



# HUD INTERMEDIARY TOOLKIT: ORIENTATION

OFFICE OF  
HOUSING COUNSELING  
LET'S MAKE HOME HAPPEN



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# **SECTION 1**

## **TOOLKIT INTRODUCTION**

## Toolkit Introduction

The U.S. Department of Housing and Urban Development (HUD) operates mortgage, grant, housing assistance, housing counseling, and regulatory programs that serve millions of Americans throughout the United States. HUD's Housing Counseling Program currently operates through a nationwide network of over 2,200 HUD-approved Housing Counseling Agencies (HCAs) located in urban, suburban, and rural communities.

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### ***Orientation Toolkit***

*This orientation toolkit is designed to provide useful information, tools, and strategies for new and prospective Intermediaries looking for high-level information about the HUD Housing Counseling Program.*

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HUD has a network of approved Intermediaries operating at the national, regional, and state levels to oversee and support HCAs that participate in HUD's Housing Counseling Program. Intermediary organizations include: State Housing Finance Agencies, Multi-state Organizations, and Regional and National Intermediaries that operate at the national, regional, and state levels to oversee and support networks of HCAs. Intermediaries are responsible for overseeing a network of HCAs who deliver housing counseling services.

This orientation toolkit is designed to provide useful information, tools, and strategies for new and prospective Intermediaries or new staff at existing agencies with summary information on the HUD Housing Counseling Program. The toolkit provides an overview of the key roles and responsibilities of Intermediaries in effectively monitoring and supporting HCAs. While HUD's handbooks, regulations, website publications, and HUD Housing Counseling Grant agreements remain the primary sources of information guiding Intermediaries in the program, this toolkit can serve as a supplemental reference source.

## Learning Objectives

Users of this toolkit will be able to:

- Describe the purpose and goals of HUD's Housing Counseling Program
- Identify the most important resources and information needed to operate successfully
- Describe the full range of responsibilities of an Intermediary
- Identify practices for effective management of their network
- Identify the resources available to them as Intermediaries

## Toolkit Contents

- [Overview of the HUD Housing Counseling Program](#)
- [Getting Started: Your Best Sources of Information](#)
- [On the Road: A Checklist of Key Responsibilities](#)
- [Comparing Roles and Responsibilities](#)
- [Tips for Successful Performance for Intermediaries](#)
- [Resource List](#)

## Other Resources for Intermediaries

Other toolkits in this series provide valuable information for Intermediaries on the HUD approval process, reporting requirements, and other topics. These toolkits, the regulations, Handbook 7610.1 Rev-5, and FAQs, are available from the HUD Exchange at <https://www.hudexchange.info/programs/housing-counseling/>.



## **SECTION 2**

### **OVERVIEW OF THE HUD HOUSING COUNSELING PROGRAM**

## Overview of the HUD Housing Counseling Program

HUD's Housing Counseling Program provides funding, training, and technical support to more than 2,200 HCAs (and their 6,700+ housing counselors) to assist households with education and counseling services on a wide variety of housing-related issues. HUD estimates that almost 2 million households are assisted annually through the program:

- **What You Do.** Typically, HUD-approved agencies provide one or more types of counseling assistance as detailed in your action plan. These include budget or credit management counseling, pre-purchase counseling, post-purchase counseling, mortgage default or foreclosure intervention counseling, reverse mortgage counseling, rental counseling, or homelessness counseling. HUD-approved agencies provide education, referrals, and follow-up services to ensure clients receive high-quality housing counseling and comprehensive information.
- **How You Do It.** By teaching consumers basic principles of money management, housing counselors help them to increase their income and savings, improve their housing conditions, and give them greater stability and confidence. This is especially true for those struggling with unemployment, inappropriate mortgage products, and high debt. Housing counselors increase awareness of both rights and responsibilities of homeownership and rental tenancy. Housing counselors also provide support to households with finding and maintaining housing after returning from military deployment or moving their families because their current housing situation is unsustainable.
- **Why You Do It.** These services can help households improve their financial situation, address their current housing needs, and pursue their housing and financial goals over time. Housing counseling includes addressing the crises of homelessness or foreclosure, planning for the first-time home purchase, and setting up a matched savings account. Housing counseling serves an important role in the success of other HUD initiatives; supports state, local, and federal priorities; and supports Fair Housing efforts. Housing counselors are often a gateway to other state, local, federal, and private housing assistance programs. In addition, housing counselors provide an important safeguard against scams and fraud.
- **Who Benefits.** HUD's Housing Counseling Program reaches underserved individuals and families. In 2014, 50 percent of counseled clients were racial minorities, and 85 percent had low or moderate incomes. HUD records show that housing counseling is provided in 22 different languages across the nation, through in-person, telephone, and Internet modalities.
- **It Works!** There is strong evidence that housing counseling can be an effective tool in improving the outcomes for both prospective and existing homebuyers, especially those households facing financial difficulties.

Research Shows... <sup>1</sup>	
Pre-purchase counseling reduces the rate of delinquency by 19–50%.	Homeowners who receive pre-purchase counseling are one-third less likely to become 90+ days delinquent.
Homeowners who get counseling are 2.83 times more likely to get a loan modification and are 70% less likely to default again.	Homeowners who receive counseling early are 70% more likely to bring their loans back up to date.

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<sup>1</sup> <https://www.hudexchange.info/resource/4862/housing-counseling-works-sustainable-homeownership/>





## **SECTION 3**

### **GETTING STARTED: YOUR BEST SOURCES OF INFORMATION**

## Getting Started: Your Best Sources of Information

As an Intermediary, you have many resources. As you get started, these are the ones you should focus on:

- **Get to Know Your HUD Point of Contact.** Your HUD point of contact (POC) brings a wealth of information to the table about the program and expectations for performance. Your HUD POC is also your Government Technical Representative (GTR) to whom you will submit required reports. If someone within your organization does not know your HUD POC, you can find your individual HUD POC/GTR by sending a request to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov), and you will receive a message back with your POC's contact information. Introduce yourself within your first 2 weeks, and set aside some time to follow up on questions from your review of resources.
- **Review the HUD Housing Counseling Handbook 7610.1 (Rev 5).** This handbook specifies the legislative and programmatic requirements for the implementation of the HUD Housing Counseling Program. While the entire handbook is important to review, some critical chapters for Intermediaries include Obtaining HUD Approval (Chapter 2), Delivery of Housing Counseling Services (Chapter 3), Recordkeeping and Reporting (Chapter 5), and Performance Criteria and Monitoring (Chapter 6). Record any questions you have for your discussion with your HUD POC. (Note: the handbook refers to Intermediaries as "parent entities.")
- **Check Out the Housing Counseling System (HCS) and Your Client Management System (CMS).** The HCS is a real-time, web-based reporting system that houses counseling program data. The HCS maintains the list of agencies, collects client data, processes grant applications, and provides performance reports to HUD. All HCAs, including Intermediaries, are required to submit their data electronically into the CMS of their choice, which is uploaded into HUD's HCS. You should get familiar with how both systems work, review information, and confirm it is up to date, including network agency information. Raise any discrepancies with your HUD POC.
- **Align Goals and Vision of Your Organization with the Housing Counseling Program.** Successful housing counseling programs are aligned between the vision and expectations of the board of directors/officers and the executive director, department head, etc. For example, you might meet frequently to discuss the goals of the board and officers to ensure housing counseling activities support the mission of the organization and the goals of the leadership. Program staff and finance and budget must work closely together to ensure that federal grant management regulations and policies and HUD grant management policies are being properly interpreted and implemented. You should make sure you meet with other program staff and work with finance and budget staff to ensure the requirements are met for the program.

- **Read and Operationalize Your Grant Agreement.** The grant agreement is a legal document that outlines the terms and conditions with which Intermediary must comply when it receives a HUD Housing Counseling Grant award through HUD's Notice of Funding Availability (NOFA). Understanding the grant agreement content is critical to meeting the expectations for your agency. Consider making a calendar with key dates by including key milestones covered in the sections on the period of performance, payment requests, and reporting requirements. The reporting section of the grant agreement includes a list of due dates for the quarterly reports. These key dates would be the beginning of the list of critical milestones.
- **Get Educated About the NOFA.** HUD issues a NOFA that announces the availability of competitive Housing Counseling Grant funds in the Federal Register. This is the only opportunity made available by HUD for HUD-approved HCAs and Intermediaries. The NOFA sets forth the instructions regarding the preparation and submission of a Housing Counseling Grant application. HUD may notify agencies of the publication date, but ultimately it is the HCA's responsibility to ascertain when publication of the NOFA occurs. If your Intermediary was awarded funding last fiscal year, review the application as well as any debriefing information provided from HUD that could help improve the application for the next NOFA.
- **Review Your Agency's Policies, Procedures, and Standards.** While the HUD requirements for the Housing Counseling Program are provided in the NOFA, the HUD handbook, and in the grant agreement, each Intermediary has its own policies, procedures, standards, and forms for the operation of its HUD Housing Counseling Program. Read and understand your agency's policies, procedures, and standards in addition to the HUD requirements. Both are important to fully understand the context of housing counseling within your network.
- **Understand Your State and Local Housing Programs and Markets.** To provide effective services, Intermediary staff should understand the available state and local affordable housing programs and the housing market within their housing counseling service portfolio, depending upon the type of housing counseling services provided. For example, to aid prospective homebuyers, be aware of availability of single-family homes as well as lender criteria (credit scores, down payment requirements) as well as available state and local financing (e.g., down payment and closing cost assistance). Reach out to lenders, realtors, and other local affordable housing partners to learn about local housing markets and housing programs that may be available to your counseled clients.

These are the first steps you should take to become familiar with the scope of HUD's Housing Counseling Program and responsibilities under any funded grants. As you become familiar with these resources and wish to know more, consider the wealth of information in the HUD Exchange, including toolkits, FAQs, policy documents, and regulatory information. A helpful list is provided in the [Resources section](#) of this toolkit.



## **SECTION 4**

### **ON THE ROAD: A CHECKLIST OF RESPONSIBILITIES**


## On the Road: A Checklist of Responsibilities

As an Intermediary, your scope is broad. Intermediaries oversee the services provided by their networks and in some cases provide services of their own.

As an Intermediary, you are responsible for tracking all counseling activity in your network activity and supporting your network agencies in their counseling mission. You must ensure compliance with HUD requirements in three categories: Service Delivery, Network Monitoring, and NOFA Application and Grant Administration. The checklist highlights key tasks that support these responsibilities. Use it to confirm your understanding and identify relevant staff, resources, and deadlines.

Responsibilities	Issues/Follow-Up Actions (e.g., Who is responsible? What is current status? Any impending deadlines?)
<b>Service Delivery:</b> Ensure the quality of services delivered by agencies in your network	
<i>Deliver Customer Service</i> <ul style="list-style-type: none"> <li>Market housing counseling services to consumers</li> <li>Assess network capacity on an annual basis and add members if necessary</li> <li>Conduct market analyses to keep abreast of housing and economic trends</li> </ul>	
<i>Oversee Work Plan Implementation</i> <ul style="list-style-type: none"> <li>Support and implement work plan for counseling services</li> </ul>	
<i>Engage in Resource Development</i> <ul style="list-style-type: none"> <li>Provide ongoing training and support to HCAs and counselors</li> <li>Develop resources to support HCAs and counselors</li> </ul>	
<b>Network Monitoring:</b> Ensure network affiliates meet the HUD Housing Counseling Program requirements	
<i>Provide Oversight of Regulations and Standards</i> <ul style="list-style-type: none"> <li>Disseminate program requirements through issuance of grant agreement and technical assistance activities such as training, tools, etc.</li> </ul>	
<i>Implement Policies and Procedures</i> <ul style="list-style-type: none"> <li>Set standards for performance and quality</li> <li>Ensure customer satisfaction with services</li> </ul>	
<i>Review and Conduct Performance Reviews and Implement Penalties for Non-compliance</i> <ul style="list-style-type: none"> <li>Develop and implement network quality control plan, including performing a risk analysis of sub-grantees</li> <li>Conduct performance reviews at regular intervals</li> </ul>	

Responsibilities	Issues/Follow-Up Actions (e.g., Who is responsible? What is current status? Any impending deadlines?)
<ul style="list-style-type: none"> <li>Provide technical support in advance of HUD performance reviews and third-party audits</li> <li>Provide periodic reports to HUD on performance review results</li> </ul>	
<p><i>Review and Prepare for Financial Audits and Implement Penalties for Non-compliance</i></p> <ul style="list-style-type: none"> <li>Review and monitor single audits of sub-grantees</li> <li>Provide technical support, internally and externally, in advance of Financial Administrative Reviews conducted by HUD and/or a third party</li> <li>Provide periodic reports to HUD on financial audit review results</li> </ul>	
<b>NOFA Application and Grant Administration:</b> Manage the day-to-day operations of your grant and provide accurate and timely reports to HUD	
<p><i>Plan for New Grant Applications</i></p> <ul style="list-style-type: none"> <li>Disseminate NOFA information and requirements for application to the Intermediary</li> <li>Work with network agencies on gathering information for NOFA</li> </ul>	
<p><i>Provide Quarterly Reports</i></p> <ul style="list-style-type: none"> <li>Ensure quality and accuracy of the network and the Intermediary's 9902 quarterly reports, including narrative reports, such as affirmatively furthering Fair Housing activities, etc.</li> <li>Ensure accuracy of all requests for disbursement and financial reports within the network, including Intermediary and sub-grantee submissions</li> </ul>	
<p><i>Conduct Self-Monitoring</i></p> <ul style="list-style-type: none"> <li>Ensure Intermediary and network compliance with grant terms</li> </ul>	



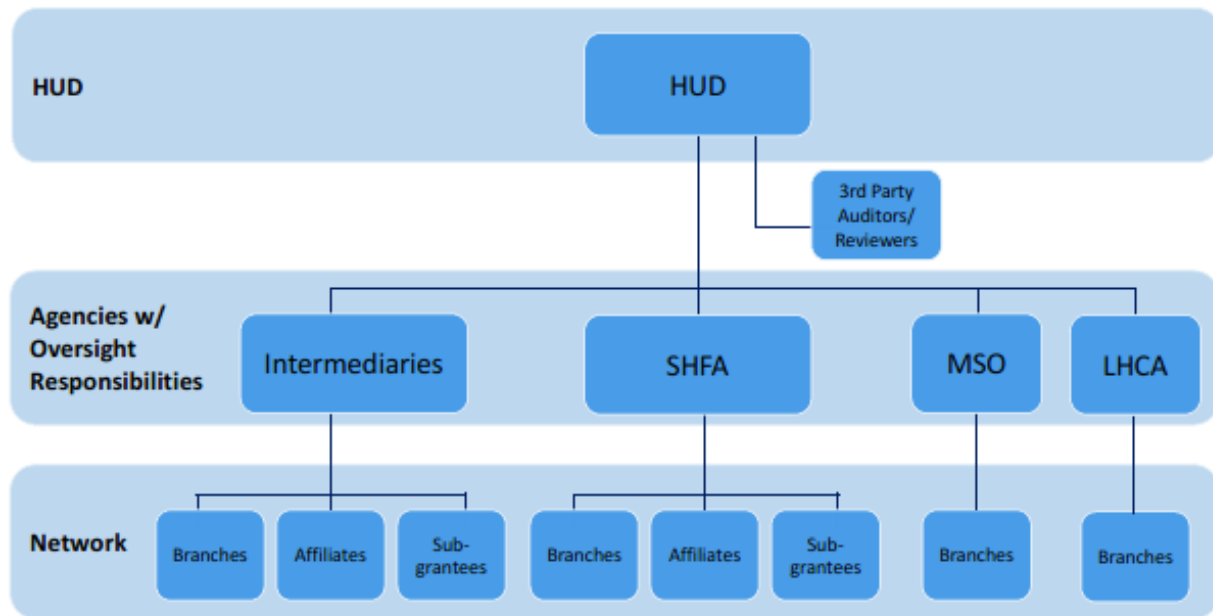
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# **SECTION 5**

## **COMPARING ROLES AND RESPONSIBILITIES**

## Comparing Roles and Responsibilities

Under the HUD Housing Counseling Program, Intermediaries are responsible for their agency's compliance, performance, production, and general program operations *as well as* those of their network agencies. HUD also plays a key role in overseeing the program. Below is a diagram of the relationships among HUD, Intermediaries, and HCAs.



The table below highlights the overlapping roles and responsibilities of the different agencies under the program.

Activity	HUD	Intermediaries	Network Agencies
<b>Service Delivery</b>			
Deliver Customer Services			X
Oversee Work Plan Implementation		X	X
Engage in Resource Development	X	X	X
<b>Network Monitoring</b>			
Provide Oversight of Regulations and Standards	X		
Implement Policies and Procedures	X	X	X
Review and Conduct Performance Reviews and Implement Penalties for Non-compliance	X	X	X
Review and Prepare for Financial Audits and Implement Penalties for Non-compliance	X	X	X
Provide Periodic Reports		X	X
<b>NOFA Application and Grant Administration</b>			
Plan for NOFA Application	X	X	X
Provide Quarterly Reports	X	X	X
Conduct Self-Monitoring		X	X





## **SECTION 6**

### **TIPS FOR SUCCESSFUL PERFORMANCE FOR INTERMEDIARIES**

## Tips for Successful Performance for Intermediaries

This section describes strategies and practices used by successful Intermediaries to manage their networks.

### Tip #1: Designate a key “HUD Expert” in your agency



#### Description

Many Intermediaries designate a staff person as the primary expert on the HUD Housing Counseling Program. This person is expected to participate in ongoing HUD training webinars, keep abreast of regulatory changes, and act as a resource to other staff in their agency and network for program-related questions. This expert is often the staff person who is in charge of monitoring, quality control, or contract compliance issues for the network agencies as well.

#### Why?

HUD’s Housing Counseling Program is governed by a relatively complex set of rules and guidelines including the 24 CFR Part 214, HUD Handbook 7610.1 Rev. 5, notices, etc.). It requires ongoing effort and close attention to detail to manage this program effectively.

#### Examples

The Housing Partnership Network (HPN) has been a HUD housing counseling intermediary since 1995. Since then, they have maintained a team of staff dedicated to the HUD Housing Counseling Program. The team meets weekly to share updates. HPN has also increased capacity to perform monitoring and oversight responsibilities by cross-training program staff in program requirements for all housing counseling grants. Staff share responsibility for agency desk reviews and site visits.

Rural Community Assistance Corporation (RCAC) has been a HUD Intermediary since 2005. Their oversight staff regularly attend HUD webinars and participate in meetings with other partners to stay abreast of key industry trends. RCAC then hosts webinars with their network affiliates to share these trends, highlight best practices, and feature content experts to address other hot topics.

### Tip #2: Visit the HUD Exchange regularly to take advantage of new program resources



#### Description

The HUD Exchange is a new website that will provide excellent resources to organizations involved in the HUD Housing Counseling Program. Bookmark this site and visit it regularly for the latest news, tools, tips, and links to other materials about the program. This site is located at:

[www.hudexchange.info](http://www.hudexchange.info)

#### Why?

This website is a one-stop shop resource site for many aspects of the HUD Housing Counseling Program. New resources are posted on this website almost daily, and these resources provide critical updates for managing the HUD Housing Counseling Program.

**Tip #3: Participate regularly in HUD webinars and trainings****Description**

HUD's Office of Housing Counseling puts great effort in providing regular email updates and webinars on the Housing Counseling Program. Intermediaries or network agencies can sign up for the HUD OHC Listserv at this link:

[https://www.hud.gov/program\\_offices/housing/sfh/hcc/ohc\\_listserv](https://www.hud.gov/program_offices/housing/sfh/hcc/ohc_listserv)

**Why?**

These communications and trainings provide details about new guidelines or opportunities in the program. Reading these communications and participating in these webinars will help Intermediaries and their network agencies stay abreast of changes in the program. Intermediaries can also go to the webinar archives to review previous webinars.

**Tip #4: Communicate regularly with network agencies, build their capacity in incremental ways, and find ways to help them improve their services and share best practices****Description**

Strong Intermediaries typically communicate regularly with their network agencies. This communication can be through emails, telephone calls, webinars, etc. The key thing is for the contact to be regular and helpful. Some Intermediaries host monthly conference calls with their network agencies to share news about the program, trends in the industry, or best practices in delivering services.

**Why?**

Intermediaries are responsible for building the capacity of their network agencies and for helping them become more efficient and effective in delivering housing counseling services to their customers.

**Example**

NeighborWorks America has a listserv it uses to communicate information and updates to its sub-grantees. Organizations are required to have at least one staff person subscribe to the listserv as part of their participation in the program. In addition, NeighborWorks America has a weekly e-newsletter that provides industry updates, articles, and housing news to help keep sub-recipients informed about current homeownership-related activities.

**Tip #5: Develop a strong quality control team and related policies****Description**

A key role of Intermediaries is to provide quality control monitoring of their network agencies for the HUD Housing Counseling Program. In order to do this effectively, Intermediaries will need quality control policies, a quality control plan, and a team that can help implement these. These quality control efforts can entail ongoing monitoring through regular phone calls and emails as well as more rigorous monitoring of quarterly reports, financial reports, etc.

**Why?**

Intermediaries can help their network agencies succeed programmatically by providing technical support and quality control over their services. The success of an Intermediary is integrally tied to the success of its network agencies, so working together to ensure the delivery of high-quality services is important.

**Examples**

The Homeownership Preservation Foundation (HPF) works with a network of sub-grantees to provide phone counseling on foreclosure intervention to thousands of homeowners annually. HPF has set up a full-time quality control team that provides ongoing support and regular monitoring reviews of these sub-grantees to ensure that quality counseling services are provided. In addition, a third-party customer satisfaction survey is conducted each year.

NeighborWorks America has over 100 sub-grantees in its program and therefore a strong internal team is needed to provide oversight. When the HUD grant agreement is released, the internal team reviews it carefully and then meets to decide who the responsible parties will be to ensure compliance with all of its requirements. Policies are also reviewed annually to ensure they adequately address all requirements within the grant agreement since it is subject to change.

**Tip #6: Use data reporting for measuring key outcomes****Description**

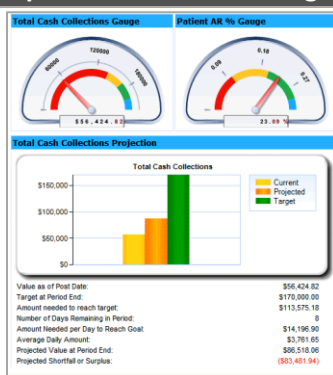
Often nonprofits view reporting requirements as burdensome and useful only for reporting back to a particular funder on their program. Other agencies use these reporting requirements to be able to identify and share broader outcomes of their services. In this way, these agencies can demonstrate to a variety of audiences that they have made progress toward their mission and goals.

**Why?**

There is no doubt that reporting is a lot of work and can be burdensome. Therefore, it makes sense to try to get more out of this reporting by looking for ways that the key outcomes identified by these reports can be shared with other stakeholders highlighting your agencies' progress toward achieving key goals.

**Example**

HPN provides sub-grantees with extensive training on how to track and report outcomes so that they can better demonstrate the impact of counseling to clients and funders. While HUD 9902 is the primary source for much of the data, HPN has also convened working groups of sub-grantees to share their strategies for demonstrating impact and tracking outcomes using tools like custom reports from CMSs and client surveys.

**Tip #7: Use benchmarking and dashboard tools to track activities of network agencies****Description**

Benchmarking and dashboard tools are helpful in providing a quick view of where an organization stands in relation to achieving key goals or objectives. These tools can be particularly helpful in comparing an organization to comparable organizations elsewhere. These tools might track the monthly production of one organization and compare it to another organization's production or to the average of a larger group.

**Why?**

These tools provide a simple way to see if organizations are on track to meet key goals and to compare an organization's progress to a standard for the group. In the case of Intermediaries, these tools might measure the customer satisfaction rates of their network agencies or key outcomes of the counseling sessions or overall counseling production by their agencies. The tools can be used to flag organizations that may be struggling and identify those that need technical assistance to address these problems.

**Example**

HPF works with a network of sub-grantees that provide phone counseling on foreclosure intervention issues. HPF provides a monthly dashboard report to their network agencies that monitors key measures, including their overall counseling production, average time to answer calls, average length of calls, outcomes of calls, and customer satisfaction rates. The monthly report compares their results to an average of all of the network agencies so they can assess where they stand in relation to their peers.



## **SECTION 7**

### **RESOURCE LIST**

## Resource List

The following is a list of useful resources to help new or potential Intermediaries get familiar with the program and its key resources.

Resource Name and Link	Description
<a href="#">HUD Housing Counseling Regulations</a>	This is the federal regulations for the HUD Housing Counseling Program (approved in 2007).
<a href="#">HUD Housing Counseling Handbook</a>	This link connects to HUD's Housing Counseling Handbook (revised May 2010), which details HUD's standards and required procedures for providing housing counseling services to consumers. This handbook is also available in Spanish.
<a href="#">Housing Counseling System (HCS) Resources</a>	This page provides information on HCS and CMS.
<a href="#">Housing Counseling Capacity Building Toolkits</a>	<p>This page provides links to a variety of excellent capacity-building toolkits or handbooks for HCAs. The toolkits offered include:</p> <ul style="list-style-type: none"> <li>▪ Establishing a Nonprofit Entity</li> <li>▪ Overview of Performance Reporting</li> <li>▪ Client Action Plan—Required Elements and Best Practices</li> <li>▪ Agency Disclosure Forms—Required Elements and Best Practices</li> <li>▪ Model Personal Information and Data Release Forms</li> <li>▪ HUD 101 Orientation Guide for New HCAs</li> <li>▪ Best Practices for Expanding Housing Counseling Services</li> <li>▪ Model Funding Agreements and Fee Structures</li> <li>▪ Model Funding Processes that Comply with OMB Circular A-110</li> <li>▪ Model Personnel Activity Reports (PAR) That Comply with OMB-Circular A-122</li> <li>▪ Model Compliance Monitoring Procedures That Comply with OMB Circular A-133</li> <li>▪ Developing an HCA Work Plan</li> <li>▪ Protecting Privacy Information</li> </ul>
<a href="#">Archive of HUD Forms</a>	<p>This link provides access to many of the HUD forms required for the Housing Counseling Program, including:</p> <ul style="list-style-type: none"> <li>▪ HUD-9900: Application for Approval as Housing Counseling Agency (6/2011)</li> <li>▪ HUD-9902: Housing Counseling Agency Fiscal Year Activity Report (10/2006)</li> <li>▪ HUD-9904: Application Checklist (8/1993)</li> <li>▪ HUD-9908: Housing Counseling Session Evaluation (.pdf) (.doc) (5/2008)</li> <li>▪ HUD-9910: Biennial Performance Review (11/2011)</li> <li>▪ HUD-9911: Certificate of Housing Counseling: Homeownership (7/2013)</li> <li>▪ HUD-9912: Certificate of Housing Counseling: Home Retention (7/2013)</li> </ul>

Resource Name and Link	Description
<a href="#"><u>HUD-Approved Intermediaries, State Housing Finance Agencies, and Multi-state Organizations</u></a>	This page on the HUD Exchange website provides useful information such as FAQs, meeting materials, etc.
<a href="#"><u>Useful Resources for Counseling Agencies</u></a>	This page on the HUD Exchange website provides links to other useful resources for HUD HCAs.