

**Housing Counseling  
Agency  
Activity Report**

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

OMB Approval No. 2502-0261  
(Exp. 3/28/2009)

Read the instructions and Public Reporting Statement on the back of this form.

1. Counseling Agency Name		2. Reporting Period and Budget	
<b>Agency Name</b>		From:	
Agency ID:		To:	
Agency Type:		Date Submitted:	
Address:		Total Annual Housing Counseling Program Budget, All Sources:	
<b>Parent Agency Name</b> (if applicable)		\$	
Agency ID:		HUD-Funded Activity Ratio:	
Agency Type:			
		All Counseling and Education Activities	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds
3. Ethnicity of Clients			
a.	Hispanic		
b.	Not Hispanic		
c.	Chose not to respond		
<b>Section 3 Total:</b>			
4. Race of Clients			
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 <i>and</i> White		
g.	Asian <i>and</i> White		
h.	Black or African American <i>and</i> White		
i.	American Indian or Alaska Native <i>and</i> Black or African American		
j.	Other multiple race		
k.	Chose not to respond		
<b>Section 4 Total:</b>			
5. Income Levels			
a.	< 50% of Area Median Income (AMI)		
b.	50 - 79% of AMI		
c.	80 - 100% of AMI		
d.	> 100% AMI		
e.	Chose not to respond		

		All Counseling and Education Activities	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds
<b>Section 5 Total:</b>			
<b>6. Clients Receiving Education/Group Workshops</b>			
a.	Completed pre-purchase homebuyer education workshop		
b.	Completed financial literacy workshop, including home financing, budgeting and/or credit repair		
c.	Completed resolving or preventing mortgage delinquency workshop		
d.	Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners		
e.	Completed fair housing workshop		
f.	Completed predatory lending workshop		
g.	Completed rental workshop		
h.	Other workshop		
<b>Section 6 Total:</b>			
<b>7. Numbers of Clients Counseled, by Purpose of Visit and Results</b>			
<b>a. Seeking Pre-Purchase Homebuyer Counseling</b>			
1)	Purchased housing		
2)	Client will be Mortgage Ready within 90 days		
3)	Client will be Mortgage Ready after 90 <= 180 days; entered debt management plan or some other type of long-term financial plan to prepare for homeownership		
4)	Receiving long term (> 180 days) pre-purchase counseling		
5)	Entered lease purchase program		
6)	Decided not to purchase housing; no further effort to prepare needed		
7)	Withdrew from counseling		
8)	Other		
<b>Section 7a Total:</b>			
<b>b. Seeking Help with Resolving or Preventing Mortgage Delinquency</b>			
1)	Brought mortgage current		
2)	Mortgage refinanced		
3)	Mortgage modified		
4)	Received second mortgage		
5)	Initiated forbearance agreement/repayment plan		
6)	Executed a deed-in-lieu		
7)	Sold property/chose alternative housing solution		
8)	Pre-foreclosure sale		
9)	Mortgage foreclosed		
10)	Counseled and referred to another social service or emergency assistance agency		
11)	Obtained partial claim loan from FHA lender		

		All Counseling and Education Activities	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds
12)	Bankruptcy		
13)	Entered debt management plan		
14)	Counseled and referred for legal assistance		
15)	Currently receiving foreclosure prevention/budget counseling		
16)	Withdrew from counseling		
17)	Other		
<b>Section 7b Total:</b>			
<b>c. Seeking Help with Home Maintenance and Financial Management for Homeowners</b>			
1)	Obtained a Home Equity Conversion Mortgage (HECM)		
2)	Counseled on HECM; decided not to obtain mortgage		
3)	Obtained a non-FHA reverse mortgage		
4)	Received home equity or home improvement loan or other home repair assistance		
5)	Received consumer loan (unsecured)		
6)	Mortgage refinanced		
7)	Counseled and referred to other social service agency		
8)	Sold house/chose alternative housing solution		
9)	Completed financial management/budget counseling		
10)	Completed home maintenance counseling		
11)	Counseled and utilities brought current		
12)	Counseled and referred for legal assistance		
13)	Currently receiving counseling		
14)	Withdrew from counseling		
15)	Other		
<b>Section 7c Total:</b>			
<b>d. Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing</b>			
1)	Received housing search assistance		
2)	Obtained temporary rental relief		
3)	Counseled and referred to agency with rental assistance program		
4)	Advised on recertification for HUD/other subsidy program		
5)	Counseled and referred to other social service agency		
6)	Counseled and referred to legal aid agency for fair housing assistance		
7)	Counseled and referred to legal aid agency for assistance with eviction		
8)	Found alternative rental housing		

		All Counseling and Education Activities	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds
9)	Decided to remain in current housing situation		
10)	Resolved issue in current tenancy		
11)	Entered debt management/repayment plan		
12)	Counseled and utilities brought current		
13)	Resolved security deposit dispute		
14)	Currently receiving counseling		
15)	Withdrew from counseling		
16)	Other		
<b>Section 7d Total:</b>			
<b>e. Seeking Shelter or Services for the Homeless</b>			
1)	Occupied emergency shelter		
2)	Occupied transitional housing		
3)	Occupied permanent housing with rental assistance		
4)	Occupied permanent housing without rental assistance		
5)	Counseled Referred to other social service agency		
6)	Remained homeless		
7)	Currently receiving counseling		
8)	Withdrew from counseling		
9)	Other		
<b>Section 7e Total:</b>			
<b>Individual Counseling / Sections 7 a-e Total:</b>			
<b>Total Counseling / Sections 6 and 7 Total:</b>			
<b>8. HUD Housing Counseling Grant(s) Data</b>			
HUD Housing Counseling Grant or Sub-grant Application Number		Grant Type	HUD Housing Counseling Grant Amount
<b>Section 8 Total:</b>			
<b>9. Authorization</b>			
<b>Input Official</b>		<b>Agency Official</b>	
First Name:		First Name:	
Last Name:		Last Name:	
Title:		Title:	
Phone:		Phone:	

## Instructions for Form HUD-9902, Housing Counseling Agency Activity Report

This **Housing Counseling Agency** Activity Report records housing counseling and education activity by agencies participating in HUD's Housing Counseling Program. The form is an on-line application filed through an agency's Client Management System (CMS) or HUD's Housing Counseling System (HCS). Agencies submitting the form electronically through a CMS must verify the submission in HCS for accuracy. Shaded areas are automatically populated by HCS if the form is submitted through a CMS application or through HCS.

### Who Files Form HUD-9902?

Each HUD-approved LHCA must submit an electronic form HUD-9902 quarterly, reflecting main-office and branch location activities, if applicable, in the target areas described in its latest housing counseling plan, regardless of whether or not a HUD Housing Counseling Grant was received. Branch offices of LHCAs do not file an independent form HUD-9902.

An individual electronic form HUD-9902 must be submitted quarterly on behalf of each HUD Housing Counseling Program affiliate and/or branch office, if applicable, of a HUD-approved Intermediary, HUD-approved Multi-state Organization (MSO), or State Housing Finance Agency (SHFA) participating in HUD's Housing Counseling Program.

### Who is counted as a client?

In each section, report clients as the number of individual households counseled or educated. **For Example: A husband and wife or a brother and sister or three friends** who are mortgagors under the same note count as **one client**.

Also, multiple individuals or families with the same problem or need that receive counseling together should be counted as **an individual client**. For example, **three renting families** who experience the **same problem** with the **same landlord** and receive counseling assistance from your agency together and receive the same problem resolution should be counted as one client, and the relevant data recorded in Sections 3,4, 5 and in Section 7d.

### How many times can a client be counted?

If a client participates in a workshop and later receives individual counseling, or if a client receives various distinct types of individual counseling or group education, record them in the appropriate row in Sections 6 and/or 7, and then again in Sections 3-5 for each distinct workshop and/or counseling type. For example, a client receiving homebuyer education, pre-purchase counseling and mortgage delinquency prevention counseling during the same year is recorded in Sections 3-5 three times, and Sections 6 or 7 three times.

**Consequently, the total in Section 3 = total in Section 4 = total in Section 5 = total of Section 6 + Section 7.**

### What activities are recorded?

Only education and counseling are to be recorded. Marketing and outreach activities, such as fliers mailed or calls made, should not be recorded.

### What is the difference between the two columns?

**All Counseling and Education Activities Column** - Enter all housing counseling and education data for the reporting period, regardless of funding source.

**Counseling and Education Activities Attributed to HUD Housing Counseling Grants Column** - This column will be automatically populated by HCS, based on entries in the 'All Counseling and Education Activities' column, "Total Annual Housing Counseling Program Budget, All Sources", and the amount of HUD Housing Counseling grant or sub-grant funding received from HUD, if applicable.

### What do I do if I am unable to assign to a client any of the outcomes/results listed on the form?

Throughout the form, "other" provides a general category into which you place clients who do not fall under any specific outcome category on the form. However, please do your best to avoid selecting "other" when possible and use it only as a last resort.

### Specific Instructions

**Section 1. Counseling Agency Name & Address** - Verify, in HCS, your agency name, contact information, agency type, and parent organization, if applicable, as it appears on the form. Make any necessary changes through your CMS application, if applicable, or through HUD's HCS system. Contact your HUD representative or GTR regarding "Agency Type" changes.

**Section 2. Reporting Period and Budget** - This report is designed to reflect the cumulative counseling and education activity of an agency, for a portion of (e.g. quarterly), or for the complete, fiscal year. The start, or "From", date is automatically populated, set at the beginning of the fiscal year. Enter the end, or "To", date to indicate the precise period to which the reported agency activity corresponds. Verify that the report period is correct. Even if your agency was approved by HUD for less than the full year report period, include clients counseled since the beginning of the applicable fiscal year.

The submission date will be automatically populated upon submission.

**Total Annual Housing Counseling Program Budget, All Sources** - Enter, through your CMS application, if applicable, or through HUD's HCS system, the total annual housing counseling budget, all sources. This figure should reflect the total budget, including all HUD grants and other funding sources, for the full fiscal year, for your housing counseling program exclusively. This is the budget that corresponds to the activities recorded in the "All Counseling and Education Activities Column". It is essential that this figure be accurate, and HUD will request source documentation to verify the total during monitoring reviews. Use HCS to verify that the total annual housing counseling program budget attributed to your agency is correct. If incorrect, or if changes occur throughout the fiscal year, make any necessary revisions through your CMS application, if applicable, or through HUD's HCS system.

**HUD-funded Activity Ratio** - The HUD-funded activity ratio is the percentage of the agency's total annual Housing Counseling Program budget that is funded with HUD Housing Counseling Program Grant funding, if applicable. This ratio will be calculated by HCS and used to prorate the figures submitted in the "All Counseling and Education Activities" column. Based on this ratio, HCS will automatically populate the "Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds" column.

HUD Housing Counseling Grant funding includes any direct grants for comprehensive counseling, any discretionary grants, any sub-grants or branch funding from intermediaries, SHFAs or MSOs, and any supplemental grants, for example for HECM counseling, awarded through HUD's Housing Counseling Program. Verify that the relevant HUD grant data in Section 8 of this form, which will be auto-populated by HCS, is correct.

### **Sections 3-5 / Demographic Data**

For multi-race and/or multi-ethnic families counted as one client, agencies should encourage them to choose/self-identify the one race/ethnicity that will be recorded.

Counseling agencies **are required** to discreetly collect, for example through a sign-in sheet or participant survey, and record demographic data for group session participants.

Demographic data for clients or who are unwilling or unable to self-identify should be recorded as 'chose not to respond'.

**Section 3. Ethnicity of Clients** - Record ethnicity data for individual counseling and group education clients during the reporting period.

Clients should self-identify their ethnicity, choosing between 3a and b. The following descriptions serve as a guide for self-identification.

Hispanic - A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term "Spanish origin" or "Latino" can be used in addition to "Hispanic."

Not Hispanic - A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

**Section 4. Race of Clients Categories** - Record race data for each participant of distinct individual counseling and group education during the reporting period.

**American Indian or Alaskan Native** - A person having origins with any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community recognition.

**Asian** - A person having origins with any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.

**Black or African American** - A person having origins in the black racial groups of Africa. For example, individuals self-reporting in this category may refer to themselves as "Haitian", "Black" or "African-American."

**Native Hawaiian or Other Pacific Islander** - A person having origin in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

**White** - A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.

Note: Since 2003, the Federal Government has defined Hispanic as an ethnicity (Section 3), **not** a race.

**Section 5. Income Levels** - Record income data for each individual counseling and group education client receiving a distinct service during the reporting period. Enter the client's income level based on the percentage of the Area Median Income (AMI), adjusted for family size.

**Section 6. Clients Receiving Education /Group Sessions** – Record the number of clients/households that attend and complete an educational course or group session. Education differs from counseling in that it is usually conducted in a group setting and is not tailored to the unique circumstance of the individual. Clients completing multiple, distinct courses/workshops should be recorded for each.

Demographic data (Sections 3-5) must be discreetly collected and reported for all group session participants recorded in this section.

**Section 7. Number of Clients Counseled, by Purpose of Visit and Results.** Counseling goes beyond group education, addresses unique circumstances, is more rigorous, and involves one-on-one and longer-term relationships.

Enter the number of clients to whom the agency provided housing counseling during the report period, by the purpose of their visit and result. Count clients who entered your workload the previous report period but who carried over into and received counseling on the same topic during the current report period. Do not count clients whose result changed, but who received no additional services.

NOTE: In the rare event that there is more than one result achieved for a specific Purpose of Visit during the reporting year, **please report only one**. Select the most recent result that ultimately resolved their housing condition or need.

**Example:** A mortgagor in default enters into a **forbearance agreement** and later **sells the property**. You report the second result because the sale ultimately resolved the client's housing condition or need.

**Section 8. HUD Housing Counseling Grant Data** – If applicable, verify in HCS that all HUD Housing Counseling Program grants, including any supplemental funding, sub-grants, and/or Branch funding amounts received by your agency for the reporting period are accurately listed. For example, funds received for the activities of one or more HECM Network Counselors, if applicable, will be listed separately from a comprehensive counseling grant received directly from HUD. Supplemental funding, such as for HECM Counseling, or discretionary awards, will also be listed separately. Contact your HUD GTR if you believe that any of the amounts attributed to your agency are incorrect. For sub-grants, contact the relevant parent agency so that they can make any necessary changes, if applicable, using the sub-allocation tool in HCS.

**9. Authorization** - Submission of this form constitutes a "signature" by the individual listed. Enter the requested information regarding the individual inputting the data. Verify in HCS that the correct authorizing official and related information is listed. Make any necessary changes through your CMS application, if applicable, or through HUD's HCS system.

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**Public reporting burden** for this collection of information is estimated to average 1.17 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct, sponsor, and a person is not required to respond to, an information collection unless that collection displays a valid OMB control number.

This information is collected in connection with HUD's Housing Counseling Program, and will be used by HUD to measure the performance and effectiveness of HUD's Housing Counseling Program. In addition, the data will help to determine that the grant applicant meets the requirements of the Notice of Fund Availability (NOFA) and to assign points for awarding grant funds on a competitive and equitable basis. The information is required to obtain funding under Section 106 of the Housing and Community Development Act of 1974. The information is considered sensitive and is protected by the Privacy Act which requires the records to be maintained with appropriate administrative, technical and physical safeguards to ensure their security and confidentiality.

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