

# Housing Counseling 9902 Toolkit

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

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# HUD-9902 General Overview

This section 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.](#)

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## 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.

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## Who files the HUD-9902 Report?

Each HUD-approved Local Housing Counseling Agency (LHCA) is required to submit an electronic HUD-9902 quarterly, reflecting main-office and branch location activities, if applicable, in the target areas described in its latest housing counseling work plan, regardless of whether or not a HUD Housing Counseling Grant was

received. Branch offices of LHCA's do not file an independent HUD-9902. An individual electronic 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.

The HUD-9902 should be submitted, even when no clients have been served. HCAs that do not submit their HUD-9902 reports may jeopardize their agency's status as a HUD-Approved HCA. If your agency is a HUD housing counseling grantee, failure to report will affect timely processing of grant vouchers and may negatively affect your agency's scores in HUD housing counseling grant competitions.

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## How do I Report?

HUD requires HUD-9902 submission into HUD's Housing Counseling System (HCS) through an approved Client Management System (CMS). After an HCA submits the HUD-9902 through its CMS, HCA staff should log into HCS to verify that the data is properly recorded.

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. For additional technical assistance, including HCS password resets, please contact your HUD POC or email [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov).

Please be aware that HCAs that do not submit their HUD-9902 reports may jeopardize their agency's status as a HUD-Approved HCA. If your agency is a HUD housing counseling grantee, failure to report will affect timely processing of grant vouchers and may negatively affect your agency's scores in HUD housing counseling grant competitions.

Also, there is no benefit to submitting an inaccurate report on time. Take the time to review the data well in advance of the deadline for reporting.



### Helpful Hint

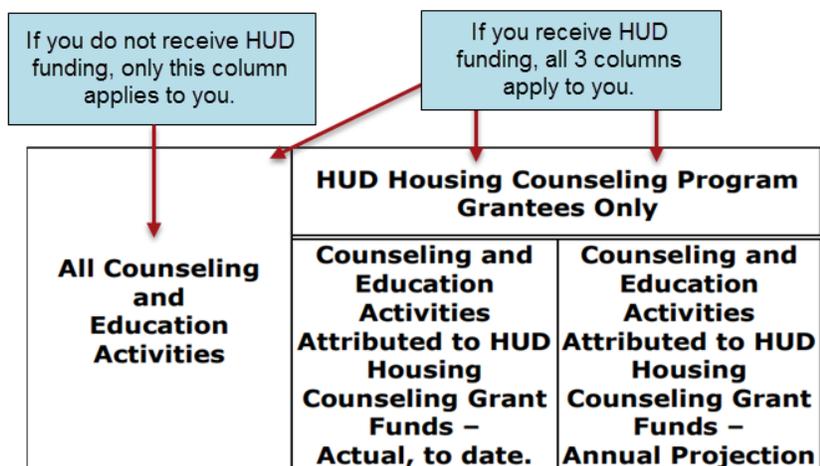
Submit the HUD-9902 at least 24 hours prior to the deadline. After submitting, log into HCS to confirm the data has been properly recorded. You may also confirm HUD's receipt by emailing or contacting your OHC Point of Contact (POC).

Most CMSs can generate a completed HUD-9902 with a reporting feature. Given the variety of CMSs on the market, this overview does not describe how to create a HUD-9902 specific to a specific CMS. Rather, this overview describes the sections of the HUD-9902 so that HCAs know what type of data is required in the report.

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

There are three columns in the HUD-9902:



- **All Counseling and Education Activities Column** – This column is applicable to all housing counseling agencies’ HUD-9902 reports, regardless of whether or not the agency received a HUD housing counseling grant during the reporting period. Enter data for all housing counseling and education clients served during the reporting period, regardless of the funding source used to pay for the clients’ services. The data recorded in this column corresponds to the “Total Annual Housing Counseling Program Budget, All Sources” amount entered in Section 2.
- **HUD Housing Counseling Program Grantees Only must also fill out the following two columns for each HUD grant received:**
  - **Counseling and Education Activities Attributed to HUD Housing Counseling Grants, Actual, to date, Column(s)** – Enter data for all housing counseling and education clients served during the reporting whose services were paid for in whole or in part by the applicable HUD Housing Counseling Grant. Counseling paid for by HUD Housing Counseling Grants must meet the requirements of the applicable Grant Agreement. Grant activity should be reported in the appropriate column, according to the specific grant under which the activity occurred.
  - **Counseling and Education Activities Attributed to HUD Housing Counseling Grants, Annual Projection, Column(s)** – This column displays the HUD-approved projections for the number of clients whose services will be paid for in whole or in part by the applicable HUD grant during the reported period. This number is used by HUD to determine if you’re on track to meet the number of clients your agency proposed in your grant application. It is also useful for the agency to measure their performance throughout the year. Typically, projections are entered and approved only once during the grant period. HUD approval can be obtained if needed to revise the annual projections previously recorded.

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## How do I make sure my reporting is accurate?

HUD expects that all HUD-9902’s are being submitted electronically through CMS systems, therefore the HUD-9902’s accuracy depends on the quality of data entered into an agency’s CMS. Reviewing the CMS-

generated HUD-9902 for incomplete or inaccurate data prior to final submission can help eliminate errors or omissions.

Common errors include:

- Under-reporting impacts in Section 10, especially the number of budgets in Section 10c. HUD expects Section 10c to apply to nearly all one-on-one counseling clients because the HUD housing Counseling Handbook requires establishment of a household budget the client can afford.
- Reporting impacts in Section 10 that do not align with counseling activity reported in Section 9. See “How can I check my HUD-9902 to make sure it’s correct?” below for examples.
- Reporting high percentages of clients as “Chose Not to Respond” in the demographic categories.
- Submitting data under the incorrect HUD Fiscal Year or quarter, for example:
  - If you incorrectly submitted HUD-9902 data under the wrong reporting period (e.g. if you incorrectly submitted FY17 Q3 data under the FY17 Q4 reporting period), you should resubmit the data under the correct reporting period.
  - If the incorrectly submitted data was submitted under a future reporting period, you may leave the erroneously submitted data in the future reporting period to be over-written when you submit that reporting period’s data, or you may manually zero out the erroneously submitted data in HCS.
  - If the incorrectly submitted data was submitted under a previous reporting period, you should correct that reporting period’s HUD-9902 report so it reflects the appropriate data from that reporting period.
- Not including cumulative fiscal year data when manually submitting the form into the HCS.
- Incorrectly counting one client twice if an education/group workshop is divided into two sessions.
- Inaccurate HCA information. Any time an HCA’s information changes, those changes should be entered in the CMS and transmitted to the Housing Counseling System (HCS). Agencies should report on services from their work plan and agency profile in HCS. Agencies should contact their HUD point of contact for assistance with adding or removing counseling services from its HUD-approved work plan and HCS profile.

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## How can I check my HUD-9902 to make sure it’s correct?

After submitting the HUD-9902 report, counseling agencies should log into the Housing Counseling System (HCS) to verify that the data is properly recorded. HUD recommends checking the following items to ensure your reports are as accurate as possible:

- **If your agency is an Intermediary, Multi-State Organization, or State Housing Finance Agency, make sure all of your sub-agencies have reported.** On your consolidated HUD-9902 report, check the last line of Section 1 in the header portion of the report to see how many of your sub-agencies have reported. Follow up with any sub-agencies that have not reported to ensure they submit their

reports as soon as possible.

- **Make sure all applicable impacts have been reported for each household receiving one-on-one counseling.** Compare the number of impacts reported in the Section 10 Total to the number of counseling clients reported in the Section 9 Total. If the Section 10 Total is lower than the Section 9 Total or if the two totals are exactly the same, verify that your agency is reporting all impacts that apply to each counseling client.

You are no longer restricted to one impact per client like the previous, pre-FY 2015 version of the HUD-9902. It is likely that more than one impact listed in Section 10 will apply to many counseling recipients, so HUD expects that the Section 10 total will be higher than the Section 9 Total in most cases. Refer to the [Completing the HUD-9902 Report](#) for guidance and examples of how each impact should be reported.

Also check to make sure the following impacts have been reported properly:

- **Budgets.** Compare the number of budgets reported in Section 10.c to the number of counseling clients reported in the Section 9 Total. If the number of budgets in 10.c is significantly lower than the Section 9 Total, verify that your agency is reporting all budgets that have been developed with each counseling client.

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.

- **Housing Resources.** Check the number of clients gaining access to housing resources reported in Section 10.e. If it is zero, or if it seems very low in comparison with the Section 9 Total, verify that the reporting for Section 10.e is accurate and that counselors understand what HUD is looking for when recording that impact. Refer to the [Completing the HUD-9902 Report](#) for guidance and examples.
- **Make sure impacts reported in Section 10 align with the counseling activity reported in Section 9.** The impacts in Sections 10.g through 10.m each relate to a specific type of counseling service, so you should make sure that those impacts make sense compared to the counseling activity you've reported in Section 9. For example, if you report serving 20 reverse mortgage counseling clients in Section 9.e, then the number of reverse mortgage counseling clients that obtain a HECM in Section 10.k should be less than or equal to 20. It would not make sense to report serving 20 reverse mortgage counseling clients in Section 9.e and also report that 50 reverse mortgage counseling clients obtained a HECM in Section 10.k.
- **Make sure the data is cumulative.** Check the HUD-9902 reports that you have submitted during the fiscal year to make sure the numbers are increasing over time. Since the reports are cumulative, the Q2 numbers should be higher than Q1, Q3 higher than Q2, etc.
- **Make sure demographic information has been reported for each household.** Check the number of clients that have been reported as "Chose Not to Respond" in Sections 3.c, 4.k, 5.f, 6.c, and 7.c. If the number in any of those sections is high compared to the total number of clients served, verify that the reporting is accurate and that your agency has mechanisms in place for collecting the required demographic information from all clients.

- **If you are a HUD housing counseling grantee**, make sure you have reported all activity (regardless of funding source) in the All Activity column and that activity being charged to a HUD grant is recorded in the appropriate HUD Grant Activity column (e.g. 2016-1 COMP for activity charged to an FY 2016 grant). The numbers in the HUD Grant Activity columns should generally be lower than the numbers reported in the All Activity column.
- **Make sure section totals add up properly**. The totals for Sections 3, 4, 5, 6 and 7 should all be the same, and the totals for Section 3 – 7 should also be the same as the Section 8 Total plus the Section 9 Total.

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## HUD-9902 Additional Resources

The list below contains some general resources for staff looking to orient themselves to the HUD-9902.

[HUD-9902](#). This is the HUD-9902 and its instructions in PDF format.

[HUD-9902 Frequently Asked Questions \(FAQs\)](#). These FAQs cover general information about the HUD-9902 and answer common questions HCAs have about filling out the form.

[Home Counselor Online and the HUD-9902 Webinar - August 17, 2016](#). This webinar, designed for Home Counselor Online (HCO) users, covers how to select HUD purposes and when to select impacts and scopes to demonstrate your HCA's effect on your community.

[Housing Counseling Webinar: CounselorMax and the HUD-9902](#). This webinar is designed for CounselorMax users who are responsible for daily client management, tracking, and reporting. It is also intended for users who wish to have a better understanding of the HUD-9902 reporting requirements.

[Reporting Tips for HUD-9902 Webinar - September 25, 2015](#). This webinar covers reporting tips for the HUD-9902 and specifically provides a detailed overview of section 10.

**For detailed guidance on how to fill out the form section by section, view [Completing the HUD-9902 Report](#).**

# Completing the HUD-9902 Report

This section explores the [HUD-9902](#) section by section and provides users with tips and examples for filling out the form.

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## Frequently Asked Questions

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](#)

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## Section 1: Counseling Agency Name

Verify that the name, ID, type, and address of your agency (and intermediary, if applicable) are correct as they appear on the HUD-9902.



### Helpful Hint

Make any necessary changes to your agency's address through your CMS application (preferable), or through HUD's HCS system if you are unable to update it through your CMS. Contact your HUD Point of Contact regarding any necessary changes to your agency's name, type, or intermediary information.

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## Section 2: Reporting Period and Budget

Verify that the reporting period and date submitted are correct as they appear on the HUD-9902. Include your total annual housing counseling program budget (all sources).

The start, or "From", date is automatically populated, set at the beginning of the fiscal year. The end, or "To," date is automatically populated, set at the end date of the selected reporting period. Verify that the report period is correct. The submission date will be automatically populated upon submission.

[View more information about the reporting period dates on the 9902 General Overview page.](#)

This report must reflect the cumulative housing counseling and education activity of an agency, starting at the beginning of the federal fiscal year through the end of the reporting period. Even if your agency was approved by HUD for less than the full year report period, include households served since the beginning of the applicable fiscal year.



#### Helpful Hint

For the “Total Annual Housing Counseling Program Budget, All Sources”, enter (preferably through your CMS application, or through HUD’s HCS system if you are unable to change it through your CMS) the total annual housing counseling budget for all funding 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 (i.e. the total annual program budget that will be used to serve the households reported in the “All Counseling and Education Activities” column).

It is essential that the total budget 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. A total annual budget amount must be entered whether or not a HUD grant was awarded for the reporting period.

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## Section 3: Ethnicity of Households

Record the ethnicity of households for those who identified as Hispanic, not Hispanic, and those who chose not to respond.

Ethnicity categories are mandated by the Office of Management and Budget (OMB). Households 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.

Counseling agencies are required to discreetly collect, for example through a sign-in sheet or participant survey, ethnicity data for all households served – including both one-on-one counseling clients and group education participants. Agencies 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. Ethnicity data for households who are unwilling or unable to self-identify should be recorded in 3c as ‘chose not to respond.’



### Helpful Hint

Check the number of clients that have been reported as ‘chose not to respond’ in 3c. If the number is high compared to the total number of clients served, verify that the reporting is accurate and that your agency has mechanisms in place for collecting the required ethnicity information from all households.

**This total should be the same as the totals for Sections 4, 5, 6, and 7, and the same as the total of Sections 8 + 9.**

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## Section 4: Race of Households

Record the race of households using the options below. Race categories are mandated by the Office of Management and Budget (OMB). Households should self-identify their race, choosing between the options available in 4a through 4j. The following descriptions serve as a guide for self-identification.

- **Single Race:**
  - **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.
  
- **Multi-Race**
  - American Indian or Alaska Native and White
  - Asian and White
  - Black or African American and White
  - American Indian or Alaska Native and Black or African American

- Other multiple race
- Chose not to respond

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

Counseling agencies are required to discreetly collect, for example through a sign-in sheet or participant survey, race data for all households served – including both one-on-one counseling clients and group education participants. Agencies should encourage households whose members have different races to self-identify the one ethnicity that will be recorded – e.g. by using the race of the person completing the intake form. Race data for households who are unwilling or unable to self-identify should be recorded in 4k as ‘chose not to respond.’



#### Helpful Hint

Check the number of clients that have been reported as ‘chose not to respond’ in 4k. If the number is high compared to the total number of clients served, verify that the reporting is accurate and that your agency has mechanisms in place for collecting the required race information from all households.

**This total should be the same as the totals for Sections 3, 5, 6, and 7, and the same as the total of Sections 8 + 9.**

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## Section 5: Income Levels

Enter the household’s income level based on the percentage of the Area Median Income (AMI) for the geographic area, adjusted for family size. Some CMSs allow HCAs to enter a client’s monthly or annual household income. The CMS then automatically records the client’s household income into one of the income level brackets shown below. If your CMS does not include this feature, you can find [AMI data by geographic area and family size](#) on HUDUser.gov. [Instructions for how to use the AMI data](#) is available on HUD.gov in slides 33 – 35.

- < 30% of Area Median Income (AMI)
- 30 - 49% of AMI
- 50 - 79% of AMI
- 80 - 100% of AMI
- > 100% AMI
- Chose not to respond

Counseling agencies are required to discreetly collect, for example through a sign-in sheet or participant survey, income data for all households served – including both one-on-one counseling clients and group

education participants. Income data for households who are unwilling or unable to self-identify should be recorded in 5f as ‘chose not to respond.’



#### Helpful Hint

Check the number of clients that have been reported as ‘chose not to respond’ in 5f. If the number is high compared to the total number of clients served, verify that the reporting is accurate and that your agency has mechanisms in place for collecting the required income information from all households.

**This total should be the same as the totals for Sections 3, 4, 6, and 7, and the same as the total of Sections 8 + 9.**

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## Section 6: Rural Area Status

Record households’ rural area status using the categories below. Rural areas are defined by the U.S. Department of Agriculture at 7 CFR 3550.10. The [USDA Income and Property Eligibility website](#) for Single Family Housing programs can serve as a guide for determining whether or not a household lives in a rural area. The [USDA Eligibility - Service Description Document](#) provides further information for CMS vendors.

- Household lives in a rural area
- Household does not live in a rural area
- Chose not to respond

Counseling agencies are required to discreetly collect, for example through a sign-in sheet or participant survey, rural area status data for all households served – including both one-on-one counseling clients and group education participants. Rural area status data for households who are unwilling or unable to self-identify should be recorded in 6c as ‘chose not to respond.’



#### Helpful Hint

Check the number of clients that have been reported as ‘chose not to respond’ in 6c. If the number is high compared to the total number of clients served, verify that the reporting is accurate and that your agency has mechanisms in place for collecting the required rural area status information from all households.

**This total should be the same as the totals for Sections 3, 4, 5, and 7, and the same as the total of Sections 8 + 9.**

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## Section 7: Limited English Proficiency Status

Record households' limited English proficiency status for each of the categories below. 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 limited English proficient, or "LEP." These individuals may be entitled language assistance with respect to a particular type or service, benefit, or encounter. For additional information, see [www.lep.gov](http://www.lep.gov).

- Household is Limited English Proficient
- Household is not Limited English Proficient
- Chose not to respond

Counseling agencies are required to discreetly collect, for example through a sign-in sheet or participant survey, LEP status data for all households served – including both one-on-one counseling clients and group education participants. LEP status data for households who are unwilling or unable to self-identify should be recorded in 7c as 'chose not to respond.'



### Helpful Hint

Check the number of clients that have been reported as 'chose not to respond' in 7c. If the number is high compared to the total number of clients served, verify that the reporting is accurate and that your agency has mechanisms in place for collecting the required LEP status information from all households.

**This total should be the same as the totals for Sections 3, 4, 5, and 6, and the same as the total of Sections 8 + 9.**

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## Section 8: Households Receiving Group Education

Record the number of households receiving group education using the categories below. 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. To be recorded in this section, a household must have received group education services meeting the requirements outlined in [HUD Handbook 7610.1](#), or meet [internet education requirements](#), if applicable. 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. Marketing and outreach activities such as fliers mailed or calls made should not be recorded.

- Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit
- Completed predatory lending, loan scam or other fraud prevention workshop

- Completed fair housing workshop
- Completed homelessness prevention workshop
- Completed rental workshop
- Completed pre-purchase homebuyer education workshop
- Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners
- Completed resolving or preventing mortgage delinquency workshop
- Completed other workshop



#### Helpful Hint

Check the following:

- Group education services reported in Section 8 should align with the services included in the agency's HUD-approved work plan and HCS profile (e.g. If rental workshops are not included in an agency's HUD-approved work plan and/or HCS profile, then the agency should not report rental workshop activity in 8e until those services have been added to the agency's HUD-approved work plan and HCS profile). Agencies should contact their HUD point of contact for assistance with adding or removing services from its HUD-approved work plan and/or HCS profile.
- Households completing multiple, distinct courses or workshops (e.g. a rental workshop and a pre-purchase homebuyer education workshop) should be recorded for each course or workshop completed. By contrast, if a household attends a pre-purchase homebuyer education workshop that takes place over the course of 4 sessions, that household should only be counted once because they received one distinct service – pre-purchase homebuyer education.
- If the number of clients that have been reported as 'completed other workshop' in 8i is high compared to the Section 8 Total, verify that the reporting is accurate. This category should only be used if none of the other options available in Section 8 can be used to describe the workshop. If the workshop covers multiple topics (e.g. homebuyer education, fair housing and predatory lending), choose the predominant subject of the workshop for reporting in Section 8. Do not count the same workshop multiple times even if it covers more than one topic.

**This total plus the Section 9 total should be the same as the totals for Sections 3, 4, 5, 6, and 7.**

## Section 9: Households Receiving One-on-One Counseling

Enter the number of households to whom the agency provided one-on-one housing counseling during the reporting period, using the categories below\*. Counseling goes beyond group education, addresses unique circumstances, is more rigorous, and involves one-on-one and longer-term relationships. To be recorded in this section, a household must have received counseling services meeting the requirements outlined in [HUD Handbook 7610.1](#). 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. Marketing and outreach activities such as fliers mailed or calls made should not be recorded.

- **Homeless Assistance** – information regarding emergency shelter, other emergency services, and transitional housing.
- **Rental Topics** – HUD rental and rent subsidy programs; other federal, state or local assistance; fair housing; housing search assistance; landlord tenant laws; lease terms; rent delinquency.
- **Prepurchase/Homebuying** – advice regarding readiness and preparation, Federal Housing Administration-insured financing, housing selection and mobility, search assistance, fair housing and predatory lending, budgeting and credit, loan product comparison, purchase procedures, and closing costs.
- **Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post Purchase)** – escrow funds, budgeting, refinancing, home equity, home improvement, utility costs, energy efficiency, rights and responsibilities of home owners.
- **Reverse Mortgage** – A reverse mortgage is a mortgage product that pays a homeowner loan proceeds drawn from accumulated home equity and that requires no repayment until a future time. The Federal Housing Administration's reverse mortgage product is the Home Equity Conversion Mortgage. Please see additional information on HECM in Chapter 4 and Appendix 4 of HUD Handbook 7610.1.
- **Resolving or Preventing Mortgage Delinquency or Default** – default and foreclosure, loss mitigation, budgeting, and credit.

\*Financial counseling is not counted as its own separate counseling type. HUD defines housing counseling as counselor to client assistance that addresses unique financial circumstances or housing issues and focuses on ways of overcoming specific obstacles to achieving a housing goal. Financial management and/or budget services can be an important component, but the primary focus of housing counseling is on achieving a housing goal.



#### Helpful Hint

Check the following:

- One-on-one counseling services reported in Section 9 should align with the services included in the agency's HUD-approved work plan and HCS profile, with the exception of reverse mortgage counseling, approval for which is tracked through HUD's HECM Roster rather than the HCS profile. For example, if homeless assistance counseling is not included in an agency's HUD-approved work plan and HCS profile, then the agency should not report homeless assistance counseling activity in 9a until those services have been added to the agency's HUD-approved work plan and HCS profile.
- Households completing multiple, distinct types of counseling during the reporting period (e.g. rental counseling and pre-purchase counseling) should be recorded for each type of counseling received. By contrast, if a household receives 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. Households can be carried over from the last fiscal year if they received counseling on the same topic during the current fiscal year.

- Households receiving financial management and/or budget services should be reported in Section 9 under the applicable type of counseling (e.g. a renter receiving financial management and/or budget services would be reported as receiving Rental Topics counseling). That same household could also be reported in Section 10.c. (developing a sustainable household budget), as well as any other applicable Section 10 categories, to show the impact and scope of that counseling.
- Households with a Fair Housing Complaint should be reported in Section 9 under the applicable type of counseling (e.g. a renter with a Fair Housing Complaint would be reported as receiving Rental Topics counseling). That same household would also be reported in Section 10.b. (Households that received information on fair housing, fair lending and/or accessibility rights), and in any other applicable Section 10 categories, to show the impact and scope of that counseling.

**The Section 9 total plus the Section 8 total should be the same as the totals for Sections 3, 4, 5, 6, and 7.**

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

### Getting Started:

#### General Guidance for Completing this Section

- Select as many impacts that apply to each of the households that you have counseled via one-on-one counseling. Do not include impact and scope of group education activities.
- Unlike Sections 3-7 of the HUD-9902, the total number of impacts reported in Section 10 does not need to add up to the totals reported in any other sections of this form.
- The Section 10 total may be higher or lower than the totals in other sections based on the impact and scope of the counseling services provided.
- HUD expects category 10c, households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services, to apply to nearly all one-on-one counseling clients because [HUD Handbook 7610.1](#) requires establishment of a household budget that the client can afford. Some outcomes can be reported immediately as a result of counseling, while other outcomes require follow-up with the client.
- Categories 10a - f can apply to all one-on-one service types, and categories 10g - m each apply to a specific service type. Each impact identified in Section 10 of the HUD-9902 should only be counted once for each household reported in Section 9. Remember, Section 10 counts households just like all other sections of the HUD-9902. For example, Section 10c counts the number of households with whom a counselor developed a budget, **not** the number of budgets developed. So if a counselor develops three different budgets over the course of a household's long-term pre-purchase counseling, that would count once in Section 10c – **not** three times for three separate budgets - because it's one household with whom the counselor developed a budget.
- The counseling file should support all impacts reported for a household, e.g. in client notes. However, counseling agencies do **not** need to obtain proof for every impact they record in Section

10. For example, if during follow-up a counselor learns that a client opened a savings account and has contributed toward it since the counseling session, the counselor could make a note of that in the file and record Section 10d “improved their financial capacity.” The note in the client file would be sufficient documentation, and the counselor would not need to also obtain proof that the savings account was opened in order to record that impact.

- When reporting impacts for carryover clients (i.e. households that received counseling in a previous fiscal year and continue to receive counseling services on the same topic in the current fiscal year), the impacts reported in Section 10 should also be carried over. For example, if a budget was created for a client in one fiscal year and you are still counseling the client on the same topic in the next fiscal year, you should continue to report the “developed a sustainable household budget” impact in 10c for that client in the second fiscal year’s HUD-9902.
- Check the Section 10 total to see how many total impacts have been reported compared to the total number of counseling clients reported in Section 9. HUD expects that at least one of the impact options listed in Section 10 will be applicable to the vast majority of one-on-one counseling clients, and in many cases multiple impacts will apply. Therefore, the Section 10 total should be higher than the Section 9 in most cases. If the Section 10 total is zero or less than the Section 9 total, please make sure counselors are tracking and reporting the Section 10 impacts appropriately and that they understand what HUD is looking for in each category. If the Section 10 total exactly matches the Section 9 total, or exactly matches the Section 8 + 9 total, please make sure counselors understand that they should report all impacts that apply to each household – not just one per household.

### Tips for Conducting Follow-Up

Remember: Follow-up is mandatory. Even though some outcomes are known upon the completion of the counseling session, most will require the counselor to determine the outcomes through follow-up with the client. Follow-up should be done in person or via the telephone **within 60 days from the date of the last client contact**.

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

Impact	Helpful Hint
a. Households that received one-on-one counseling that also received group education services.	<p>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.</p> <p><b>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 <i>not</i> be reported in this or any other Section 10 category.</b></p>
b. Households that received information on fair housing, fair lending and/or accessibility rights.	<p>Examples of households who should be recorded in this category include <b>but are not limited to</b> those who:</p> <ul style="list-style-type: none"> <li>• Are assisted with filing a fair housing complaint;</li> </ul>

Impact	Helpful Hint
	<ul style="list-style-type: none"> <li>• Are counseled and referred to a legal aid agency for fair housing assistance;</li> <li>• Receive one-on-one counseling and also attend a fair housing workshop;</li> <li>• Receive information on discriminatory housing and mortgage lending practices and the rights and remedies available under federal, state and local laws;</li> <li>• Receive mobility counseling to help move to housing not located in areas of poverty concentration or minority concentration; and/or</li> <li>• Receive information about housing opportunities in areas that provide community assets such as good schools, health care, transportation and retail opportunities.</li> </ul> <p>This impact can be reported immediately if the client received fair housing information during the counseling session, or in a group education session prior to counseling. The counseling file should support this impact, e.g. in the client notes, or with a copy of fair housing materials provided.</p> <p><b>This impact can apply to any household reported in Section 9. The number reported in this category should be less than or equal to total in Section 9. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
<p>c. Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.</p>	<p>This is a simple count of all households that received one on one counseling and for whom the counselor developed a budget.</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>• Develop a household budget during the counseling session;</li> <li>• Review household’s existing budget during the counseling session and suggested modifications (e.g., reduce non-critical expenses); and/or</li> <li>• Determine savings or assets to cover needs or may be able to obtain a loan.</li> </ul> <p>By sustainable, HUD means a realistic and do-able budget for that household. Counselors do not have to verify that the household actually implements and sustains the budget.</p> <p>A sustainable budget is a budget where a client’s income meets or exceeds his or her expenses. It can be based on estimated or actual expenses and income. A budget may also be considered sustainable if the budget demonstrates that the client can or cannot afford to live in their current housing and shows the client a path to a positive net income. A sustainable budget is one which gives the client clear choices in difficult situations. For clients that are unemployed with no income, it may still be</p>

Impact	Helpful Hint
	<p>possible for the counselor to develop a sustainable household budget with the client.</p> <p>Check the number of budgets reported in 10c compared to the number of counseling clients reported in Section 9. If the number of budgets in 10c is significantly lower than the Section 9 total, verify that your agency is reporting all budgets that have been developed. 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. This outcome can be reported immediately as a result of counseling.</p> <p>Attachment B12 of the HECM protocol states that completing the Financial Interview Tool (FIT) meets the program requirement to complete a budget with every counseling client. Therefore, this impact should be recorded for all reverse mortgage counseling clients with whom the counselor completed FIT.</p> <p>The counseling file should support this impact, e.g. with a copy of the budget developed.</p> <p><b>This impact can apply to any household reported in Section 9. The number reported in this category should be less than or equal to total in Section 9. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
<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>• Increase their discretionary income by obtaining higher wage employment or decreasing housing payments to free up income for other expenses;</li> <li>• Decrease debt load by paying down debts or consolidating them for lower payments;</li> <li>• Increase savings by making changes to their budget or obtaining an individual development account; and/or</li> <li>• Increase credit score by making changes to credit habits or correcting errors on credit reports.</li> </ul> <p>The counselor will need to determine outcome through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can apply to any household reported in Section 9. The number reported in this category should be less than or equal to total in Section 9. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>

Impact	Helpful Hint
<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>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>• Receive down payment, rental, and/or utility assistance;</li> <li>• Enter a lease purchase program;</li> <li>• Obtain a non-FHA reverse mortgage;</li> <li>• Receive a home equity or home improvement loan or other home repair assistance;</li> <li>• Receive weatherization assistance; and/or</li> <li>• Obtain emergency shelter, transitional housing, or permanent housing after experiencing homelessness.</li> </ul> <p><b>What does “gained access” mean?</b> To record a household in this category, at a minimum the counselor must provide referral to a resource or assist with an application for a resource <b>and</b> confirm the household applied for the resource. HCAs do not have to obtain proof that the household actually received the resource. Simply providing the household a flyer or referring them to another entity is not adequate.</p> <p>Check the number of households gaining access to housing resources reported in 10e. If it is zero, or if it seems very low in comparison with the total counseling clients reported in Section 9, verify that the reporting for Section 10e is accurate and that counselors understand what HUD is looking for when reporting this impact.</p> <p>The counselor will need to determine this impact through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can apply to any household reported in Section 9. The number reported in this category should be less than or equal to total in Section 9. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
<p>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>	<p>Examples of clients who should be recorded in this category include but are not limited to clients who:</p> <ul style="list-style-type: none"> <li>• Enter a debt management plan;</li> <li>• Obtain an individual development account;</li> <li>• Obtain Medicaid benefits;</li> <li>• Are referred for legal assistance and receive legal services; and/or</li> <li>• Obtain non-housing emergency assistance such as food or clothing.</li> </ul> <p><b>What does “gained access” mean?</b> To record a client in this category, at a minimum the counselor must provide referral to a resource or assist with an application for a resource <b>and</b> confirm the client applied for the resource. HCAs do not have to obtain proof that the client actually</p>

Impact	Helpful Hint
	<p>received the resource. Simply providing the client a flyer or referring them to another entity is not adequate.</p> <p>The counselor will need to determine this impact through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can apply to any household reported in Section 9. The number reported in this category should be less than or equal to total in Section 9. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
<p>g. Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.</p>	<p>Examples of Homeless Assistance 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>• Occupy emergency shelter;</li> <li>• Occupy transitional housing;</li> <li>• Occupy permanent housing with rental assistance; or</li> <li>• Occupy permanent housing without rental assistance.</li> </ul> <p>The counselor will need to determine outcome through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can only apply to Homeless Assistance Counseling clients reported in Section 9a. So the number reported in this category should be less than or equal to total in Section 9a. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
<p>h. Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.</p>	<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>• Obtain temporary rental relief; and/or</li> <li>• Are referred to a legal aid agency for assistance with eviction and successfully avoid eviction.</li> </ul> <p>The counselor will need to determine outcome through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can only apply to Rental Counseling clients reported in Section 9b. So the number reported in this category should be less than or equal to total in Section 9b. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
<p>i. Households that received rental counseling and</p>	<p>Examples of Rental Counseling clients who should be recorded in this category include but are not limited to clients who:</p>

Impact	Helpful Hint
improved living conditions after receiving Housing Counseling Services.	<ul style="list-style-type: none"> <li>• Obtain HUD or other rental housing subsidy;</li> <li>• Find alternative rental housing;</li> <li>• Resolve issue in current tenancy;</li> <li>• Bring utilities current;</li> <li>• Resolve a security deposit dispute; and/or</li> <li>• Have a disability and obtain housing with accessibility features.</li> </ul> <p>The counselor will need to determine outcome through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can only apply to Rental Counseling clients reported in Section 9b. So the number reported in this category should be less than or equal to total in Section 9b. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
j. Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.	<p>This is a simple count of all Pre-Purchase Counseling clients that purchased housing after receiving counseling.</p> <p>The counselor will need to determine this impact through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can only apply to Pre-Purchase Counseling clients reported in Section 9c. So the number reported in this category should be less than or equal to total in Section 9c. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
k. Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.	<p>This is a simple count of all reverse mortgage counseling clients that obtain a Home Equity Conversion Mortgage (HECM).</p> <p>The counselor will need to determine this impact through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can only apply to Reverse Mortgage Counseling clients reported in Section 9e. So the number reported in this category should be less than or equal to total in Section 9e. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></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 Clients who should be recorded in this category include but are not limited to clients who:</p> <ul style="list-style-type: none"> <li>• Receive a home equity or home improvement loan or other home repair assistance;</li> <li>• Receive weatherization assistance;</li> <li>• Brought utilities current;</li> </ul>

Impact	Helpful Hint
	<ul style="list-style-type: none"> <li>• Refinance their mortgage to improve affordability; and/or</li> <li>• Sell house/choose an alternative housing solution.</li> </ul> <p>The counselor will need to determine this impact through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can only apply to Non-Delinquency Post Purchase Counseling clients reported in Section 9d. So the number reported in this category should be less than or equal to total in Section 9d. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>
<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>• Bring their mortgage current;</li> <li>• Refinance their mortgage to prevent/resolve default;</li> <li>• Receive a mortgage modification;</li> <li>• Receive a second mortgage to prevent/resolve default;</li> <li>• Enter a forbearance agreement or repayment plan;</li> <li>• Execute a deed-in-lieu of foreclosure;</li> <li>• Sell property/choose alternative housing solution;</li> <li>• Obtain a short sale or pre-foreclosure sale (FHA mortgage); and/or</li> <li>• Obtain partial claim loan from FHA lender.</li> </ul> <p>The counselor will need to determine this impact through follow-up with the client. The counseling file should support this impact, e.g. in the client notes.</p> <p><b>This impact can only apply to Resolving/Preventing Mortgage Delinquency/Default Counseling clients reported in Section 9f. So the number reported in this category should be less than or equal to total in Section 9f. Households that attended group education but no one-on-one counseling should <i>not</i> be reported in this or any other Section 10 category.</b></p>

## Section 10: Case Studies

This section contains 2 case studies on the following topics:

- Pre-Purchase Counseling
- Rental Housing Counseling

## 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.
b. Households that received information on fair housing, fair lending and/or accessibility rights.		✓	You did not discuss any fair housing information with this client, so it would not be appropriate to report this outcome.
c. Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	✓		You developed a budget during the counseling session, so you can report this outcome immediately. Make sure the counseling file supports this outcome, e.g. in the client notes, or with a copy of the budget developed.
d. Households that improved their financial capacity (e.g. increased discretionary income, decreased debt load, increased savings,		✓	You encouraged the client to start saving for emergencies, but you will not know whether the client actually started saving until you

increased credit score) after receiving Housing Counseling Services.			have followed up with the client. When you follow up with the client, you will need to ask the client whether or not they started saving.
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.		✓	You gave the client information about down payment assistance programs that may be helpful, but you will not know whether the client applied for that resource until you have followed up with the client. When you follow up with the client, you will need to ask the client whether they applied for the down payment assistance program.
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.		✓	You did not discuss any non-housing resources with this client, so it would not be appropriate to report this outcome.
g. Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.		✓	This is not a homeless counseling client reported in Section 9a, so it would not be appropriate to report this outcome.
h. Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.		✓	This is not a rental counseling client reported in Section 9b, so it would not be appropriate to report this outcome.
i. Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.		✓	This is not a rental counseling client reported in Section 9b, so it would not be appropriate to report this outcome.
j. Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.		✓	You discussed steps the client can take toward achieving their homeownership goal, but you will not know whether the client purchased housing until you have followed up with the client. When you follow up with the client, you

			will need to ask the client whether they purchased housing.
k. Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM after receiving Housing Counseling Services.		✓	This is not a reverse mortgage counseling client reported in Section 9e, so it would not be appropriate to report this outcome.
l. Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.		✓	This is not a non-delinquency post-purchase counseling client reported in Section 9d, so it would not be appropriate to report this outcome.
m. Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.		✓	This is not a mortgage default/delinquency client reported in Section 9f, so it would not be appropriate to report this outcome.

After the initial counseling session, there were three impacts that could potentially apply to the household that you need to ask about during follow-up – 10d (increased financial capacity by saving), 10e (gained access to housing resources by applying for down payment assistance), and 10j (purchased housing). One month after the counseling session, you call the household to follow up regarding their progress in meeting their homeownership goal. You ask whether the clients have started saving for an emergency fund, and the clients confirm they have. You also ask whether they applied for down payment assistance, and the clients explain they decided not to apply because they are not ready for homeownership at this time.

Can you report any additional outcomes after the following up with the client?

Outcome	Yes, report	No, do not report	Reasoning
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.	✓		You learned that the client increased their savings after receiving counseling, so you should report this outcome after follow up. Make sure the counseling file supports the outcome, e.g. in the client notes.
e. Households that gained access to resources to help them improve their housing situation (e.g. down payment assistance, rental assistance, utility		✓	You learned the client decided not to pursue down payment assistance, so it would not be appropriate to report this outcome.

assistance, etc.) after receiving Housing Counseling Services.			
j. Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.		✓	You learned the client decided not to purchase housing after receiving counseling, so it would not be appropriate to report this outcome.

## Case Study 2: Rental Housing Counseling Case

A client comes in for rental counseling because she has had difficulties with eviction though she is not currently in imminent threat of eviction. She has found herself homeless one time and would like to save some money for emergencies. The first counseling session focuses on eviction prevention, particularly how to approach the landlord with concerns about her apartment. The client and counselor also agree upon a household budget that allows for some savings, with the counselor providing the names of four banks where the client can open an account. The two agree upon another session in two months' time. At the second session, the client shows some savings at one of the banks. The client also asks about her rights as a tenant, describing settling an issue with her landlord regarding a repair inside the apartment. They agreed the landlord would make the repair this time, although the client would like to better understand her rights and responsibilities since there are often disagreements about who is responsible for repairs. The counselor describes fair housing laws and provides a name and number for the local legal assistance agency.

What outcomes can you report and when can you report them?

Outcome	Yes, report	No, do not report	Reasoning
a. Households that received one-on-one counseling that also received group education services.		✓	The client did not receive any group education, only counseling.
b. Households that received information on fair housing, fair lending and/or accessibility rights.	✓		After a second session the counselor can count this outcome, having provided fair housing information and a referral to a legal assistance agency. Make sure the counseling file supports the outcome, e.g. in the client notes.
c. Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	✓		The counselor and client developed a sustainable budget during the first session, so the counselor can report this outcome after the first session. Make sure, the counseling file supports the outcome, e.g. in the

			client notes or with a copy of the budget developed.
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.	✓		During the second session, the counselor learned the client was able to save some money in a new account, putting her in a better financial position. This would be reported after the second session. Make sure the counseling file supports the outcome, e.g. in the client notes.
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.		✓	While the counselor made a referral to housing-related legal assistance, there was no confirmation that any assistance was sought or received. When following up with the client, you will need to ask whether they applied for the legal assistance. If the client confirms they did apply, you would make a note in the counseling file and report the outcome under 10.e.
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.		✓	While the counselor made a referral to a legal assistance agency, they have no confirmation that any assistance was sought or received. Had there been confirmation that legal assistance was provided, this outcome would have been reportable under 10.f.
g. Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.		✓	This is rental counseling client reported in Section 9b, not a homeless counseling client reported in Section 9a. So it would not be appropriate to report this outcome.
h. Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.		✓	The client was not in imminent threat of eviction.

<p>i. Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.</p>	<p>✓</p>		<p>The client resolved an issue in her tenancy that has improved her living conditions, by making her tenancy more stable. This can be reported after the second session. The client resolved an issue in her tenancy that has improved her living conditions, by making her tenancy more stable. This can be reported after the second session. Make sure the counseling file supports the outcome, e.g. in the client notes.</p>
<p>j. Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.</p>		<p>✓</p>	<p>This is not a pre-purchase counseling client reported in Section 9c, so it would not be appropriate to report this outcome.</p>
<p>k. Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM after receiving Housing Counseling Services.</p>		<p>✓</p>	<p>This is not a reverse mortgage counseling client reported in Section 9e, so it would not be appropriate to report this outcome.</p>
<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>		<p>✓</p>	<p>This is not a non-delinquency post-purchase counseling client reported in Section 9d, so it would not be appropriate to report this outcome..</p>
<p>m. Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.</p>		<p>✓</p>	<p>This is not a mortgage default/delinquency client reported in Section 9f, so it would not be appropriate to report this outcome.</p>