

# HUD-9902 Desk Guide

## Don't Forget!

- ◆ **Data is CUMULATIVE!** For example, your Q3 report should include all households served from Q1 - Q3. If your agency received HUD approval mid-way through the fiscal year, you should still report all households served since the beginning of the applicable fiscal year.
- ◆ **ALL Local Housing Counseling Agencies (LHCAs), and ALL Affiliates and Branches** of Multi-State Organizations (MSOs), State Housing Finance Agencies (SHFAs) and Intermediaries **MUST REPORT** quarterly. Reporting is required regardless of whether or not you receive a grant. MSOs, SHFAs and Intermediaries are responsible for the timeliness and accuracy of their affiliates' and branches' reports.
- ◆ **Count by household.** If a family attends counseling or a workshop, they should be counted as one household regardless of the number of people.
- ◆ **Count distinct services.** If a household attends a homebuyer education workshop, later attends pre-purchase counseling, and later attends default counseling, that household should be counted 3 times - once for the workshop and once for each distinct counseling type. By contrast, if a household attends pre-purchase counseling that takes place over the course of 4 sessions, that household should only be counted once because they received one distinct service - pre-purchase counseling.
- ◆ **Include total budget.** All reports must include "Total budget, all sources" near the top of the form. This should reflect your total budget, including all HUD grants and other funding sources, for the full fiscal year for your housing counseling program exclusively. This is required regardless of whether or not you received a HUD grant for the reporting period.
- ◆ **Count carryover clients** that received services in a previous reporting year and continue to receive services on the same topic in the current year. Do NOT count households counseled in a previous year whose results have changed but who received no additional services during the current year.
- ◆ **Report on time.** Unless otherwise notified by HUD, HUD-9902 reports are due according to the following schedule: Quarter 1 report (covering Oct 1 - Dec 31) is due Jan 31, Quarter 2 report (covering Oct 1 - Mar 31) is due Apr 30, Quarter 3 report (covering Oct 1 - Jun 30) is due Jul 31, and Quarter 4 report (covering Oct 1 - Sep 30) is due Dec 31.

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<b>3. Ethnicity of Households</b> a. Hispanic b. Not Hispanic c. Chose not to respond  <div style="text-align: right;"><b>Section 3 Total:</b></div>	<p>Housing counseling agencies (HCAs) are required to discretely record (e.g. through a sign-in sheet or participant survey) ethnicity data from all clients, including workshop participants.</p> <p>Data for households who are unwilling or unable to self identify should be recorded as "chose not to respond."</p> <p>HCAs should encourage households whose members have different ethnicities to self identify the one ethnicity that will be recorded (e.g. by using the ethnicity of the person completing the intake form).</p> <p><a href="#">Click here</a> for descriptions that can be used as a guide</p>

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	<p>for self identification. See bottom of p 6.</p> <p><b>Tip:</b> This total should be the same as the totals for Secs 4, 5, 6, and 7, and the same as the total of Secs 8 + 9.</p>
<b>4. Race of Households</b>	
<b>Single Race</b>	
a. American Indian/Alaskan Native	<p>HCA's are required to discretely record (e.g. through a sign-in sheet or participant survey) race data from all clients, including workshop participants. Data for households who are unwilling or unable to self identify should be recorded as "chose not to respond."</p>
b. Asian	
c. Black or African American	
d. Native Hawaiian or Other Pacific Islander	
e. White	
<b>Multi-Race</b>	
f. American Indian or Alaska Native and White	<p>HCA's should encourage households whose members have different races to self identify the one race that will be recorded (e.g. by using the race of the person completing the intake form).</p> <p><a href="#">Click here</a> for descriptions that can be used as a guide for self identification. See top of p 7.</p> <p><b>Tip:</b> This total should be the same as the totals for Secs 3, 5, 6, and 7, and the same as the total of Secs 8 + 9.</p>
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	
<b>Section 4 Total:</b>	
<b>5. Income Levels</b>	
a. < 30% of Area Median Income (AMI)	<p>HCA's are required to discretely record (e.g. through a sign-in sheet or participant survey) income data from all clients, including workshop participants. Data for households who are unwilling or unable to self identify should be recorded as "chose not to respond."</p>
b. 30 - 49% of AMI	
c. 50 - 79% of AMI	
d. 80 - 100% of AMI	
e. > 100% AMI	
f. Chose not to respond	
<b>Section 5 Total:</b>	<p><a href="#">Click here</a> for AMI data by geographic area and family size.</p> <p><a href="#">Click here</a> for instructions on how to use the AMI data. See slides 33 - 35.</p> <p><b>Tip:</b> This total should be the same as the totals for Secs 3, 4, 6, and 7, and the same as the total of Secs 8 + 9.</p>
<b>6. Rural Area Status</b>	
a. Household lives in a rural area	<p>HCA's are required to discretely record (e.g. through a sign-in sheet or participant survey) rural area status from all clients, including workshop participants. Data for households who are unwilling or unable to self identify should be recorded as "chose not to respond."</p>
b. Household does not live in a rural area	
c. Chose not to respond	
<b>Section 6 Total:</b>	<p><a href="#">Click here</a> for USDA's Income and Property Eligibility</p>

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	<p>website. Select "Single Family Housing" under Property Eligibility on the left side of the screen for a search tool for determining rural area status by address. This can be used as a guide for determining whether or not a household lives in a rural area.</p> <p><b>Tip:</b> This total should be the same as the totals for Secs 3, 4, 5, and 7, and the same as the total of Secs 8 + 9.</p>
<b>7. Limited English Proficiency Status</b>	
<p>a. Household is Limited English Proficient  b. Household is not Limited English Proficient  c. Chose not to respond</p> <p style="text-align: right;"><b>Section 7 Total:</b></p>	<p>HCA's are required to discretely record (e.g. through a sign-in sheet or participant survey) LEP status from all clients, including workshop participants. Data for households who are unwilling or unable to self identify should be recorded as "chose not to respond."</p> <p>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 LEP. These individuals may be entitled language assistance with respect to a particular type or service, benefit, or encounter.</p> <p><a href="#">Click here</a> for additional information on LEP.</p> <p><b>Tip:</b> This total should be the same as the totals for Secs 3, 4, 5, and 6, and the same as the total of Secs 8 + 9.</p>
<b>8. Households Receiving Group Education by Purpose</b>	
<p>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</p>	<p>Education differs from counseling in that it is usually conducted in a group setting and is not tailored to the unique circumstances of the individual.</p> <p>To be recorded in this section, a household must have received group education services meeting the requirements outlined in HUD Handbook 7610.1. Marketing and outreach activities such as fliers mailed or calls made should not be recorded.</p> <p>Internet education administered by participating HCA's or accessed by households through the actions of participating HCA's may also be recorded in this section.</p> <p>If one workshop covers multiple topics (e.g. homebuyer</p>

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h. Completed resolving or preventing mortgage delinquency workshop i. Completed other workshop <p style="text-align: right;"><b>Section 8 Total:</b></p>	<p>education, fair housing and predatory lending), choose the predominant subject of the workshop for reporting in this section. Do not count the same workshop multiple times even if it covers more than one topic.</p> <p><a href="#">Click here</a> for HUD's requirements for group education services. See paragraph 1-4 item G on p 3 for HUD's definition of education services and paragraph 5-8 on p 49 for group education file requirements</p> <p><b>Tip:</b> This total plus the Sec 9 total should be the same as the totals for Secs 3, 4, 5, 6, and 7.</p>
<b>9. Households Receiving One-on-One Counseling by Purpose</b>	
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 <p style="text-align: right;"><b>Section 9 Total:</b></p>	<p>Counseling goes beyond group education, addresses unique circumstances, is more rigorous, and involves one-on-one and longer-term relationships.</p> <p>To be recorded in this section, a household must have received counseling services meeting the requirements outlined in HUD Handbook 7610.1. Marketing and outreach activities such as fliers mailed or calls made should not be recorded.</p> <p><a href="#">Click here</a> for HUD's requirements for counseling services. See paragraph 3-5 on pp 21-23 for the minimum requirements a housing counselor must perform and document for a client to be classified as counseled under HUD's housing counseling program.</p> <p><b>Tip:</b> The Sec 9 total plus the Sec 8 total should be the same as the totals for Secs 3, 4, 5, 6, and 7.</p>
<p><b>Households Served Sections 8 and 9 Total:</b></p>	<p>the totals for Secs 3, 4, 5, 6, and 7.</p>

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<p><b>10. Impact and Scope of One-on-One Counseling Services</b></p>	<p>This section is used to report the impact and scope of the one-on-one counseling services reported in Sec 9.</p> <p>The following section provides examples of households who could be counted in each category. However, the <b>examples provided are NOT intended to be exhaustive</b>. Counselors will need to use their best judgment when deciding what constitutes an impact, and the client file should support the impact(s) reported.</p> <p><b>Select as many impacts that apply</b> to the households receiving one-on-one counseling during the reporting period. Households may be reported in multiple categories or not at all depending on the impact and scope of the counseling services provided.</p> <p><b>Do not record impacts for clients who attended only a group session</b> with no one-on-one counseling.</p> <p>Categories a - f can apply to all one-on-one service types, and categories g - m each apply to a specific service type.</p>
<p>a. Households that received one-on-one counseling that also received group education services.</p>	<p>Count households that received both one-on-one counseling and group education.</p> <p><b>Tip:</b> These households should be recorded once in Sec 8 for the workshop and once in Sec 9 for the counseling. Their demographic information should be recorded in sections 3 - 7 twice - once for each unique service (the workshop and the counseling).</p> <p><b>Tip:</b> The number in this category should be less than or equal to the Sec 9 total.</p> <p><b>Tip:</b> If the household attended a group session first, this outcome may be recorded at the time of the one-on-one counseling session. I.e. The counselor would not need to wait until follow-up to know and report this outcome.</p>

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<p>b. Households that received information on fair housing, fair lending and/or accessibility rights.</p>	<p>Examples of households who should be recorded in this category include but are not limited to those who:</p> <ul style="list-style-type: none"> <li>• Were assisted with filing a fair housing complaint</li> <li>• Were counseled and referred to a legal aid agency for fair housing assistance</li> <li>• Received one-on-one counseling and also attend a fair housing workshop</li> <li>• Received information on discriminatory housing and mortgage lending practices and the rights and remedies available under federal, state and local laws</li> <li>• Received mobility counseling to help move to housing not located in areas of poverty concentration or minority concentration</li> <li>• Received information about housing opportunities in areas that provide community assets such as good schools, health care, transportation and retail opportunities</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the Sec 9 total.</p> <p><b>Tip:</b> If fair housing information is provided during a counseling session, this outcome may be recorded at the time of the one-on-one counseling session. I.e. The counselor would not need to wait until follow-up to know and report this outcome.</p>
<p>c. Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.</p>	<p>Count all households with whom the counselor developed a budget. Counselors do not have to verify that the household actually implements and sustains the budget. By sustainable, HUD means a realistic and do-able budget for that household.</p> <p>HUD expects this impact will apply to nearly all one-on-one counseling clients because the HUD Housing Counseling Handbook requires establishment of a household budget that the client can afford.</p> <p><b>Tip:</b> The number in this category should be less than or equal to the Sec 9 total.</p> <p><b>Tip:</b> If the budget is developed during a counseling session, this outcome may be recorded at the time of the one-on-one counseling session. I.e. The counselor would not need to wait until follow-up to know and report this outcome.</p>

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<p>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.</p>	<p>Examples of households who should be recorded in this category include but are not limited to those who:</p> <ul style="list-style-type: none"> <li>• Increased their discretionary income by obtaining higher wage employment or decreasing housing payments to free up income for other expenses</li> <li>• Decreased debt load by paying down debts or consolidating them for lower payments</li> <li>• Increased savings by making changes to their budget or obtaining an individual development account</li> <li>• Increased credit score by making changes to credit habits or correcting errors on credit reports</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the Sec 9 total.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>
<p>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.</p>	<p>To record a household in this category, <b>at a minimum the counselor must provide referral</b> to a resource or assist with an application for a resource <b>AND confirm the household applied</b> for the resource. HCAs do not have to obtain proof that the household actually received the resource. <b>Simply providing the household a flyer or referring them to another entity is not adequate.</b></p> <p>Examples of households who should be recorded in this category include but are not limited to those who:</p> <ul style="list-style-type: none"> <li>• Applied for down payment, rental, and/or utility assistance</li> <li>• Entered a lease purchase program</li> <li>• Applied to refinance into a lower interest rate mortgage</li> <li>• Received a home equity or home improvement loan or other home repair assistance</li> <li>• Received weatherization assistance</li> <li>• Were homeless and obtained emergency shelter, transitional housing, or permanent housing</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the Sec 9 total.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>

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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.	<p>To record a household in this category, <b>at a minimum the counselor must provide referral</b> to a resource or assist with an application for a resource <b>AND confirm the client applied for the resource</b>. HCAs do not have to obtain proof that the client actually received the resource. <b>Simply providing the client a flyer or referring them to another entity is not adequate.</b></p> <p>Examples of households who should be recorded in this category include but are not limited to clients who:</p> <ul style="list-style-type: none"> <li>• Entered a debt management plan</li> <li>• Obtained an individual development account</li> <li>• Applied for Medicaid benefits</li> <li>• Were referred for legal assistance and received legal services</li> <li>• Applied for non-housing emergency assistance such as food or clothing</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the Sec 9 total.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>
g. Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.	<p>Examples of Homeless Assistance Counseling clients who should be recorded in this category include but are not limited to those who:</p> <ul style="list-style-type: none"> <li>• Occupied emergency shelter</li> <li>• Occupied transitional housing</li> <li>• Occupied permanent housing with rental assistance</li> <li>• Occupied permanent housing without rental assistance</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the number reported in Sec 9a.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>
h. Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.	<p>Examples of Rental Counseling clients who should be recorded in this category include but are not limited to clients who:</p> <ul style="list-style-type: none"> <li>• Obtained temporary rental relief</li> <li>• Were referred to a legal aid agency for assistance with eviction and successfully avoided eviction</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the number reported in Sec 9b.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>



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i. Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.	<p>Examples of Rental Counseling clients who should be recorded in this category include but are not limited to clients who:</p> <ul style="list-style-type: none"> <li>• Obtained HUD or other rental housing subsidy</li> <li>• Found alternative rental housing</li> <li>• Resolved issue in current tenancy</li> <li>• Brought utilities current</li> <li>• Resolved a security deposit dispute</li> <li>• Have a disability and obtained housing with accessibility features</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the number reported in Sec 9b.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>
j. Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.	<p>Count all Pre-Purchase Counseling clients that purchased housing after receiving counseling.</p> <p><b>Tip:</b> The number in this category should be less than or equal to the number reported in Sec 9c.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>
k. Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.	<p>Count all reverse mortgage counseling clients that obtained a Home Equity Conversion Mortgage (HECM).</p> <p><b>Tip:</b> The number in this category should be less than or equal to the number reported in Sec 9e.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>
l. Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.	<p>Examples of Non-Delinquency Post Purchase Counseling clients who should be recorded in this category include but are not limited to clients who:</p> <ul style="list-style-type: none"> <li>• Received a home equity or home improvement loan or other home repair assistance</li> <li>• Received weatherization assistance</li> <li>• Brought utilities current</li> <li>• Refinanced their mortgage to improve affordability</li> <li>• Sold house/ chose alternative housing solution</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the number reported in Sec 9d.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>

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<p>m. Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.</p>	<p>Examples of Resolving/Preventing Mortgage Delinquency/Default Counseling clients who should be recorded in this category include but are not limited to clients who:</p> <ul style="list-style-type: none"> <li>• Brought their mortgage current</li> <li>• Refinanced their mortgage to prevent/resolve default</li> <li>• Received a mortgage modification</li> <li>• Received a second mortgage to prevent/resolve default</li> <li>• Entered a forbearance agreement or repayment plan</li> <li>• Executed a deed-in-lieu of foreclosure</li> <li>• Sold property/ chose alternative housing solution</li> <li>• Obtained a short sale or pre-foreclosure sale (for FHA mortgages)</li> <li>• Obtained partial claim loan from FHA lender</li> </ul> <p><b>Tip:</b> The number in this category should be less than or equal to the number reported in Sec 9f.</p> <p><b>Tip:</b> This impact should be determined through follow-up.</p>
<p style="text-align: right;"><b>Section 10 Total:</b></p>	<p><b>Tip:</b> The Sec 10 total does not have to match any other total on the form. It can be higher or lower depending on the impact and scope of the one-on-one counseling services provided.</p>