New Form HUD-9902

Audio only available via conference call.

To join:

Call: (866) 615-1888

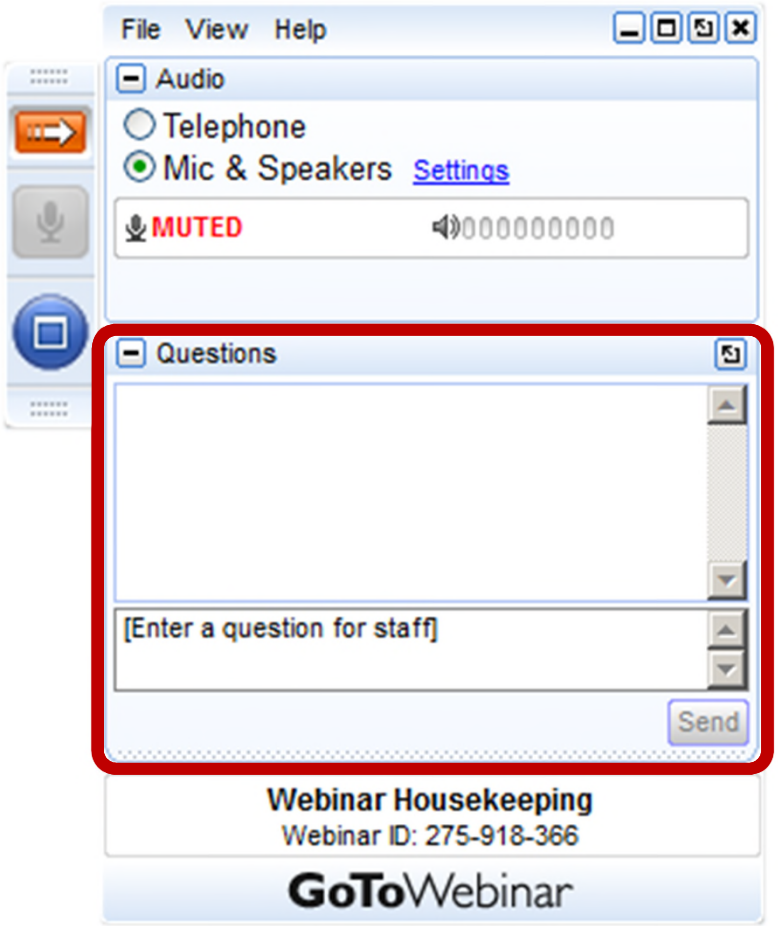
Participant Access Code: 335203

September 16, 2014

Webinar Logistics:

- Audio is being recorded. It will be available along with the PowerPoint at www.hud.gov/housingcounseling under “Webinar Archives”
- Attendee lines will muted during presentation.

GoToWebinar: Ask Questions



Your Participation

Please submit your text questions and comments using the Questions Panel. We will answer some of them during the webinar.

You can also send questions and comments to housing.counseling@hud.gov

Note: Today's presentation is being recorded and will be provided within 48 hours. The replay information will be sent out via ListServ.

Brief Survey

- Please complete the brief survey at the end of this session.
- Your responses will help OHC better plan and present our webinars.

Certificate of Training

- You will receive a “thank you for attending” email from GoToWebinar within 48 hours.
- The email will say that it is your Certificate of Training.
- Print out and save that email for your records.

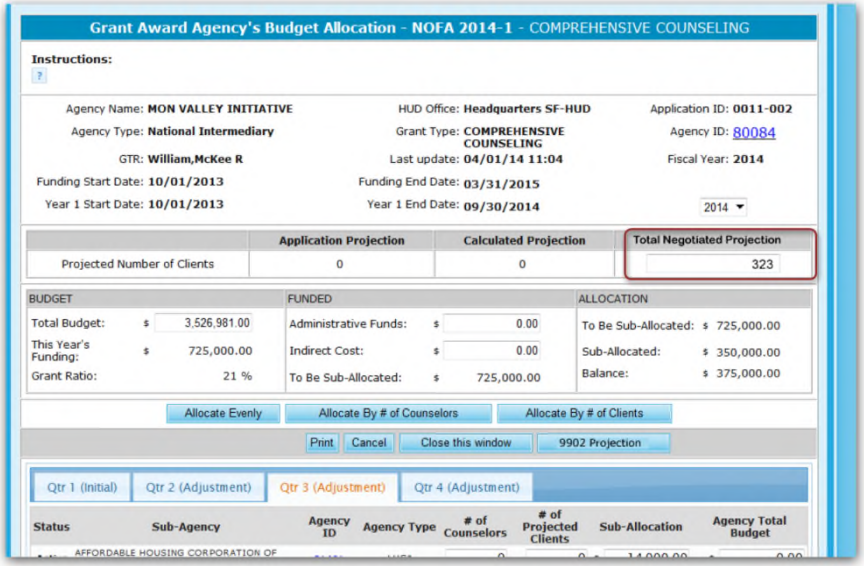
Agenda

- New Form HUD-9902
- 9902 Projection
- FY 2015 9902
- Business Practice Answers
- Implementation of form October 1, 2014

- Note: Data seen on presentation screens is sample/test data.

Budget Allocation Total Projection

- Currently the total projection for an agency's grant funding is entered on the Budget Allocation screen.
- Projections will be expanded to allow for data collection specific to sections 8 and 9 of the new 9902 form.

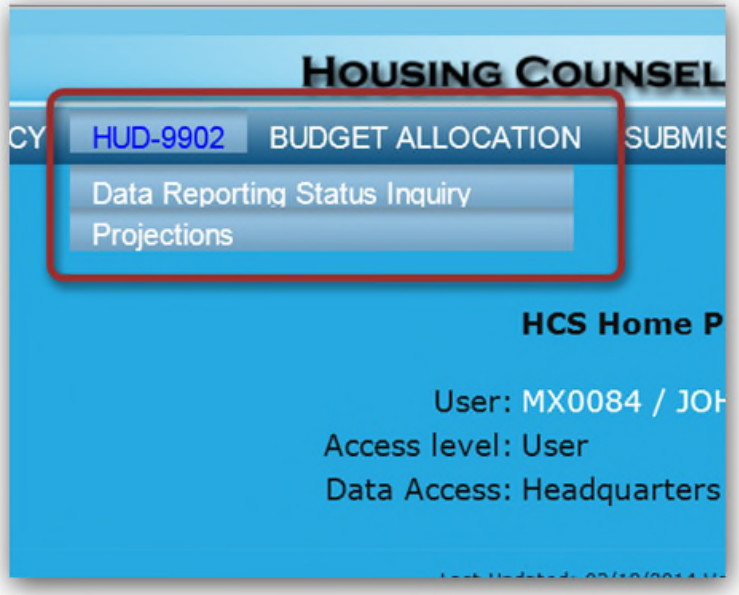


9902 Projection

- Grant Awardees enter projections for each grant award directly on HCS.
- Agencies that receive a sub-allocation do not enter 9902 projections.
- Projections are not submitted through CMS.
- HUD staff approves the projection.
- Projections display on grant awardees' 9902s.

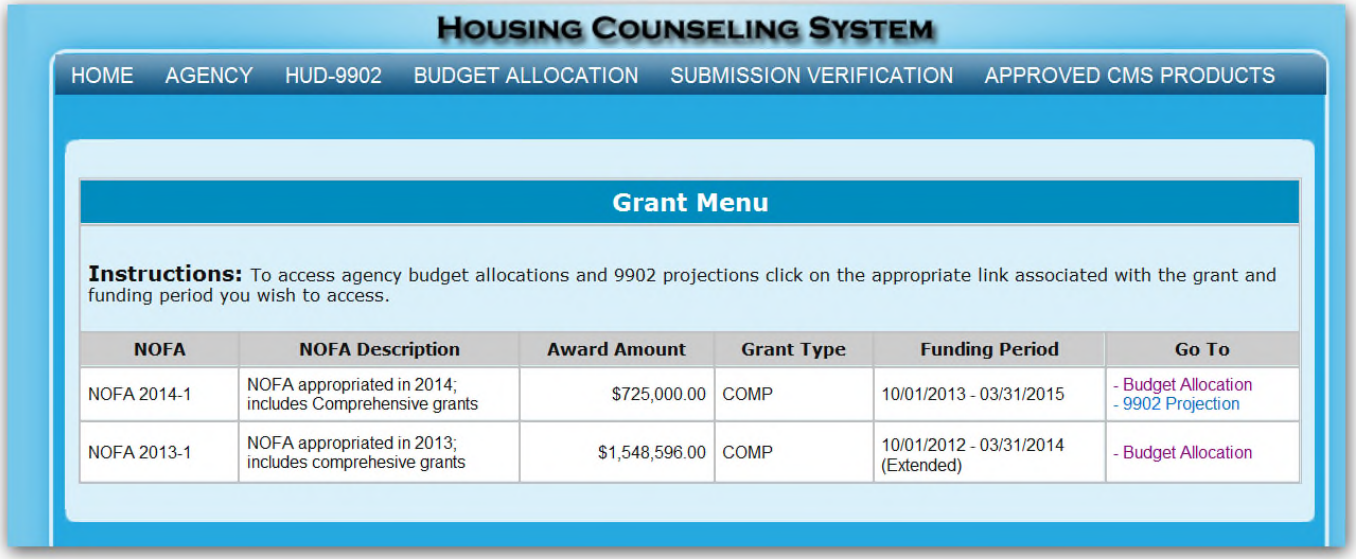
9902 Projection - Agency User Menu

- **Current HUD-9902 Menu** – No drop-down. HUD-9902 link takes the agency user to the Data Reporting Status Inquiry.
- **Future HUD-9902 Menu** – Drop-down with two items
  - Data Reporting Status Inquiry
  - Projections.



9902 Projection - Agency User Menu

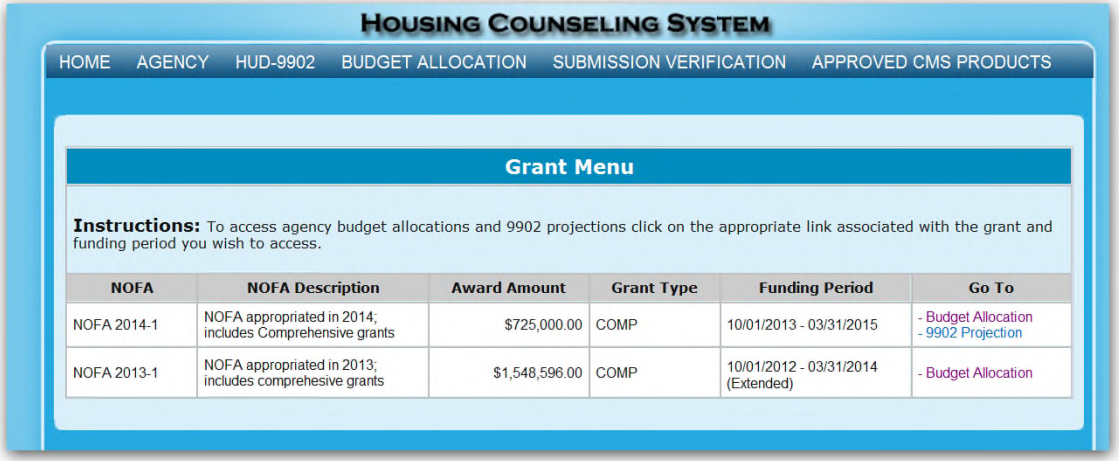
- **Budget Allocation** – Projections can also be accessed from the Budget Allocation link.
- **Grant Menu** – Both the Projection link and the Budget Allocation link take the agency user to their agency's Grants menu.



9902 Projection - Agency User

Grant Menu –

- Lists all of the grants the agency has been awarded.
- For any grant award that funds FY 2015 and later, a 9902 Projection link will appear under Go To.



9902 Projection NOFA 2014-1 Comprehensive Counseling Grant

Agency Name: MON VALLEY INITIATIVE
Agency ID: 80084
Agency Type: National Intermediary

HUD Office: Headquarters SF-HUD
Grant Type: COMPREHENSIVE COUNSELING
Application ID: 0011-008

Funding Start Date: 10/01/2013
Funding End Date: 03/31/2015
Award Amount: $725,000.00
Total Negotiated Projection: 323
FY 2014 Projection: 0
FY 2015 Projection: 0
Total Projection: 0

Status: NOT ENTERED
Last Updated:
Submitted to HUD:
By:
HUD Approved:
By:

Add Comment:

Note: Projections for the fiscal year 2014 portion of the funding period are optional. Agencies may choose to enter their actual 9902 reported counseling activities for the 2014 fiscal year projections.

Save As Draft | Submit to HUD

	Fiscal Year 2014 10/01/2013 - 09/30/2014 (optional)	Fiscal Year 2015 10/01/2014 - 03/31/2015	Total
8. Households Receiving Group Education, by Purpose			
a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	0	0	0.00
b. Completed predatory lending, loan scam or other fraud prevention workshop	0	0	0.00
c. Completed fair housing workshop	0	0	0.00
d. Completed homelessness prevention workshop	0	0	0.00
e. Completed rental workshop	0	0	0.00
f. Completed pre-purchase homebuyer education workshop	0	0	0.00
g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	0	0	0.00
h. Completed resolving or preventing mortgage delinquency workshop	0	0	0.00
i. Completed other workshop	0	0	0.00
Section 8 Total:	**0.00**	**0.00**	**0.00**
9. Households Receiving One-on-One Counseling, by Purpose			
a. Homeless Assistance	0	0	0.00
b. Rental Topics	0	0	0.00
c. Prepurchase/Homebuying	0	0	0.00
d. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	0	0	0.00
e. Reverse Mortgage	0	0	0.00
f. Resolving or Preventing Mortgage Delinquency or Default	0	0	0.00
Section 9 Total:	**0.00**	**0.00**	**0.00**
Section 8 & 9 Total:	**0.00**	**0.00**	**0.00**

Save As Draft | Submit to HUD

9902 Projection

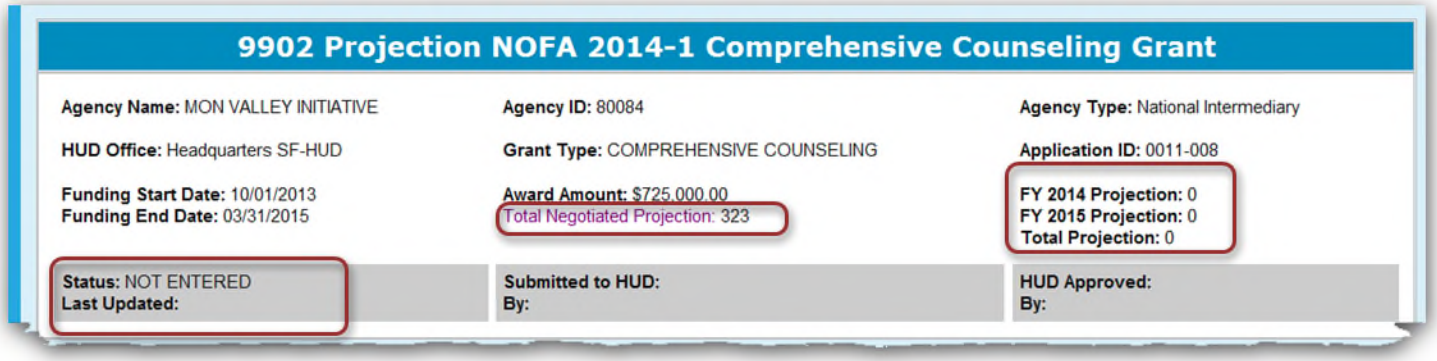
- Provides for entry of allocations for sections 8 & 9 of the 9902 form. Other 9902 sections (3 – 7 and 10) not included in projections.
- Provides entry for each fiscal year of the funding period.
- The fiscal year allocations will display on 9902 for FY the 2015 and after.

2014 Projections

- Currently 9902 projections are submitted manually on paper and not recorded in HCS.
- The 2014 grants have a funding period that includes the first two quarters of 2015.
- The projection screens for the 2014 grants will allow agencies to enter their actual figures for 2014 and project for 2015.
- This will allow for the total projection figures to be recorded in HCS, and the 2015 projection figures to display on the 9902s.
- Projection figures entered for FY 2014 will not display on the 2014 9902s.

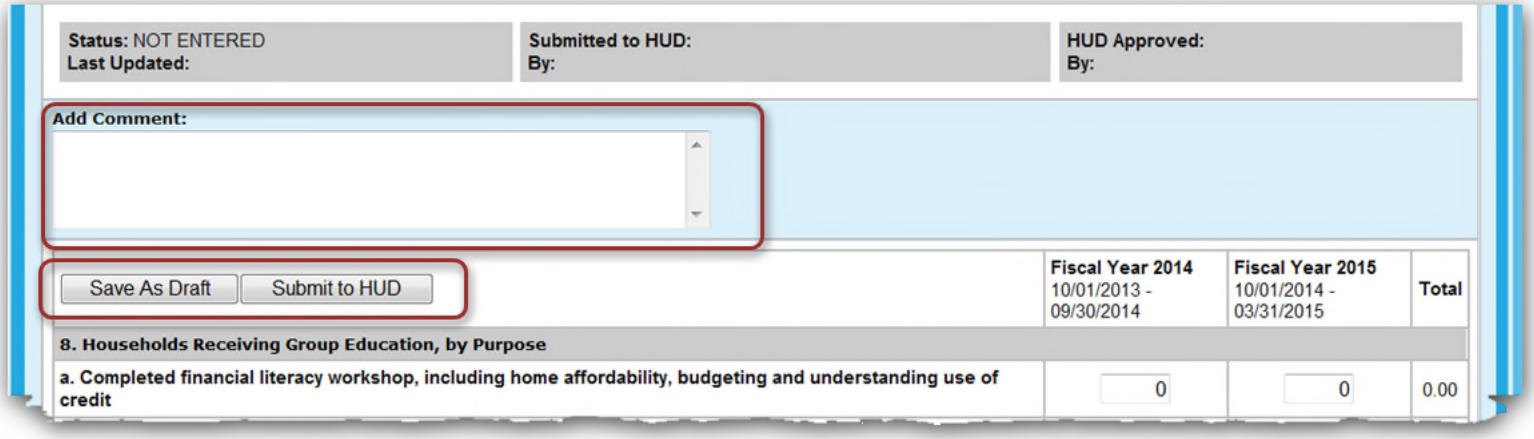
9902 Projection

- Indicates the status of the projection- initially it will display as “NOT ENTERED”.
- Totals up the entries for each year; displays total for each FY at top of screen.
- Validates that the total projection is not less than the Total Negotiated Projection on the budget allocation.



9902 Projection

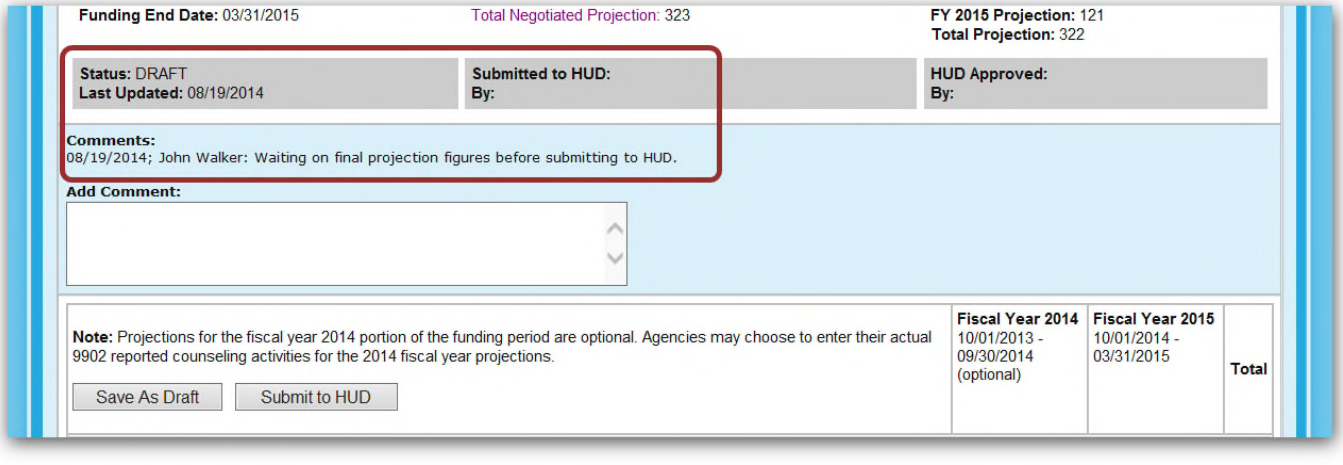
- Allows the Agency User to Save as Draft or Submit to HUD.
- Allows user to enter a comment.
- All users (agency and HUD) will be able to see all comments.



9902 Projection - Draft

When the agency users saves as draft, the projection:

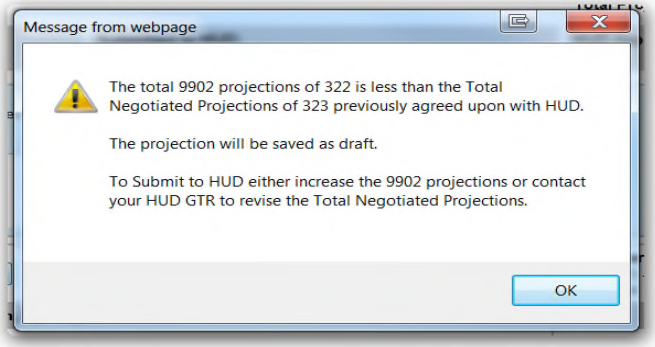
- Gets a status of Draft
- Last Updated date is updated.
- Any comment added is saved and displayed.
- When in draft status agencies can make any changes; no validation checks are performed.

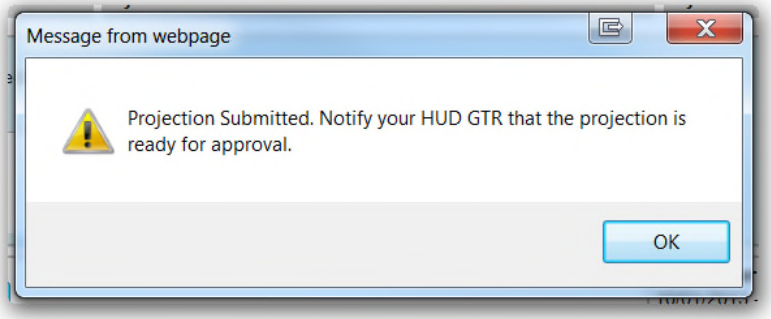


9902 Projection – Submit to HUD

When the agency user Submits to HUD, the projection:

- Checks to make sure the total projection is equal to or greater than the total negotiated projection. If not, it displays an alert and saves as draft. This check is disabled for the 2014 NOFA.
- Displays a message to the user indicating to notify their HUD GTR that the projection has been submitted and ready for approval.

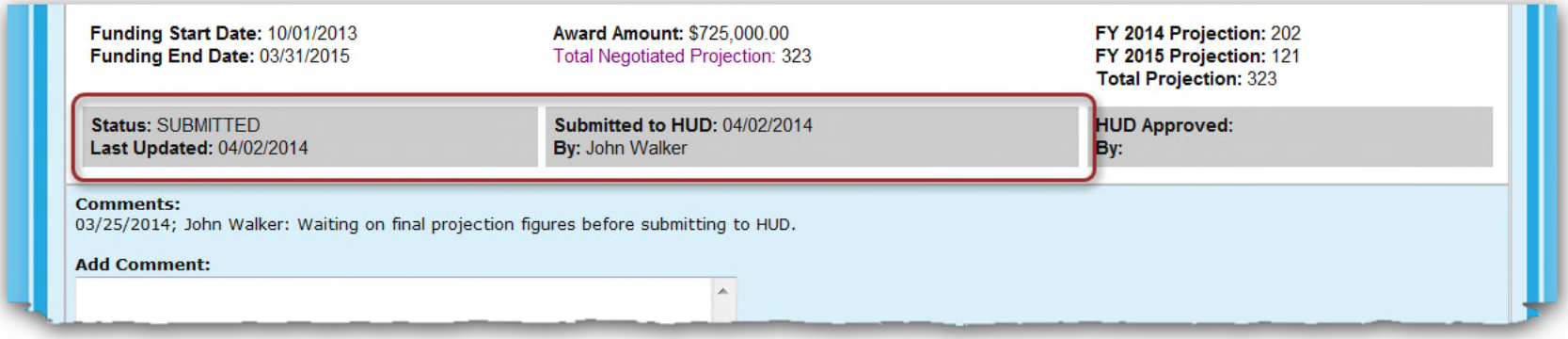




9902 Projection – Submit to HUD

Once successfully submitted to HUD:

- Status changed to Submitted.
- Last Updated date is updated.
- The date submitted is updated.
- The user that submitted is updated.
- HUD GTR will review the projections and approve or contact the agency as necessary.



9902 Projection – Approved

Once Approved:

- Status is changed to Approved.
- Date approved displays.
- User that approved displays.
- Locks the form so that the projection numbers cannot be changed after approval.
- Fiscal Year projection figures display on the 9902 form for the direct awardee.
- A HUD user will have the ability to open the 9902 projection for revision after approval. A comment is required if the projection is opened.

9902 Projection NOFA 2014-1 Comprehensive Counseling Grant

Agency Name: MON VALLEY INITIATIVE
Agency ID: 80084
Agency Type: National Intermediary

HUD Office: Headquarters SF-HUD
Grant Type: COMPREHENSIVE COUNSELING
Application ID: 0011-008

Funding Start Date: 10/01/2013
Funding End Date: 03/31/2015
Award Amount: $725,000.00
Total Negotiated Projection: 323
FY 2014 Projection: 202
FY 2015 Projection: 121
Total Projection: 323

Status: APPROVED
Last Updated: 08/19/2014
Submitted to HUD: 08/19/2014
By: John Walker
HUD Approved: 08/19/2014
By: George Grotheer

Comments:
08/19/2014; John Walker: Waiting on final projection figures before submitting to HUD.

Add Comment:

Save Comment

Note: Projections for the fiscal year 2014 portion of the funding period are optional. Agencies may choose to enter their actual 9902 reported counseling activities for the 2014 fiscal year projections.	**Fiscal Year 2014** 10/01/2013 - 09/30/2014 (optional)	**Fiscal Year 2015** 10/01/2014 - 03/31/2015	**Total**
8. Households Receiving Group Education, by Purpose			
a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	5	6	11
b. Completed predatory lending, loan scam or other fraud prevention workshop	6	5	11
c. Completed fair housing workshop	4	7	11
d. Completed homelessness prevention workshop	7	4	11
e. Completed rental workshop	3	8	11
f. Completed pre-purchase homebuyer education workshop	8	3	11
g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	2	9	11
h. Completed resolving or preventing mortgage delinquency workshop	9	6	15
i. Completed other workshop	0	8	8
Section 8 Total:	**44**	**56**	**100**
9. Households Receiving One-on-One Counseling, by Purpose			
a. Homeless Assistance	26	10	36
b. Rental Topics	25	9	34
c. Prepurchase/Homebuying	27	11	38
d. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	24	13	37
e. Reverse Mortgage	30	12	42
f. Resolving or Preventing Mortgage Delinquency or Default	26	10	36
Section 9 Total:	**158**	**65**	**223**
Section 8 & 9 Total:	**202**	**121**	**323**

9902 Projection

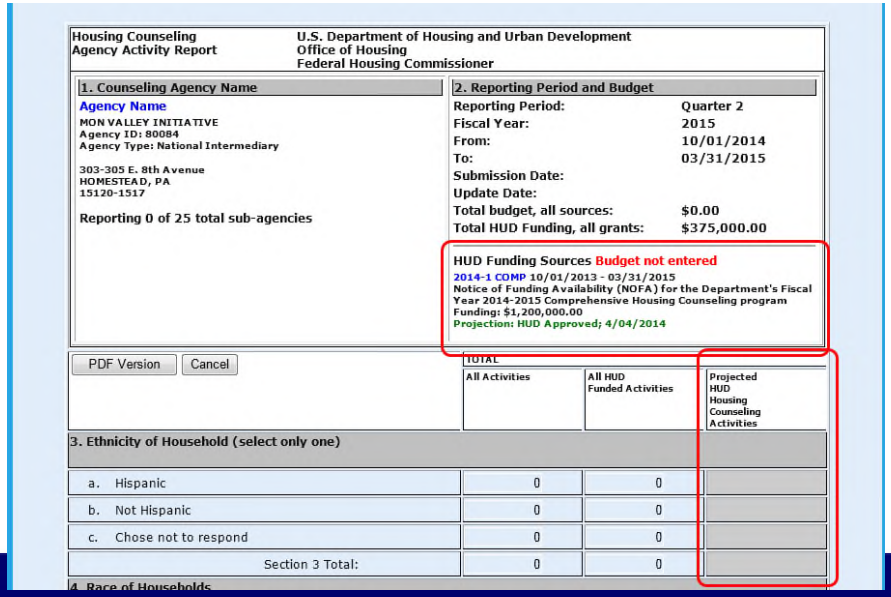
If Opened:

- Status of projection is changed to DRAFT. Submitted and Approved details no longer display.
- An Agency or HUD user will then be able to edit and Save as Draft or Submit to HUD.
- HUD will not be able to approve the projection until it has been re-submitted.

FY 2015 9902

Starting with FY 2015 Reporting:

- New 9902 fields will display.
- Projected column will display for grant awardees. Only sections 8 and 9 are projected.
- The status of the projection will display on the 9902.



Housing Counseling Agency Activity Report

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

1. Counseling Agency Name

Agency Name
MON VALLEY INITIATIVE
Agency ID: 80084
Agency Type: National Intermediary

303-305 E. 8th Avenue
HOMESTEAD, PA
15120-1517

Reporting 0 of 25 total sub-agencies

2. Reporting Period and Budget

Reporting Period:	Quarter 2
Fiscal Year:	2015
From:	10/01/2014
To:	03/31/2015
Submission Date:	
Update Date:	
Total budget, all sources:	$0.00
Total HUD Funding, all grants:	$375,000.00

HUD Funding Sources Budget not entered
2014-1 COMP 10/01/2013 - 03/31/2015
Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2014-2015 Comprehensive Housing Counseling program
Funding: $1,200,000.00
Projection: HUD Approved; 4/04/2014

PDF Version | Cancel

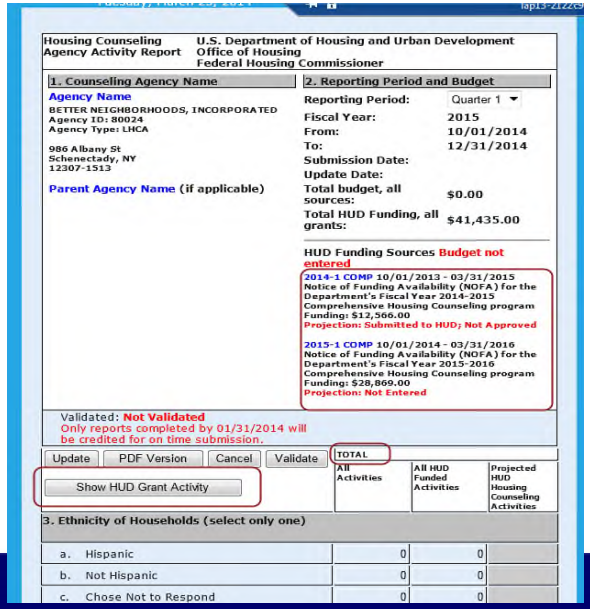
	TOTAL All Activities	All HUD Funded Activities	Projected HUD Housing Counseling Activities
3. Ethnicity of Household (select only one)			
a. Hispanic	0	0	
b. Not Hispanic	0	0	
c. Chose not to respond	0	0	
Section 3 Total:	0	0	

4. Race of Households

FY 2015 9902

When an agency has more than one grant funding the reporting period:

- The default view will show the total figures for the reporting period.
- A show/hide function will allow for the 9902 to display the grant specific data.



Housing Counseling Agency Activity Report

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

1. Counseling Agency Name

Agency Name

BETTER NEIGHBORHOODS, INCORPORATED
Agency ID: 80024
Agency Type: LHCA

986 Albany St
Schenectady, NY
12307-1513

Parent Agency Name (if applicable)

2. Reporting Period and Budget

Reporting Period:	Quarter 1
Fiscal Year:	2015
From:	10/01/2014
To:	12/31/2014
Submission Date:	
Update Date:	
Total budget, all sources:	$0.00
Total HUD Funding, all grants:	$41,435.00

HUD Funding Sources **Budget not entered**

2014-1 COMP 10/01/2013 - 03/31/2015
Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2014-2015 Comprehensive Housing Counseling program
Funding: $12,566.00
Projection: Submitted to HUD; Not Approved

2015-1 COMP 10/01/2014 - 03/31/2016
Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2015-2016 Comprehensive Housing Counseling program
Funding: $28,869.00
Projection: Not Entered

Validated: **Not Validated**
Only reports completed by 01/31/2014 will be credited for on time submission.

Update | PDF Version | Cancel | Validate

Hide HUD Grant Activity

3. Ethnicity of Households (select only one)	TOTAL All Activities	TOTAL All HUD Funded Activities	TOTAL Projected HUD Housing Counseling Activities	2014-1 COMP HUD Funded	2014-1 COMP HUD Projected	2015-1 COMP HUD Funded	2015-1 COMP HUD Projected
a. Hispanic	125	80		65		15	
b. Not Hispanic	0	0		0		0	
c. Chose Not to Respond	0	0		0		0	

FY 2015 9902 – Section 1

- Section 1: Counseling Agency Name
- No changes

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:			

FY 2015 9902 – Section 2

- Section 2: Reporting Period and Budget
- New 9902 does not show HUD-funded ratio

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:			

FY 2015 9902 – Section 3

Section 3: Ethnicity

- No changes

3. Ethnicity of Households		
a.	Hispanic	
b.	Not Hispanic	
c.	Chose not to respond	
	Section 3 Total:	

FY 2015 9902 – Section 4

Section 4: Race

- No changes

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:

DRAFT FOR OFFICIAL USE ONLY

Demographic Reporting: FAQs

- **Question: How do you report the 9902 demographic data and client record for a household or one-on-one counseling activity that includes more than one person?**
- Answer: When a household includes more than one person, generally the demographic data for the individual completing the intake process is identified for all demographic information recorded for that household. Client households should be encouraged to self-identify the one race and ethnicity that will be recorded, along with the remaining demographic information.
- **Question: Our fair housing Workshops are typically comprised of groups of realtors, apartment management agencies and co-op and condo boards. It is virtually impossible to collect all the data listed on form 9902; is there any way to just list the number of individuals receiving training?**
- Answer: The agency must collect the demographic data for all education participants. HUD recommends the agency devise a simple, anonymous form for households to complete at the beginning of the class.

Demographic Reporting FAQs

- **Question: If a housing counseling agency teaches a class to a large group of people, must the agency collect demographic data for the participants? For example, if the agency provides a homebuyer education workshop to 100 participants.**
- Answer: The agency must collect the demographic data for all education participants. HUD recommends the agency devise a simple, anonymous form for households to complete at the beginning of the class.

FY 2015 9902 – Section 5

Section 5: Income Levels

- New values:
  - < 30% of Area Median Income (AMI)
  - 30 – 49% of AMI
- Retired for 2015:
  - < 50% of Area Median Income (AMI)

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:

FY 2015 9902 – Section 5

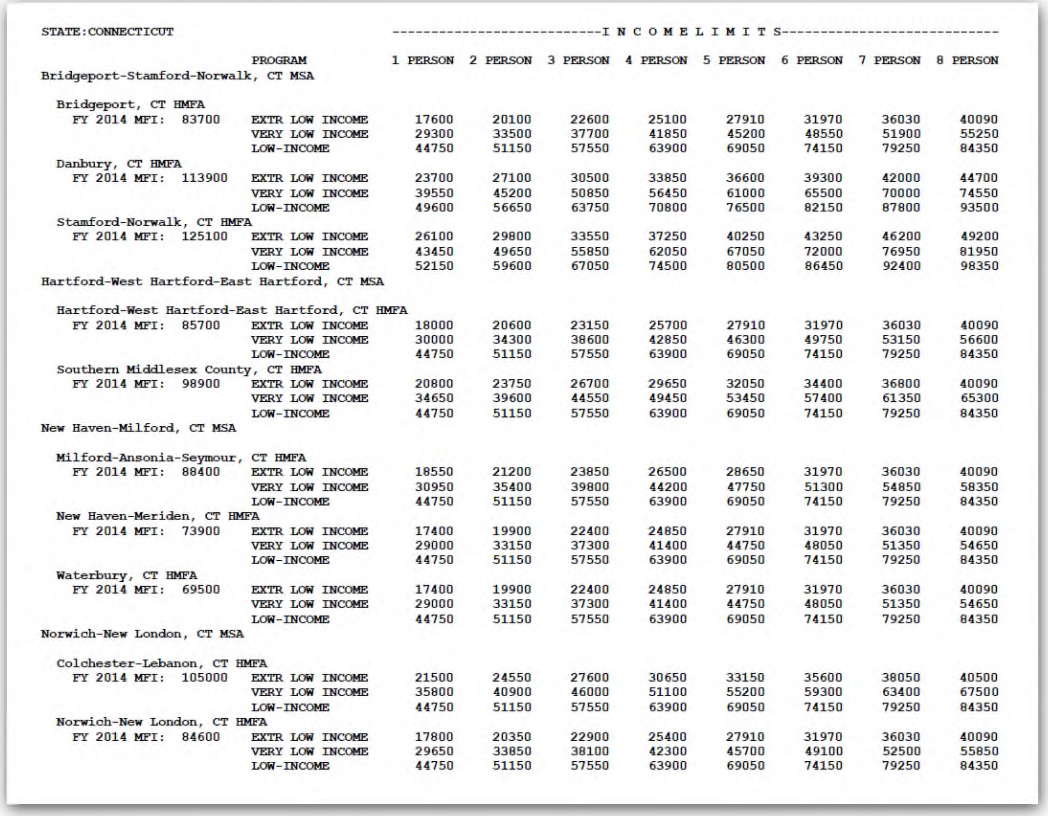
Section 5: Income Levels

- HUD publishes fiscal year AMI datasets annually at www.huduser.org/portal/datasets/il.html.
- Select the year and scroll down to the U.S. map.
- Click on the applicable state to view the Median Family Income by county and family size.
- The income levels are based on the percentage of MEDIAN income for the AMI.

FY 2015 9902 – Section 5

Section 5: Income Levels

- EXTR LOW INCOME = 30% of AMI
- VERY LOW INCOME = 50% of AMI
- LOW-INCOME = 80% of AMI
- LOW-INCOME/.80 = 100% of AMI



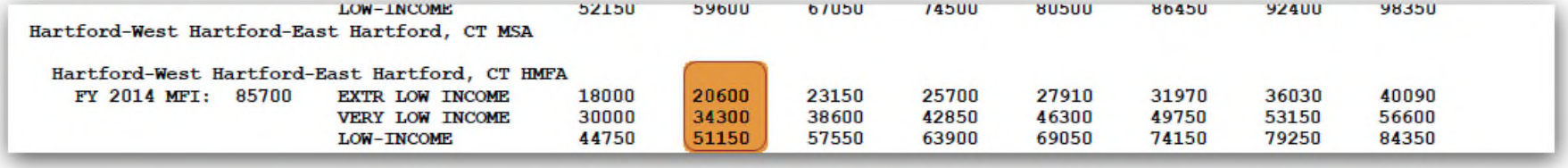
STATE:CONNECTICUT — INCOME LIMITS

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Bridgeport-Stamford-Norwalk, CT MSA								
Bridgeport, CT HMFA FY 2014 MFI: 83700								
EXTR LOW INCOME	17600	20100	22600	25100	27910	31970	36030	40090
VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Danbury, CT HMFA FY 2014 MFI: 113900								
EXTR LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
VERY LOW INCOME	39550	45200	50850	56450	61000	65500	70000	74550
LOW-INCOME	49600	56650	63750	70800	76500	82150	87800	93500
Stamford-Norwalk, CT HMFA FY 2014 MFI: 125100								
EXTR LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200
VERY LOW INCOME	43450	49650	55850	62050	67050	72000	76950	81950
LOW-INCOME	52150	59600	67050	74500	80500	86450	92400	98350
Hartford-West Hartford-East Hartford, CT MSA								
Hartford-West Hartford-East Hartford, CT HMFA FY 2014 MFI: 85700								
EXTR LOW INCOME	18000	20600	23150	25700	27910	31970	36030	40090
VERY LOW INCOME	30000	34300	38600	42850	46300	49750	53150	56600
LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Southern Middlesex County, CT HMFA FY 2014 MFI: 98900								
EXTR LOW INCOME	20800	23750	26700	29650	32050	34400	36800	40090
VERY LOW INCOME	34650	39600	44550	49450	53450	57400	61350	65300
LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
New Haven-Milford, CT MSA								
Milford-Ansonia-Seymour, CT HMFA FY 2014 MFI: 88400								
EXTR LOW INCOME	18550	21200	23850	26500	28650	31970	36030	40090
VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
New Haven-Meriden, CT HMFA FY 2014 MFI: 73900								
EXTR LOW INCOME	17400	19900	22400	24850	27910	31970	36030	40090
VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650
LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Waterbury, CT HMFA FY 2014 MFI: 69500								
EXTR LOW INCOME	17400	19900	22400	24850	27910	31970	36030	40090
VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650
LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Norwich-New London, CT MSA								
Colchester-Lebanon, CT HMFA FY 2014 MFI: 105000								
EXTR LOW INCOME	21500	24550	27600	30650	33150	35600	38050	40500
VERY LOW INCOME	35800	40900	46000	51100	55200	59300	63400	67500
LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Norwich-New London, CT HMFA FY 2014 MFI: 84600								
EXTR LOW INCOME	17800	20350	22900	25400	27910	31970	36030	40090
VERY LOW INCOME	29650	33850	38100	42300	45700	49100	52500	55850
LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350

FY 2015 9902 – Section 5

Example: Hartford, CT; 2 person household:

- Income is less than $20,600 = a. < 30% of AMI
- Income between $20,600 and $34,299 = b. 30 – 49% of AMI
- Income between $34,300 and $51,149 = c. 50 – 79% of AMI
- Income between $51,150 and $63,937 = d. 80 – 100% of AMI*
- Income is $63,938 or greater = e. > 100% of AMI.*



	LOW-INCOME	52150	59600	67050	74500	80500	86450	92400	98350
Hartford-West Hartford-East Hartford, CT MSA									
Hartford-West Hartford-East Hartford, CT HMFA									
FY 2014 MFI: 85700	EXTR LOW INCOME	18000	20600	23150	25700	27910	31970	36030	40090
	VERY LOW INCOME	30000	34300	38600	42850	46300	49750	53150	56600
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350

*100% of AMI = LOW-INCOME/.80 ($51,150/.80 = $63,937.50)

FY 2015 9902 – Section 6

Section 6: Rural Area Status

- New section with the following values:
  - Household lives in a rural area
  - Household does not live in a rural area
  - Chose not to respond

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:

FY 2015 9902 – Section 6

Find Rural Area Eligibility:

- 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 USDA.gov:
  - In Popular Topics click Housing Assistance
  - Click Income & Housing Eligibility
  - Under Property Eligibility click Single Family Housing
  - http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

FY 2015 9902 – Section 6

USDA API:

- The USDA has an API that CMS can use to automate the rural area eligibility look up.
- USDA Service Description Document and other CMS documentation found on:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OHC_CMS1415a

FY 2015 9902 – Section 7

Section 7: Limited English Proficiency Status

- New section with the following values:
  - Household is Limited English Proficient
  - Household is not Limited English Proficient
  - Chose not to respond

7. Limited English Proficiency Status	
a.	Household is Limited English Proficient
b.	Household is not Limited English Proficient
c.	Chose not to respond

FY 2015 9902 – Section 7

Section 7: Limited English Proficiency Status

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.

FY 2015 9902 – Section 8

Section 8: Households Receiving Group Education, by Purpose

- Replaces the current section 6 - Clients Receiving Education/Group Sessions
- New Values:
  - Financial literacy, including home affordability, budgeting and understanding use of credit
  - Predatory lending, loan scam or other fraud prevention
  - Fair Housing
  - Homelessness prevention
  - Rental
  - Pre-purchase homebuyer education
  - Non-Delinquency Post-Purchase Home Maintenance and/or Financial Management for Homeowners
  - Resolving or Preventing Mortgage Delinquency
  - Other

FY 2015 9902 – Section 8

Section 8: Households Receiving Group Education, by Purpose

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:

Section 8: Group Education FAQs

- **Question: Many agencies incorporate fair housing and predatory lending/loan scam/ or other fraud prevention workshop into their financial literacy, homebuyer or other types of workshops. How can this be reported in the 9902**
- Answer: When combining different subject matter into one workshop, choose the predominant subject of the workshop for reporting in Section 8 of the 9902.

- **Question: Regarding Sections 8 and 9, if a client is participating in a rental workshop and also receives one-on-one counseling on rental topics, will we report them under both sections, or only 1?**
- Answer: The HUD-9902 is an important tool that HUD uses to track the Housing Counseling Program, and the data collected through the form is critical to demonstrating the program's impact to Congress and other industry stakeholders. The form is designed to capture unique counseling services, so that a household receiving two unique services (e.g. rental counseling on one occasion and pre-purchase counseling on another occasion) would be counted as two 9902 counseling households. On the other hand, a household receiving one counseling service over the course of multiple counseling sessions would be counted as one 9902 counseling household because the household only received one unique counseling service.
- If a household receives both group education and one-on-one counseling, then the household received two unique counseling services and the agency will report the household twice - once in Section 8 for the group education service and once in Section 9 for the one-on-one counseling service. The agency will also report the household in Section 10.a and in any other applicable Section 10 categories. The household may have more than one outcome to report in Section 10.
- Since the household was counted twice (in Sections 8 and 9), household demographics should also be counted twice in Sections 3 through 7.

FY 2015 9902 – Section 9

Section 9: Households Receiving One-on-One Counseling, by Purpose

- Replaces the current section 7 - Numbers of Clients Counseled, by Purpose of Visit and Results
- No longer divided up into sub-sections by purpose.
- No longer report on the outcome of the one-on-one counseling.

FY 2015 9902 – Section 9

Section 9: Households Receiving One-on-One Counseling, by Purpose

- New Values for 2015:
  - Homeless Assistance
  - Rental Topics
  - Prepurchase/Homebuying
  - Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)
  - Reverse Mortgage
  - Resolving or Preventing Mortgage Delinquency or Default

FY 2015 9902 – Section 9

Section 9: Households Receiving One-on-One Counseling, by Purpose

9. Households Receiving One-on-One Counseling, by Purpos	
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:

Section 9: One-On-One Counseling FAQs

- **Question: Why are Home Maintenance and Financial Management listed as one and not two different counseling services?**
- Answer: The name of this counseling category corresponds with the HUD-approved counseling types outlined in HUD's housing counseling regulations in 24 CFR Part 214. This category is similar to Section 7c on the previous version of Form HUD-9902, except that a separate category has now been created for HECM Counseling. Post purchase Counseling can now be included in Section 9d, Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase). Home Maintenance and Financial Management are typical non-delinquency post-purchase topics. As indicated on the new 9902 instructions and in the regulations, this category is designed to capture post-purchase counseling on topics such as escrow funds, budgeting, refinancing, home equity, home improvement, utility costs, energy efficiency and rights and responsibilities of home owners.

Section 9: One-On-One Counseling FAQs

- **Question: Why doesn't the new form contain Post-Purchase Counseling?**
- Answer: One-on-One Post-purchase counseling should be recorded in Section 9d, Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase). Home Maintenance and Financial Management are typical non-delinquency post-purchase topics.
- **Question: Please explain how Fair Housing Complaints should be reported.**
- Answer: Counseling provided to a household with a Fair Housing Complaint should be reported in Section 9 under the applicable type of counseling (e.g. a renter with a Fair Housing Complaint would be reported as receiving Rental Topics counseling). That same household would also be reported in Section 10.b. (Households that received information on fair housing, fair lending and/or accessibility rights), and in any other applicable Section 10 categories, to show the impact and scope of that counseling.

FY 2015 9902 – Section 10

Section 10: Impact and Scope of One-on-One Counseling Services

- New Section
- Reporting of the impacts and scopes of the one-one-one counseling services.
- Each one-on-one counseling activity reported in section 9 can have multiple impacts.

FY 2015 9902 – Section 10

Section 10: Impact and Scope of One-on-One Counseling Services

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.

FY 2015 9902 – Section 10

Section 10: Impact and Scope of One-on-One Counseling Services - continued

10. Impact and Scope of One-on-One 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.

FY 2015 9902 – Section 10

Section 10: Impact and Scope of One-on-One Counseling Services - continued

10. Impact and Scope of One-on-One 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.
m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.

Section 10: Impact and Scope FAQs

- **Question: Can a counseling activity have more than one impact or outcome (Section 10)?**
- Answer: Yes. One type of counseling may have multiple impacts during the continuum of counseling. Section 10 is the only section in which the total does not have to be the same as the other sections. The section total formula is: Section 3 Total = Section 4 Total = Section 5 Total = Section 6 Total = Section 7 Total = (Section 8 Total + Section 9 Total).

- **Question: We plan to review our current individual appointment and classes intake forms to make sure we can collect the new information listed on the new 9902. Do we report outcomes for classes too, or just for individual counseling appointments?**
- Answer: Housing Counseling Agencies will only report outcomes for one-on-one counseling activities in Section 10 of the new 9902.

Section 10: Impact and Scope FAQs

- **Question: Section 10, Item a. tracks households that received one-on-one counseling and also received group education services. But Section 10 does not have an option for just one-on-one without group education services. Where do we record one-on-one without group education services?**
- Answer: Agencies will record a household receiving one-on-one counseling services in the appropriate category in Section 9. In Section 10, Impact and Scope of One-on-One Counseling Services, Item a. is the only item that records the impact of a household that receives both one-on-one counseling and group education services. Counselors will record one-on-one counseling impacts for all other households in Section 10, Items b. through m.

Section 10: Impact and Scope FAQs

- **Question: I heard that HUD will include Financial Counseling/Coaching as a service and in their program and outcome tracking. Is this no longer the case?**
- Answer: HUD defines housing counseling as counselor to client assistance that addresses unique financial circumstances or housing issues and focuses on ways of overcoming specific obstacles to achieving a housing goal. Financial management and/or budget services can be an important component of housing counseling, but the primary focus of housing counseling is on achieving a housing goal. Therefore, households receiving financial management and/or budget services should be reported in Section 9 under the applicable type of counseling (e.g. a renter receiving financial management and/or budget services would be reported as receiving Rental Topics counseling). That same household would also be reported in Section 10.c. (Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services), as well as any other applicable Section 10 categories, to show the impact and scope of that counseling.

Section 10: Impact and Scope FAQs

- **Question: Where would a client who received HECM counseling & decided not to obtain a HECM fall under Section 10?**
- Answer: Possible outcomes could be 10e and/or 10f.
- **Question: Since HUD sponsors the NFMCP reporting, and it reports on the delinquent outcomes, will that reporting change to correspond to the new lack of outcomes?**
- Answer: Congress authorized NeighborWorks America to run the NFMC program and set statutory requirements for its reporting. HUD does not administer the NFMC program. NeighborWorks America runs NFMC and manages its reporting requirements.
- **Question: How do we measure Section 10.c., Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services?**
- Answer: To measure this, it either happened or it didn't – the counselor either developed a budget or they didn't.

Section 10: Impact and Scope FAQs

- **Question: And how do we define "sustainable"?**
- Answer: HUD's definition of sustainable is "capable of being sustained". In other words, it is a realistic and do-able budget for that client. As further support for accomplishing this impact, Housing Counselors should include notes in their client files describing the work they did to develop a sustainable budget with the client and/or include in the file a copy of the budget they developed.

- **Question: What constitutes "gaining access" on Section 10.e., Households that gained access to resources to help them improve their housing situation?.**
- Answer: Simply providing the client a flyer or referring them to another entity is not adequate. HUD's intent of gaining access meant that the counselor assisted the client with an application for a resource or provided referral information about a resource and confirmed that the client made application for the assistance available from the resource.

Section 10: Impact and Scope FAQs

- **Question: Many of our pre purchase counseling sessions are a one-time event, and how will the counselor know an impact to record?**
- Answer: The housing counseling handbook requires that agencies must make a reasonable effort to have follow-up communication with the client, to assure that the client is progressing toward his or her goal. Although it will be necessary to conduct follow up to determine if any of the impacts have occurred, it is possible that some impacts may occur at the time of a pre-purchase session; e.g., 10b. Households that received information on fair housing, fair lending and/or accessibility rights.

- **Question: What constitutes an impact on Section 10.g., Homeless or potentially homeless households that obtained temporary or permanent housing.**
- Answer: To count this impact, the counselor needs to know that the client actually obtained temporary or permanent housing.

Section 10: Impact and Scope FAQs

- **Question: Often times the agency does not know an impact or outcome for mortgage delinquency/default resolution counseling until the following fiscal year. Are agencies able to record that impact on the 9902?**

- Answer: An impact *can* be counted the following year if additional counseling is provided to the client in that year. This is not a new direction on the 9902, but has been policy in place for some time.

- Overall, the counselors will need to use their best judgment when deciding what constitutes an impact or outcome, and the client file should support the impact(s) or outcome(s) selected.

Section Total Validation

- HCS currently validates the section totals are equal using the formula:

  Section 3 = Section 4 = Section 5 = (Section 6 + Section 7)

- Validation will be changing to:

  Section 3 = Section 4 = Section 5 = Section 6 = Section 7=
  (Section 8 + Section 9)

- Section 10 is not included in the section total validation.

Grant Reporting FAQs

- **Question: We currently are the parent of a number of sub agencies that require their own 9902. Will the new 9902 allow the transmission of the columns "HUD Housing Counseling Program Grantees Only" or will we have to continue manually updating each location after transmission?**
- HUD uses the data collected through the two "HUD Housing Counseling Program Grantees Only" columns to track housing counseling grant activity and to demonstrate the impact of HUD's housing counseling program appropriation to Congress and Stakeholders. To do so, HUD collects two columns from grantees on counseling activities specifically attributed to HUD counseling grant funds – "Actual, to date" data, and "Annual Projection" data. The "Actual, to date" column collects data on clients whose counseling services were charged to a HUD housing counseling grant. And the "Annual Projections" column collects targets that grantees set for the number of clients they will serve using HUD grant funds. These targets are set when grantees receive a new HUD grant, and they do not need to be updated each quarter like the rest of the 9902 data. Once set, the projections will only need to be updated under extenuating circumstances with prior approval from HUD.
-

Grant Reporting FAQs

- Our plan is to include the **"Actual, to date"** column in the new instance of the Agency Reporting Module (ARM) that is being developed to start with the FY 2015 1st quarter reporting. Once the Client Management Systems (CMS) are updated, they will be able to submit this data via ARM so that agencies will not have to manually enter it. This will only apply to submissions for 2015 and beyond. Any submissions for periods previous to that will have to have the HUD attributed data entered manually.

- The "Annual Projections" column will not be submitted through ARM. When receiving a new HUD grant, these annual projections will be manually entered by the grantee in HCS and then approved by HUD. Once it is entered in HCS, the projection will display on the grantee's 9902 only. HUD is not requiring annual projections from sub-agencies that receive an allocation from a grantee.

Grant Reporting FAQs

- **Question: Is the HUD Housing Counseling grant the only grant our agency will report on the 9902? If a HUD counseling agency has a HUD homeless grant, it is not to be reflected under the counseling grant category since it is not a counseling grant?**
- Answer: You are correct. The only grant your agency will report in the HUD Grant column on the 9902 is the Comprehensive Housing Counseling Grant (and if we have any housing counseling supplemental grants in the future, those will be added as other columns to the 9902).

Grant Reporting FAQs

- As a sub-grantee, your agency will be responsible for submitting 9902 household numbers for counseling services your agency charges to the HUD Housing Counseling Grant in the "**Actual, to date**" column. Total data submitted by all sub-grantees will display in the grantee's consolidated 9902 so the grantee can monitor its progress toward meeting the annual projections.

- **Question: HUD funded client records are identified using the activity type id for a specific NOFA/grant type. How do you report HUD funded activities if 1 activity has multiple funding sources and is partially HUD Funded?**
- Answer: If an activity is partially funded by HUD (excluding NFMC grants), the agency may count the household in the HUD funded activity column. If the agency deems it necessary to bill multiple funding sources for the same client, the agency is required to keep detailed records to document that no multiple funding sources have been billed for the same service.

Grant Reporting FAQs

- **Question: We are a LCHA but currently we are a sub-grantee of an intermediary for our HUD grant. On the new 9902 for the columns for Grant Funds and Annual Projection will we be entering this data for our agency or will the intermediary (Grantee) be submitting that data?**
- Answer: The grantee (in this case, the intermediary parent organization) is responsible for setting the annual projections for the target number of households to be served using the HUD grant funds. The grantee submits one set of projections representing the total target number of households whose counseling services will be charged to the HUD grant, including counseling services to be charged by all sub-grantees receiving funds under the HUD grant. These projections will only display on the grantee's consolidated 9902, which is an aggregate report of all the individual 9902s submitted by sub-grantees. Projections will not display on sub-grantees' individual 9902s, nor will sub-grantees need to enter any projections specific to their individual sub-grant in HCS.
-

FAQs

- Frequently asked questions regarding the new 9902 and 9902 projection have been posted to HUD.gov.
- http://portal.hud.gov/hudportal/documents/huddoc?id=OHC_9902FAQS071514.pdf
- Questions submitted during this Webinar will be added to the FAQ.

Further Assistance

- E-mail: Housing.Counseling@hud.gov
- Subject line: New 9902