



OFFICE OF  
HOUSING COUNSELING

## HUD Housing Counseling Program

### New Housing Counseling HUD-9902 Online Toolkit

**Audio is available only by conference call.**

**Please call: 866-254-5938**

**Participant Access Code: 449938**  
**to join the conference call portion of the webinar**

# Webinar Logistics

- Audio is being recorded. Access to the PowerPoint and a transcript will be available on the HUD Exchange at [www.hudexchange.info/programs/housing-counseling/webinars/](http://www.hudexchange.info/programs/housing-counseling/webinars/)
- An OHC LISTSERV will be sent out when the Archives are posted. Posting will usually be within 7-10 days.

# Questions & Comments



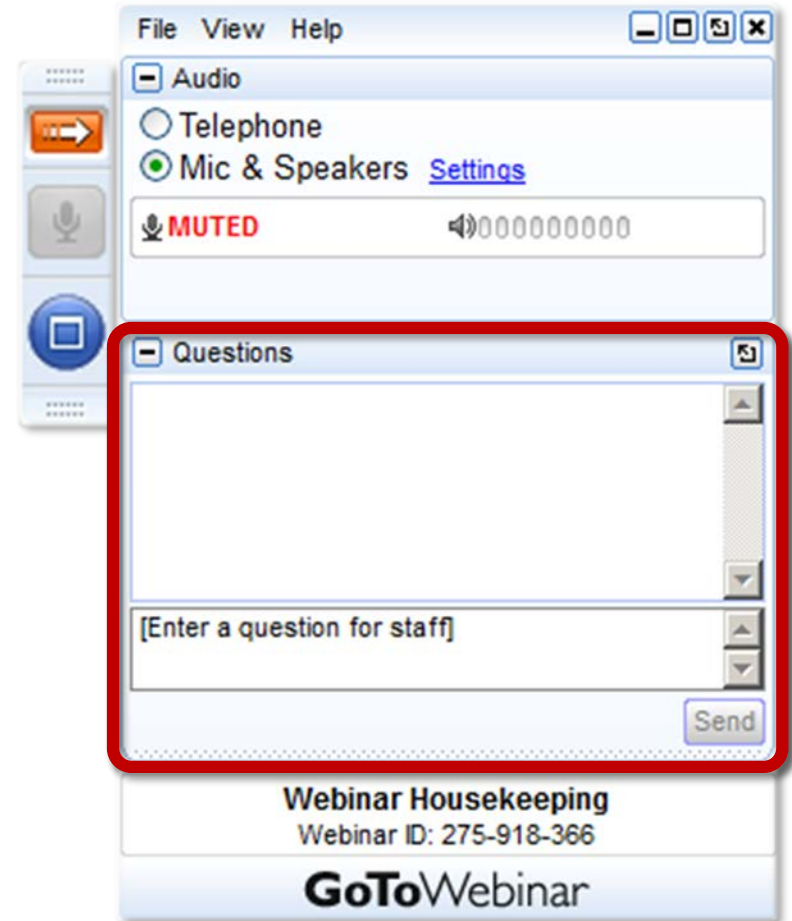
- There will be Polling Questions. Please respond to our polling questions.
- There may be Q&A periods, as well as discussion opportunities.
  - If so, the operator will give you instructions on how to ask questions or make your comments.
  - If unmuted during Q&A, please do not use a speaker phone.

# Other Ways to 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](mailto:housing.counseling@hud.gov) with **webinar topic** is subject line.





# Welcome

**William McKee**

Deputy Director

Office of Policy and Grant Administration

Office of Housing Counseling

U.S. Department of Housing and Urban Development

# Presenters and Q and A

- Presenters – **Kristin Ackerman**, HUD and **Rachael Laurilliard**, ICF
- Q and A – **Jane Charida** and **Melissa Noe**, HUD

# Agenda

- Agenda
  - HUD-9902 Reporting Background
    - HUD-9902 Form
    - Purpose of HUD-9902 Reporting
    - Common Reporting Errors
    - Purpose of New HUD-9902 Online Toolkit
  - New HUD-9902 Online Toolkit Demonstration
- Resources



## **Polling question 1: What type of organization do you represent?**

1. Local housing counseling agency
2. HUD Intermediary (e.g., National or Regional Intermediary, State Housing Finance Agency or Multi-state organization)
3. Sub-grantee or affiliate of a HUD Intermediary
4. Non-participating agency looking to become HUD-Approved



# HUD-9902 Reporting Background

# Section Topics

- HUD-9902 Form
- Purpose of HUD-9902 Reporting
- Purpose of the New HUD-9902 Online Toolkit
- Common Reporting Errors

# HUD-9902 Form

- Cumulative fiscal year-to-date Housing Counseling Program data, due quarterly
  - Also required for non participating agencies who wish to become HUD-Approved (sections 8 and 9 only)
- 9902 data should be submitted to HUD's Housing Counseling System (HCS) through an approved Client Management System (CMS)

# Purpose of HUD-9902 Reporting

- Captures all the good work of HUD-approved Housing Counseling Agencies
- Allows analysis of demographic characteristics, income level, counseling type, and counseling outcomes
- Demonstrate the program's impact to Congress and other industry stakeholders (e.g., lenders, foundations, etc.)

# Common Reporting Errors

1. Under-reporting impacts in Section 10, especially the number of budgets developed in Section 10c
2. Reporting impacts in Section 10 that do not align with counseling activities reported in Section 9
3. Reporting high percentages of clients as “Chose Not to Respond” in the demographic categories
4. Submitting data under the incorrect HUD Fiscal Year or quarter
5. Late reporting
6. Not including cumulative fiscal year data when manually submitting the form into the HCS
7. Incorrectly counting one client twice if an education/group workshop is divided into two sessions
8. Inaccurate/out-of-date HCA information



## **Polling question 2: What do you think is the most common 9902 reporting error?**

1. Impact data is inaccurate
2. High frequency of “Choose not to Respond”
3. Submitting for incorrect Federal Fiscal Year
4. Missing cumulative data
5. Missing or inaccurate HCA information

# **Housing Counseling HUD-9902 Online Toolkit Demo**

# Section Topics

- Where You can Find the HUD-9902 Toolkit
- HUD-9902 Online Toolkit
  - HUD-9902 General Overview – New!
  - Completing the HUD-9902 Report - New!
  - CMS Guidance- Updated!
  - Quarterly HUD-9902 Reports



# Where You can Find the HUD-9902 Toolkit?

- OHC's HUD Exchange Landing page! Go to the right hand sidebar
- At the bottom, under "Systems and Reporting" you will find a link to the New HUD-9902 Online Toolkit

<https://www.hudexchange.info/housing-counseling/>

## Policy Guidance

24 CFR Part 214 - Housing Counseling Program Regulations

Housing Counseling Program Handbook

Housing Counseling FAQs

Mortgage Letters

## Grant Information and Awards

Grant Information

Grant Awards

## Systems and Reporting

Housing Counseling System (HCS) Overview | Log-in

Client Management System (CMS)

 Housing Counseling 9902 Online Toolkit

Program Activity and Outcome Results (9902)

# HUD-9902 Online Toolkit Landing Page



## HUD-9902 General Overview

This section of the toolkit helps housing counseling agencies complete the HUD-9902 and improve reporting accuracy.



## Completing the HUD-9902 Report

This page explores the HUD-9902 form section by section and provides users with tips and examples for filling out the form.



## Client Management System Guidance

This section of the toolkit provides housing counseling agencies with information on Client Management Systems (CMS).



## National Quarterly 9902 Reports

This section of the toolkit provides the national 9902 reports available on a quarterly basis by calendar year.

Home > Housing Counseling > Housing Counseling 9902 Online Toolkit

# Housing Counseling 9902 Online Toolkit

## Overview

Reviewing the 9902 Online Toolkit will assist housing counseling agencies to comply with federal grant requirements, increase effectiveness, and maximize efficiency in completing reports.

This toolkit is comprised of four parts:

1. HUD-9902 General Overview
2. Completing the HUD-9902 Report
3. Client Management System Guidance
4. National Quarterly 9902 Reports



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## National Quarterly 9902 Reports

This section of the toolkit provides the national 9902 reports available on a quarterly basis by calendar year.

# HUD-9902 General Overview

- What is HUD Form 9902 Reporting?
- Who files the HUD-9902
- How do I report?
- How do I make sure my reporting is accurate?
- HUD-9902 Additional Resources

## HUD-9902 General Overview

This page provides an overview of the HUD-9902 Housing Counseling Agency Activity Report, including the purpose of HUD-9902 reporting, how to complete your quarterly HUD-9902 report, how to ensure accuracy, and additional resources to familiarize yourself with the form. For detailed instructions and tips, click the button below to find information on how to fill out each section of the form.

### Reporting Period Schedule

| HUD Fiscal Quarter | Period Covered           | Due Date   |
|--------------------|--------------------------|--|
| 1st Quarter        | October 1 – December 31  | Due no later than January 31.  |
| 2nd Quarter        | October 1 – March 31     | Due no later than April 30. Include clients reported in the quarter 1 report plus new clients served in quarter 2. |
| 3rd Quarter        | October 1 – June 30      | Due no later than July 31. Include clients reported in the quarter 2 report plus new clients served in quarter 3.  |
| 4th Quarter        | October 1 – September 30 | Due no later than December 31. Include the complete year of client data plus new clients served in quarter 4.      |

[View more information about the HUD-9902 reporting period.](#)

For detailed instructions and tips, click the button below to find information on how to fill out each section of the form.

[Completing the HUD-9902 Report](#)

[Download the Full Toolkit \(PDF\)](#)

### Find by Topic

[What is HUD Form 9902 Reporting?](#)

[Who files the HUD-9902](#)

[How do I report?](#)

[How do I make sure my reporting is accurate?](#)

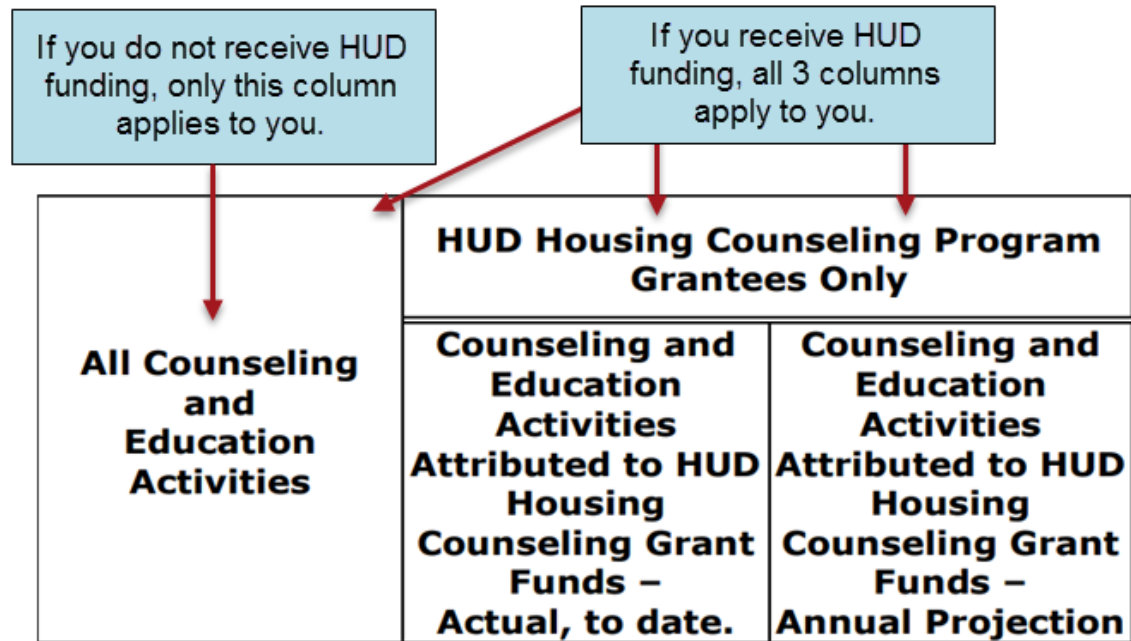
[HUD-9902 Additional Resources](#)

### What is HUD-9902 Reporting?

The HUD-9902, known as the Housing Counseling Activity Report, is a tool HUD uses to track the Housing Counseling Program. HUD-9902 Housing Counseling Agency Activity Reports are cumulative fiscal year-to-date for each quarterly report period. The data collected helps demonstrate the program's impact to Congress and other industry stakeholders. The form is designed to capture all of a HUD-approved Housing Counseling Agency's (HCA) education and counseling activities within HUD's fiscal year. Marketing and outreach activities, such as fliers mailed or calls made, should not be recorded. The HUD-9902 also captures a client's demographic characteristics, income level, counseling type, and counseling outcomes.

# HUD-9902 General Overview (cont) – Data Accuracy

- How does my grant status affect how I report my clients?




- How do I make sure my reporting is accurate?
- How can I check my HUD-9902 to make sure it's correct?

# Completing the HUD-9902 Report

## Completing the HUD-9902 Report

This page explores the HUD-9902 section by section and provides users with tips and examples for filling out the form.

 [Download the Full Toolkit \(PDF\)](#)

### Find by Section

#### Frequently Asked Questions

Section 1: Counseling Agency Name

Section 2: Reporting Period and Budget

Section 3: Ethnicity of Households

Section 4: Race of Households

Section 5: Income Levels

Section 6: Rural Area Status

Section 7: Limited English Proficiency Status

Section 8: Households Receiving Group Education

Section 9: Households Receiving One-on-One Counseling

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

Section 10: Case Studies

 Print

### Frequently Asked Questions

Use the menu on this webpage to view section by section instructions for completing the HUD-9902 report. The Frequently Asked Questions (FAQs) below cover some of the most common questions about the HUD-9902.

- ▶ [What is the HUD-9902 Form?](#)
- ▶ [What does HUD consider an individual household?](#)
- ▶ [How many times can a household be counted on the HUD-9902 form?](#)
- ▶ [May I count an outcome multiple times for one household during a reporting period?](#)
- ▶ [As a Housing Counseling Agency \(HCA\), which clients may I attribute to a HUD grant, for example, on HUD-9902 reporting?](#)
- ▶ [How should agencies report carryover clients from one fiscal year to the next?](#)
- ▶ [Why should I submit my HUD-9902 form reports on time every quarter?](#)

[View All 9902 FAQs](#)

# Completing the HUD-9902 Report

- Frequently Asked Questions
- Section 1: Counseling Agency Name
- Section 2: Reporting Period and Budget
- Section 3: Ethnicity of Households
- Section 4: Race of Households
- Section 5: Income Levels
- Section 6: Rural Area Status
- Section 7: Limited English Proficiency Status
- Section 8: Households Receiving Group Education
- Section 9: Households Receiving One-on-One Counseling
- Section 10: Impact and Scope of One-on-One Counseling Services
- Section 10: Case Studies

## Page Features:



Download the Full Toolkit (PDF)



Helpful Hint



Print

# Completing the HUD-9902 Report (cont)

Section 10: “Hide and Reveal” functionality allows you to click on each section to reveal helpful tips.

Getting Started:

General Guidance for Completing this Section

Tips for Conducting Follow-Up

Record the Impact and Scope of One-on-One Counseling Services for each of the following categories:

a. Households that received one-on-one counseling that also received group education services.



This is a simple count of households that receive both one-on-one counseling and group education. This outcome can be reported immediately if the client attended a group education session prior to counseling. The counseling file should support this impact, e.g. in the client notes.

**This impact can apply to any household reported in Section 9. The number reported in this category should be less than or equal to the total of Section 9 Households that attended group education but no one-on-one counseling should *not* be reported in this or any other Section 10 category.**

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



# Completing the HUD-9902 Report (cont)

Section 10: Case Studies show how an agency would fill out their 9902 outcomes based on hypothetical scenarios.

## Case Study 1: Pre-purchase Counseling

A client visits your agency for one-on-one pre-purchase counseling. Before attending one-on-one counseling, the client has already completed a homebuyer education workshop. During the counseling session, you work with the client to establish a household budget. You also encourage the client to start saving part of each pay check to establish an emergency fund, and you provide information about down payment assistance programs that may help them achieve their homeownership goal.

How many times will you report the household on your HUD-9902?

- **Twice:** The household received two distinct services – homebuyer education and pre-purchase counseling. So you will report the household twice – two times in each of the appropriate demographic categories in Sections 3-7, once in Section 8f for homebuyer education, and once in Section 9c for pre-purchase counseling.

What outcomes can you report in Section 10 immediately after the counseling session?

| Outcome  | Yes, report | No, do not report | Reasoning   |
|--|-------------|-------------------|---|
| a. Households that received one-on-one counseling that also received group education services. | ✓           |                   | You know the client received one-on-one counseling and also attended a group education workshop, so you can report this outcome immediately after the counseling session. Make sure the counseling file supports the outcome, e.g. in the client notes. |



# Client Management System Guidance (CMS) – Updated!

## Client Management System Guidance

This page contains information on the Housing Counseling Client Management System (CMS). Select a topic to find relevant guidance and resources.

### Find by Topic

[Overview](#)

[CMS Benefits](#)

[Reporting Requirements](#)

[Choosing a CMS](#)

[Making a CMS HUD-Compliant](#)

[Agency Reporting Module \(ARM\) Requirements](#)

[Developer Meeting Notes and Announcements](#)

[Technical Assistance and Help Desk](#)

### Overview

All Housing Counseling Agencies (HCAs) participating in HUD's Housing Counseling Program are required to use a Client Management System (CMS) that interfaces with HUD's Housing Counseling System (HCS). A CMS is a commercial or self-developed online housing counseling application that automates much of the housing counseling process, including client intake, file maintenance, financial and credit analysis, outreach, client notification, and reporting. Automated data transfer from each agency's CMS to HUD's HCS, replacing the manual input process.

HCAs have the option to either acquire an existing commercial CMS listed on HUD's website that is already compliant and connected to HCS, or to develop their own CMS. A CMS must be compliant—allowing requiring data to transfer to HCS—before an agency is allowed to participate in HUD's Housing Counseling program. It is the HCAs' responsibility to utilize an accepted CMS that is in compliance with HUD's standard. HUD recognizes that many HCAs have multiple CMS applications for various sponsors. To minimize these multiple redundant applications, HUD recommends HCAs acquire a single CMS that can provide multiple reporting requirements instead of having multiple CMSs.

It is important that HCAs access HCS to check and validate their inputted data at least every 90 days. In addition, there are some unique data elements that HCAs have to input in HCS manually that are not currently available in any CMS.

[View CMS FAQs](#)

# Quarterly HUD-9902 Reports

- Excel based performance reports
- Data displays – coming soon!

|    | A   | B | C      |
|----|---|---|--------|
| 1  | Cumulative Totals   |   |        |
| 2  | HOC: All Offices  |   |        |
| 3  | Agency Type: All Agency Types   |   |        |
|    | Report Period: Quarter 2 - HUD-9902   |   |        |
| 4  | Data from Oct 1, 2017 to Mar 31, 2018   |   |        |
| 46 | 8. Households Receiving Group Education by  |   |        |
|    | a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit |   |        |
| 47 |   |   | 74,188 |
|    | b. Completed predatory lending, loan scam or other fraud prevention workshop                                      |   |        |
| 48 |   |   | 1,777  |
| 49 | c. Completed fair housing workshop  |   |        |
|    | d. Completed homelessness prevention workshop   |   |        |
| 50 |   |   | 2,163  |
| 51 | e. Completed rental workshop  |   |        |
|    | f. Completed pre-purchase homebuyer education workshop  |   |        |
| 52 |   |   | 86,890 |
|    | g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial                  |   |        |

## Housing Counseling HUD-9902 Quarterly Reports

The HUD-9902 data is critical because it is with this data that HUD demonstrates to Congress and the Office of Management and Budget (OMB) the impact of the program. HUD uses these numbers to justify proposed appropriations, to develop performance indicators, and report on the accomplishment of performance goals. The data collected from form HUD-9902 also plays a role in Notice of Funding Availability (NOFA) scoring. Since Fiscal Year (FY) 2007, all agencies participating in HUD's Housing Counseling Program are required to submit the new form HUD-9902 quarterly.

The following HUD-9902 Reports summarize the information submitted on a quarterly basis by Housing Counseling Agencies from FY 2007 - FY 2018:

[FY 2018 9902 2nd quarter report](#)


[FY 2018 9902 1st quarter report](#)

### Resources



[Housing Counseling 9902 Online Toolkit](#)

[HUD-9902 Form and Instructions](#)



## **Polling question 3: When do you plan to view/use the 9902 Toolkit?**

1. Viewed and used already – I love 9902 data
2. As soon as the webinar is over
3. Over the next few weeks
4. Before the end of the quarter

# Resources

# 9902 Resources

- [HUD-9902 Online Toolkit](#)
  - [HUD-9902 General Overview](#)
  - [Completing the HUD-9902 Report](#)
  - [Client Management System Guidance](#)
  - [National Quarterly 9902 Reports](#)
- [HUD-9902 Form and Instructions](#)
- [HUD-9902 Frequently Asked Questions](#)
- If your HCA is having trouble using its CMS to transmit the HUD-9902, please contact your CMS vendor for assistance or refer to the [HCS Navigation Guide](#) for instructions on manually inputting the data in HCS



# Certificate of Training

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- The email will say “***This is your CERTIFICATE OF TRAINING***”. There is no attachment.
- Print out and save that email for your records.

Thank you for attending our Webinar on the 9902 Online Toolkit. We hope you enjoyed our event.

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[housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)

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for  
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