



# HUD Housing Counseling Program Handbook 7610.1 REV-5 Stakeholders Feedback

**Audio is available only by conference call**

**Please call: (800) 260-0718**

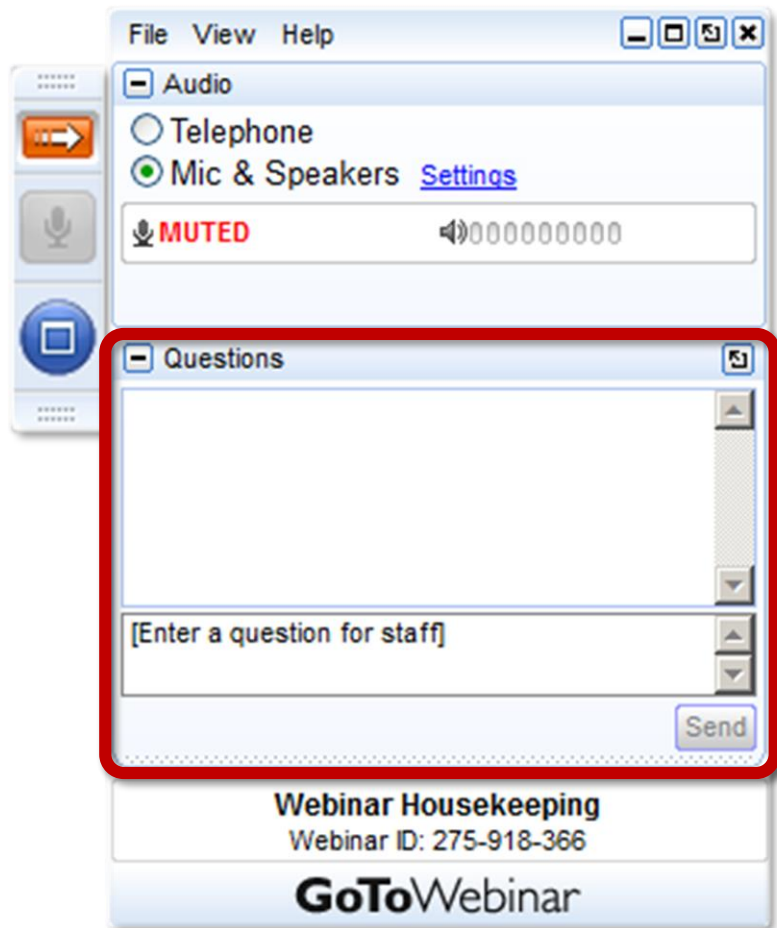
**Participant Access Code: 398079**

**to join the conference call portion of the webinar**

# Webinar Logistics

- This webinar is being recorded.
- The audio along with the PowerPoint will be available at [www.hudexchange.gov/housingcounseling](http://www.hudexchange.gov/housingcounseling) under “Training Webinar Archives”
- All attendee lines will muted during presentation.
- There will be several polling questions.
- There will be important discussion questions. The operator will give you instructions. You will **not** have to give your name and agency to participate in the discussions.

# 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.**

**Note:** The audio and presentation will be available on OHC's website. Information will be sent out via OHC's 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.



# Welcome

## Stephanie Williams

Sr. Housing Program Officer  
Office of Policy and Grant Administration  
Atlanta, GA

# Stakeholder Meeting Purpose

- Provide an opportunity for communication and interaction
- Evaluate stakeholder input on program policy and procedures
- Share best practices and challenges
- Provide insight for OHC to help housing counselors achieve goals

# Agenda

- Reasons for Housing Counseling Program Handbook revision
- Update from OHC Handbook Revision Team
- Feedback on program policy issues

# Handbook Chapters

- Chapter 1-General Program Information
- Chapter 2-Obtaining HUD Approval
- Chapter 3-Delivery of Housing Counseling Services
- Chapter 4-Reverse Mortgage Housing Counseling
- Chapter 5-Recordkeeping and Reporting
- Chapter 6-Performance Criteria and Monitoring
- Chapter 7-Funding
- Chapter 8-Appeals



# Polling Question #1

## What type of organization are you representing?

- Intermediary
- Multi-State Organization (MSO)
- State Housing Finance Agency (SHFA)
- Local Housing Counseling Agency (LHCA)
- Affiliate or Sub-Grantee (of an Intermediary/MSO/SHFA)

# Recordkeeping and Reporting

## Discussion on Client Files

- Financial Analysis and Budget – What are the reasons/circumstances where financial analysis and/or budget may not be feasible?
- Follow-up – What are some of the reasons why client follow-up is not possible?
- Discussion of Alternatives – When is discussion of alternatives challenging?

*Housing Counseling Handbook 7610.1 REV-5, Chapter 5*

# Polling Question #2

**Do you think follow-up procedures and time periods are reasonable with regard to recordkeeping?**

- Yes, the current follow-up procedures are fine
- No, adjustments to the procedure are needed

# Recordkeeping and Reporting

## Client Files

- Documenting costs charged to HUD grant or sub-grant as well as other sources. Files do not always show this documentation.

*Housing Counseling Handbook 7610.1 REV-5, Chapter 5*

# Recordkeeping and Reporting

## Security

- Security breach – What type of information would be helpful to include on protecting Personally Identifiable Information (PII)?

*Housing Counseling Handbook 7610.1 REV-5, Chapter 5*

# Recordkeeping and Reporting

## Discussion Question

What is your most significant challenge(s) regarding recordkeeping and reporting?

# Delivery of Housing Counseling Services

“Brick and Mortar” requirement that agencies have a physical office in each state where they are approved to provide housing counseling.

*Housing Counseling Handbook 7610.1 REV-5, Chapter 3*

# Delivery of Housing Counseling Services

**Background-** HUD's Housing Counseling Program currently allows agencies to perform comprehensive housing counseling only in states in which they have a physical "brick and mortar" office. HUD regulations (24 CFR 214.300) and the Housing Counseling Handbook require:

- "All agencies participating in HUD's Housing Counseling Program that provide services directly to clients *must provide in person counseling to clients that prefer this format*" (emphasis added).

*Housing Counseling Handbook 7610.1 REV-5, Chapter 3*



# Delivery of Housing Counseling Services

- HECM: seniors may prefer telephone counseling (*limited mobility and health conditions*)
- HUD-Approval Form 9900 also addresses the brick and mortar requirement
- Prior Exception to Brick and Mortar Requirement

*Housing Counseling Handbook 7610.1 REV-5, Chapter 3*

# Polling Question #3

**What percentage of your agency's clients prefer phone counseling to in-person?**

- Under 25%
- 26% to 50%
- 51% to 75%
- 76% to 100%

# Delivery of Housing Counseling Services

## Discussion Question

Do you feel the market changed so that clients are no longer favoring in-person counseling?

– If so, what has led you to this conclusion?

*Housing Counseling Handbook 7610.1 REV-5, Chapter 5*

# Delivery of Housing Counseling Services

## Discussion Question

Can an agency that is not physically located in a state overcome obstacles to providing quality counseling in the area?

- If so, how can an agency demonstrate to HUD familiarity with rules, programs and services outside the normal service area?

*Housing Counseling Handbook 7610.1 REV-5, Chapter 5*



# Connie Barton

housing Program Specialist  
Office of Policy and Grant Administration  
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# Funding

## Grant Applications

- Publication of NOFA
- Eligibility Requirements
- Application Instructions

*Housing Counseling Handbook 7610.1 REV-5, Chapter 7*

# Polling Question #4

**How often did you refer to the Handbook when completing your NOFA application?**

- Very frequently
- Frequently
- Infrequently
- Not at all

# Funding

## Discussion Question

Do you have any suggestions or comments for improving this section of the Handbook?

- Should OHC include additional guidance on **applying** for HUD housing counseling grants?



# Polling Question #5

**The Handbook is my agency's primary source of information for grant compliance.**

- True
- False

# Funding

## Grant Administration

- Grant Agreement
- POC/GTR is your resource

Should the Handbook include additional guidance on **grant administration**?

*Housing Counseling Handbook 7610.1 REV-5, Chapter 7*

# Funding

## Funding Sources

- Do you know where to find other sources of HUD and non-HUD funding?

## Need guidance on collecting fees?

- Assessing, reducing and waiving fees
- How to document fees charged
- When grantees can charge fees

*Housing Counseling Handbook 7610.1 REV-5, Chapters 5 and 7*

# Appeals

- Do you have any questions or concerns about the process to appeal any adverse decisions rendered by HUD?

*Housing Counseling Handbook 7610.1 REV-5, Chapter 8*

# Concluding Stakeholder Comments

- What additional suggestions or comments do you have that could further improve the handbook?
- What other handbook topics would you like to see addressed on a stakeholder feedback call?



# Closing Remarks

## Stephanie Williams

Sr. Housing Program Officer  
Office of Policy and Grant Administration  
Atlanta, GA

# For More Information

Office of Housing Counseling web page:

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

Email questions or comments:

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

Find local housing counseling agencies:

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