS and CMSs

- All HUD-approved HCAs must have an approved Client Management System (CMS) that interfaces with HUD's Housing Counseling System (HCS)
- HCAs enter activity in the CMS and show whether each activity is HUD-funded or not
- HCS receives information from the CMS and populates the Housing Counseling Activity Report (HUD-9902)
- Projected activities must be populated in HCS directly at the beginning of the fiscal year
- [*OHC Basics Series: Tips and Tricks for Using Your CMS and HCS*](#) will cover 9902 reporting in greater detail

**Time for
Mentimeter!**





Financial Management

Eligible Expenses

- [Direct costs](#) are incurred pursuant to an eligible activity and represent actual expenses
- Grantees must be able to justify and document the connection between the direct cost and the eligible activity

Allowable Costs

Direct Costs	Housing counseling and group education
	Oversight, compliance, and quality control
	Supervision of housing counseling staff
	Housing counselor training and certification
	Marketing and outreach initiatives of the housing counseling program to potential clients
Indirect Costs	10% de minimis or negotiated indirect cost rate

NON-Allowable Costs

Costs incurred outside the Period of Performance
Costs already covered by another funding source
Costs that exceed the actual cost of providing the service

Grant Drawdown and Grant Activity Reports

- To be reimbursed, grantees must support each request with a Grant Activity Report (GAR)
- The burden of proof for services rendered rests with the Grantee
- Grantees should maintain documentation of direct costs:
 - Invoices, receipts, cancelled checks
 - Documentation of personnel expenses (i.e., personnel activity reports)
 - Client lists
- Delayed use of grant funds may result in default and recapture

Grant Activity Report Elements

- May be found in the *Reporting* section of the Grant Agreement
- This presentation covers the FY22 HUD Comprehensive Housing Counseling Grant:
 1. Grantee name, address, and Grant number
 2. Reporting period start and end dates
 3. Name, title, FHA Connection ID number (as applicable), and hourly rate for all staff whose time or activity is billed to the Grant (including, description of whether the hourly rate includes fringe benefits)
 4. Number of hours billed to the Grant for each employee, both for the reporting period and cumulatively

Grant Activity Report Elements (contd)

5. Itemized expenses, both for the reporting period and cumulatively
 - Including: salaries, fringe and other benefits, training, marketing and outreach, cost of maintaining a network, indirect costs
6. If using a fixed fee methodology, describe reimbursement request according to that methodology
7. Ensure updated 9902 data in HCS
8. Reverse mortgage default counseling activities:
 - Number of counselors providing default counseling for reverse mortgage borrowers
 - Number of hours of training in reverse mortgage default counseling for each counselor
 - Number of clients for whom reverse mortgage default counseling was provided by each counselor

Sample Grant Activity Report

	A	B	C	D	E	F
1	GRANT ACTIVITY REPORT				Throughout this report, enter data only in the yellow fields.	
2						
3	Grantee Name:					
4	Address:					
5	Grant Number:	HC-				
6	Period of Performance:	October 1, 2022 - September 30, 2023				
7	This Report seeks reimbursement for:					
8						
9	Quarter 1 (Oct - Dec 2022)					
10	Quarter 2 (Jan - Mar 2023)					
11	Quarter 3 (Apr - Jun 2023)					
12	Quarter 4 (Jul - Sep 2023)					
13						
14	Approved Extension?	No				
15	Quarter 5 (Oct - Dec 2023)					
16	Quarter 6 (Jan - Mar 2024)					
17	Quarter 7 (Apr - Jun 2024)					
18	Quarter 8 (Jul - Sep 2024)					
19						
	<p>"By signing this report, I certify to the best of my knowledge and belief that the report is true, complete, and accurate, and the expenditures, disbursements and cash receipts are for the purposes and objectives set forth in the terms and conditions of the Federal award. I certify that the agency complies with nonprofit and tax-exempt status requirements at 24 CFR 214.103(a). I certify that requests for reimbursements under the grant award have not been reimbursed by any other funding source. I certify that all reimbursement requests comply with the Federal agency's procurement and travel policies, in addition to the requirements set forth in 2 CFR 200.318 and 2</p>					

Cover Sheet Staff Salaries and Fringe Itemized Expenses + < >

Elements of a Final Report

According to the Grant Agreement, the Final Report must include:

1. All items required within the standard Grant Activity Report
2. Brief narrative describing problems that prevented the grantee from meeting the objective of the award, and favorable developments that enabled them to meet the objective sooner or at less cost
3. Narrative explaining challenges leading to delays in Grant closeout (for those with expired grants or undisbursed balances)

Elements of a Final Report (contd)

4. Certification, signed by an authorized individual, which states that all closeout activities per 2 CFR 200.344-345 have been completed
5. NICRAs containing final rates for any period for which the grantee was reimbursed for indirect costs
6. Standard Form 425 (SF-425) (confirm with HUD POC if needed)
7. Additional requirements for grantees that receive HBCU and other MSI funds (described in Grant Agreement)

Key Deadlines

- A final report is due 120 days after the period of performance has ended
- Grantees must submit GARs in conjunction with each drawdown request
- The grantee must submit all reports in accordance with this section within one year of the period of performance end date. If they do not, HUD must report the grantee's failure to comply with the terms and conditions of the award with the OMB-designated integrity and performance system

Best Practices

- Verify that names of certified counselors and ID numbers are correct in FHA Connection
- Anticipate quarterly deadlines and potential need for systems support by scheduling your reporting responses in advance
- Avoid submissions where your documented expenses cannot be clearly connected to provision of housing counseling services

Best Practices (contd)

- Develop simple, consistent practices for what type of expenses you seek reimbursement for. For example:
 - Always count salary plus fringe, or always count only salary
 - Choose a single key staff to seek reimbursement for, instead of a percent of a full time equivalent (FTE) that covers many people
 - Always bill for the same service types (e.g., rental, pre-purchase) instead of taking a more varied approach
- Simplified approaches can save you time and reduce the chance of error

**Time for
Mentimeter!**





The electronic Line of Credit Control System (eLOCCS)

Accessing eLOCCS

- The electronic Line of Credit Control System (eLOCCS) is HUD's primary grant disbursement system
- Each agency's Approving Official and User must register for a Secure System ID before obtaining eLOCCS access
 - The Approving Official must be a CEO, Board Member, CFO, or COO
 - The User must be a subordinate to the Approving Official
- After receiving Secure System IDs, the 27054e form must be completed
- The [eLOCCS Registration Guide](#) provides step-by-step guidance for registering

Maintaining eLOCCS Access

- Approving Officials must recertify the User every 90 days
- Users must log into the system every 90 days to remain active
- The [eLOCCS Getting Started Guide](#) provides further guidance on use of eLOCCS after access is obtained



Tools and Resources

Tools and Resources

- [Housing Counseling Grant Information and Awards - HUD Exchange](#)
- [Grant Award Package Training for Comprehensive Housing Counseling NOFO Grantees - HUD Exchange](#)
- [Special Initiatives and Partnerships - HUD Exchange](#)
- [Completing the HUD-9902 Report - HUD Exchange](#)
- [FHAC Application Coordinators - HUD Certified Housing Counselor Application Process in FHA Connection - HUD Exchange](#)
- [eLOCCS FAQ Guidance - HUD Exchange](#)
- [LOCCS Access Guidelines for Grantees | HUD.gov](#)

Tools and Resources (contd)

- [Housing Counseling Financial Management Program Guidance - HUD Exchange](#)
- [HUD Exchange FAQs](#): Select *Financial Management* > *Reimbursements* Filter
- [Sample Grant Activity Report](#)
- [Housing Counseling System - HUD Exchange](#)
- [HUD Certified CMS Products for HUD Housing Counseling Agency Use | HUD Exchange](#)

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Questions and Answers



Office of Housing Counseling



- Find us on the [HUD Exchange Housing Counseling Page](#)
- Email us at: Housing.counseling@hud.gov
- Search for [HUD Approved Housing Counseling Agencies](#)

Housing Counseling Training Digest

- Visit the [Training Digest](#) on the HUD Exchange
- Upcoming trainings:

OHC Basics Series

[Recordkeeping and Client File Maintenance](#) February 1, 2023

[Tips for Using your CMS and HCS](#) February 15, 2023


Energy Efficiency Essentials Series

[Benefits and Basics of Energy Efficiency and Home Energy Assessments](#) January 26, 2023

[Incentives and Resources to Make Energy Efficiency a Reality](#) February 9, 2023

Combating Appraisal Bias Series

[The Generational Wealth Gap Roundtable](#) January 31, 2023



Housing Counseling Weekly Training Digest

View and register for upcoming Housing Counseling trainings hosted by HUD and HUD's partners.
Content current as of April 18, 2022

Home > Programs > Housing Counseling > Training Digest

Overview

The Housing Counseling Training Digest is updated weekly to reflect training sessions hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC funded training partners
- Other partners that host training sessions of interest to housing counselors

Please email housing.counseling@hud.gov to notify HUD about upcoming training and events for housing counselors.

Subscribe

Receive training updates in your inbox by subscribing to the Housing Counseling Mailing List.

[Subscribe to the Mailing List](#)

Upcoming Training Calendar

View upcoming training sessions for Housing Counseling and other HUD funded programs.

Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.

Online Training

Access self-paced online training modules, such as Introduction to Housing Counseling.



Office of Housing Counseling

Thank You For Attending

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