

# NEW AFFILIATE ONBOARDING

Housing Action Illinois



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# Housing Action Illinois: Who We Are



HOUSINGACTIONIL.ORG



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# Housing Action Illinois: Who We Are

**GATEKEEPER**

**TRAINER**

**ADVOCATE**



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# Housing Action: Our Responsibilities



- Administer funds from HUD in the form of sub-grants
- Provide training, technical assistance and supportive services
- Provide oversight and accountability

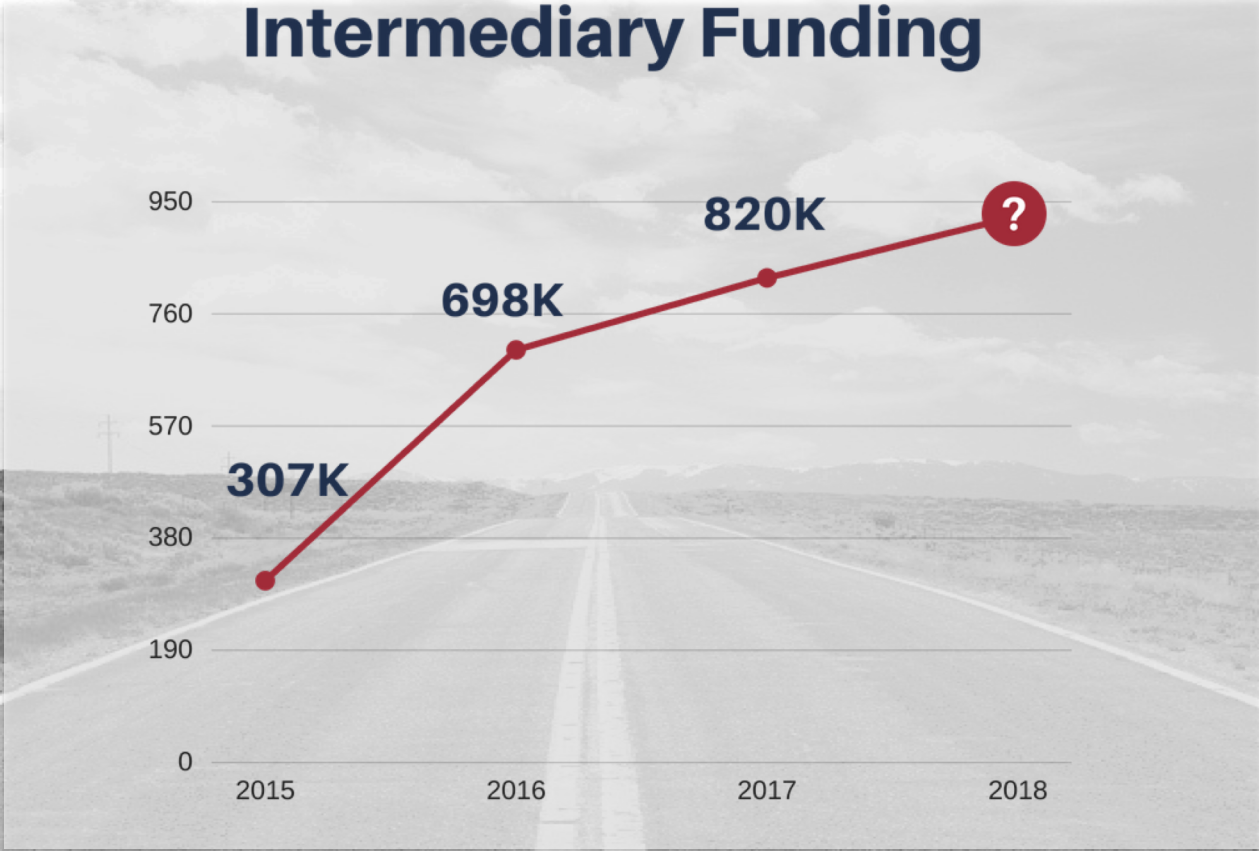


# Housing Action Illinois: Affiliates Through the Years



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# Housing Action Illinois: Funding Through the Years



# Housing Action Illinois: Our Impact

In just nine months, our Housing Counseling Intermediary network helped...



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**818**

households prevent or resolve mortgage default



**10,531**

households understand their housing options

**3,474**  
households create healthy budgets



**306**

households buy their first home



**211**

households facing homelessness find temporary or permanent housing

October 2017 - June 2018



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# Housing Action: Affiliate Responsibilities



- HUD-Approved Agency\*
- HUD-Certified Counselors (*effective 8/1/20*)
- HUD-Approved CMS
- National Industry Standards\*
- Quarterly reporting to HAI/HUD
- Maintain current counseling work plan
- Participate in network-wide conference calls & activities



# Housing Action Illinois: Affiliate Responsibilities



**Timely  
Reporting**

**Ongoing  
Training**

**Accountability**



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# Onboarding Roadmap

**Counselor Academy**  
**Work Plan Review**  
**Communications Plan**  
**Training Schedule**  
**Counseling Process**  
**Reporting Expectations**



# Onboarding Roadmap: Counselor Academy

Best practices in...

Group Education

1-on-1 Counseling

Reporting



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# Onboarding Roadmap: The HUD Work Plan



## U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Office of Housing Counseling  
451 7<sup>th</sup> St., SW, Room 9224  
Washington, D. C. 20410

### DEVELOPING A HOUSING COUNSELING WORK PLAN FOR HUD APPROVAL

One of the most important elements of an application for HUD approval is a housing counseling work plan. It is a roadmap for reviewers to better understand how your agency offers housing counseling services.

#### TARGET COMMUNITY

Essential elements include a complete and concise description of the target population (include statistics and references), why the agency selected this area as its target population, and why the agency's services are needed if other housing counseling agencies also offer services in the area.

In this section you should list **demographic information** including age of housing, median income, poverty, education, etc. in order to show **who will be your targeted audience**. **Information can be obtained from** the HUD Community Consolidated Plan, **Census Bureau, community history, social-economic makeup, demographics and employment trends**. **Be sure to identify in this section if you are serving rural areas.**

See below sample of information describing your community:

- The target audience is drawn from a variety of partnerships in the community, as well as referrals from previous program participants. Community partnerships include the

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You may wish to do an attachment with a list of your community partners and contact information or the link to the list on your website.

For each county/city if smaller area includes the following type of info:

\_\_\_\_\_ County **in 2013** had a population of \_\_\_\_\_ with \_\_\_\_\_ % of the population ages 18-64. The population of the area is \_\_\_\_\_ % white with \_\_\_\_\_ % having at least a high school education. The median household income for the area in 2013 was \$ \_\_\_\_\_ yielding \_\_\_\_\_ % of the population at or below poverty level.

According to the \_\_\_\_\_ County's Comprehensive Plan approved \_\_\_\_\_  
County in **2013** had \_\_\_\_\_ housing units with \_\_\_\_\_ % single

## Your work plan tells HUD:

- The clients you serve
- The services you provide
- How activity is documented



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# Onboarding Roadmap: The HUD Work Plan

## Remember, update the work plan if:

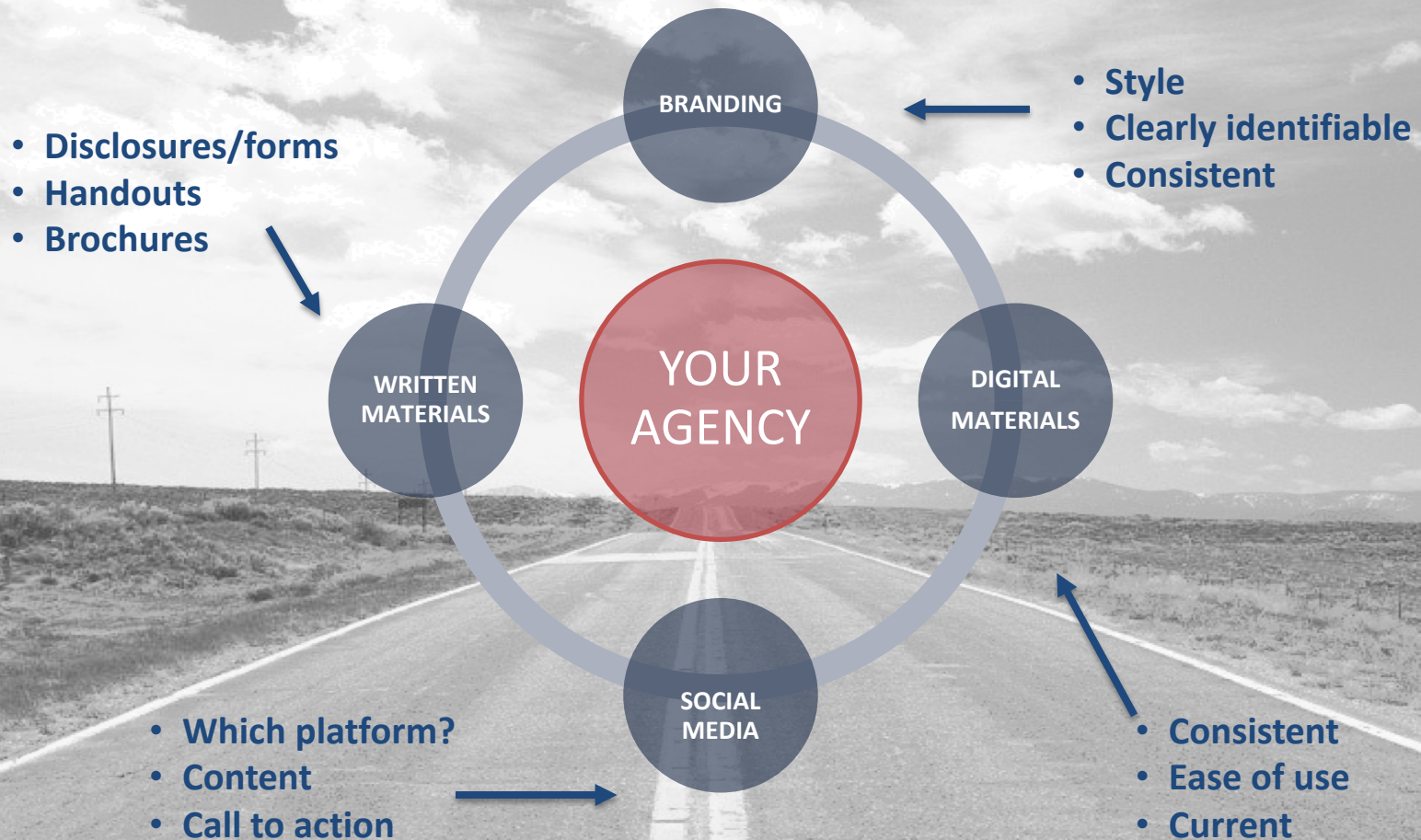
- **Change in target community/demographics**
- **Add or delete a service**
- **Change the setting or format of counseling delivery**
- **Change in fee structure**



# Onboarding Roadmap: Communication Review



# Onboarding Roadmap: Communication Review



**Timm Krueger** – Marketing & Communications Consultant



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# Onboarding Roadmap: Training Schedule

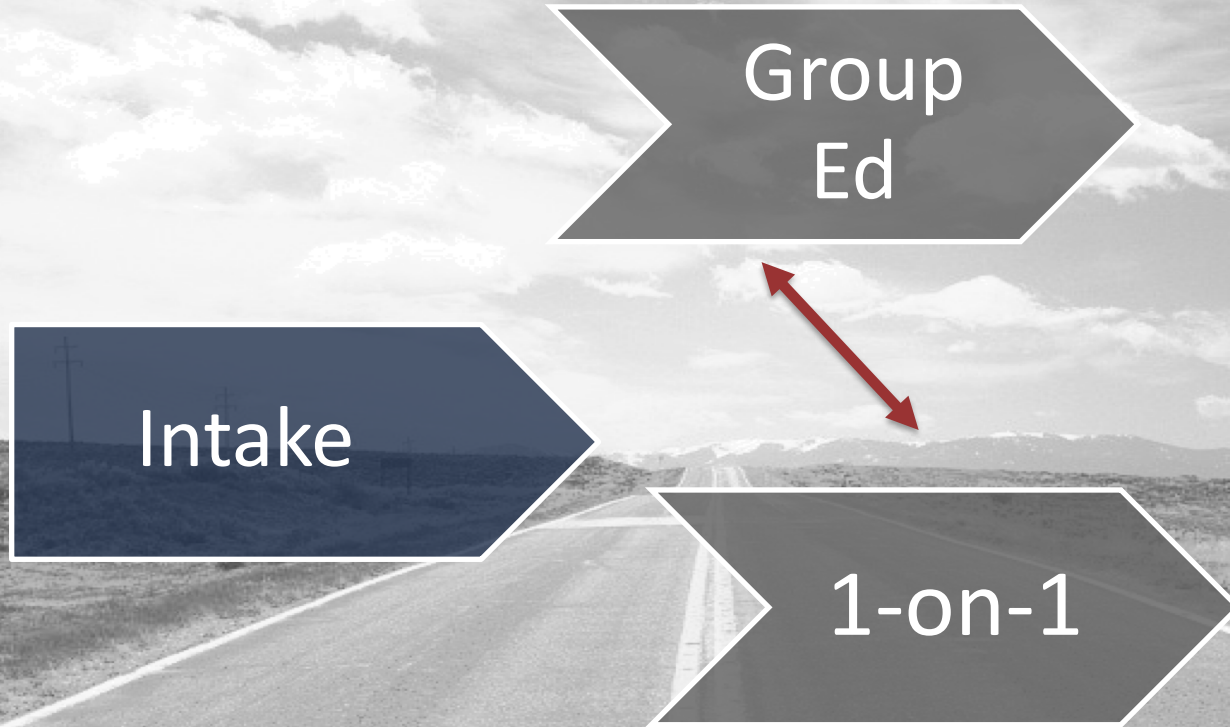


# Onboarding Roadmap: Training Schedule

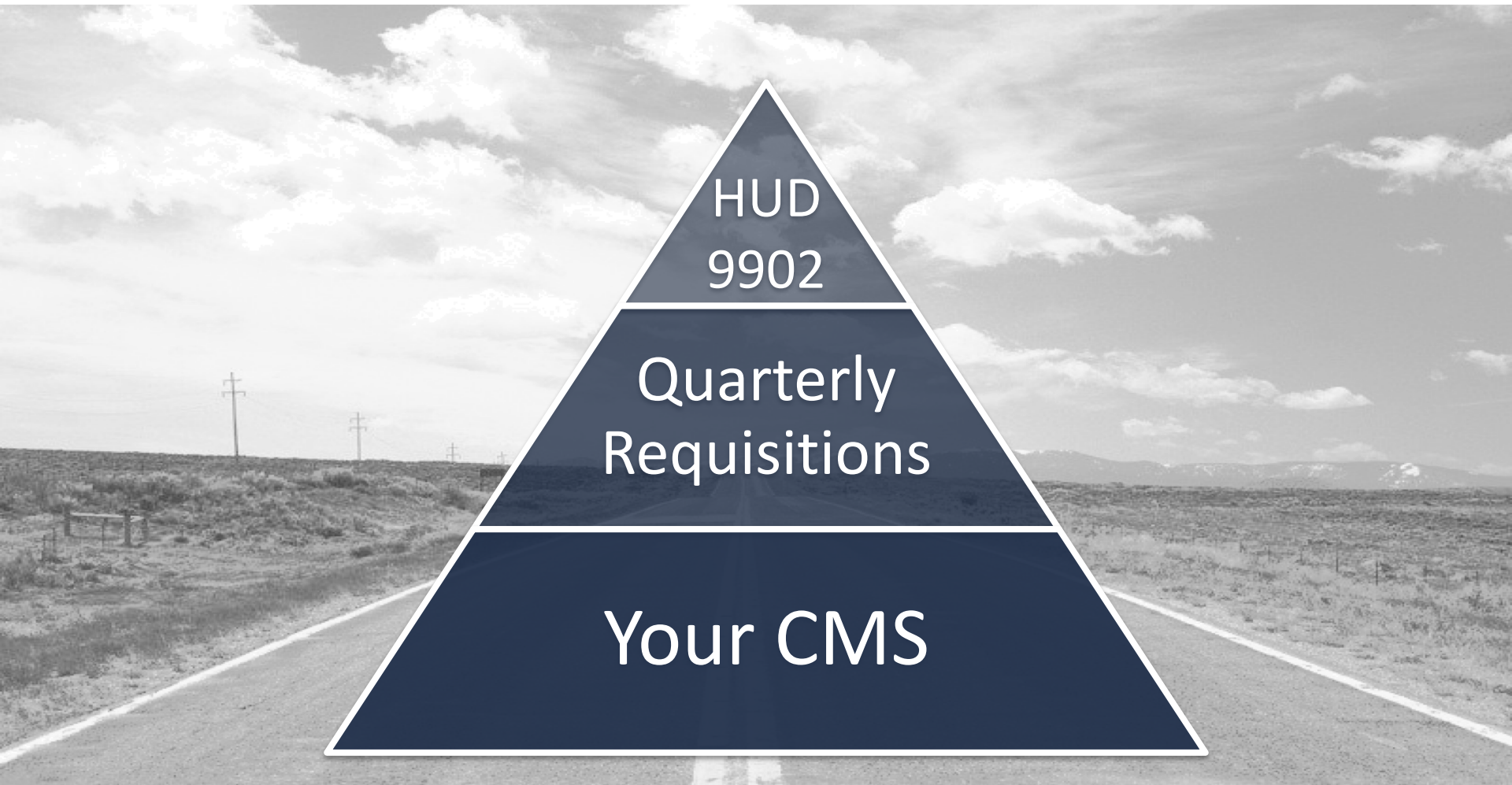
SERVICE AREA	REQUIRED COURSES
Financial Capability	HO-208 HO-209rq HO-310
Pre-Purchase	HO-229
Post-Purchase	HO-247
Homeownership Counseling	HO- 250 HO-109 HO-109el
Foreclosure	HO-345rq HO-307
Introduction to Housing Counseling	HO-110b



# Onboarding Roadmap: The Counseling Process



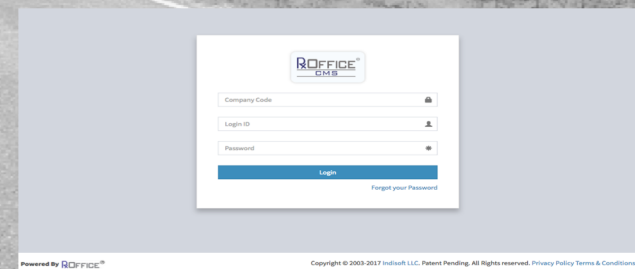
# Onboarding Roadmap: Reporting



# Onboarding Roadmap: Reporting

## Your CMS

- Prospect vs. client
- Assess service needed
- Tie client to specific grant
- Document the client journey
- Apply impacts
- Report outcomes



# Onboarding Roadmap: Reporting

## Quarterly Requisitions

- Corresponds to HUD-9902
- Must include current billing rate
- Highlighted rows will automatically calculate totals

1) Reporting for Quarter:

2) Name and Address of Grantee:

3) Name of person to whom payment should be sent:

4) Service Delivery and Staff Expenditures under the grant:

Group Education	# of Workshops Completed for Quarter	# of Households Receiving Education This Quarter	# of Households Graduated This Quarter (corresponds to Quarterly Report)	Staff Hours Expended for Education This Quarter	Hourly Billing Rate to HAI (per Billing Rate Form)	Requisition Amount
Financial Literacy Workshop (8a)						\$0.00
Predatory Lending, Loan Scam, or Other Fraud Workshop (8b)						\$0.00
Fair Housing Workshop (8c)						\$0.00
Homelessness Prevention Workshop (8d)						\$0.00
Rental Workshop (8e)						\$0.00
Pre-Purchase Homebuyer Education Workshop (8f)						\$0.00
Non-Delinquency Post-Purchase Workshop (8g)						\$0.00
Restoring or Preventing Mortgage Delinquency or Default Workshop (8h)						\$0.00
Other Workshop (8i)						\$0.00
<b>Subtotal Education</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
Individual Counseling	# of Households Active in Counseling This Quarter from Previous	# of Households Initiating New Service This Quarter (corresponds to Q Report)	Total Households COUNSELED This Quarter	Staff Hours Expended Counseling This Quarter	Hourly Billing Rate to HAI (per Billing Rate Form)	Requisition Amount



# Onboarding Roadmap: Reporting

## Quarterly Requisitions

This section tracks administrative, training and travel hours/rates, previously reported on a separate form.

Other Activities				Staff Hours Expended	Hourly Billing Rate	Requisition Amount
Administrative						\$0.00
Training						\$0.00
Travel						\$0.00
Subtotal				0	\$0.00	\$0.00
Total				0		\$0.00
Total Grant	Previously Billed	This Billing (equals total above)	Total Billed to Date	Balance		
		\$0.00	\$0.00	\$0.00		

**Travel expenses are solely tied to training activity!**



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# Onboarding Roadmap: Reporting

**Housing Counseling Agency Activity Report**

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

OMB Approval No:2502-0261  
Exp. 04/30/2016

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

<b>1. Counseling Agency Name</b>		<b>2. Reporting Period and Budget</b>							
Agency Name		From:							
Agency ID:		To:							
Agency Type:		Date Submitted:							
Address:		Total Annual Housing Counseling Program Budget, All Sources:							
Parent Agency Name (if applicable)		\$							
Agency ID:									
Agency Type:									
		<table border="1"> <tr> <th colspan="2">HUD Housing Counseling Program Grantees Only</th> </tr> <tr> <th>All Counseling and Education Activities</th> <th>Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds - Actual, to date.</th> </tr> <tr> <th>Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds - Annual Projection</th> <th></th> </tr> </table>		HUD Housing Counseling Program Grantees Only		All Counseling and Education Activities	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds - Actual, to date.	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds - Annual Projection	
HUD Housing Counseling Program Grantees Only									
All Counseling and Education Activities	Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds - Actual, to date.								
Counseling and Education Activities Attributed to HUD Housing Counseling Grant Funds - Annual Projection									
<b>3. Ethnicity of Households</b>									
a.	Hispanic								
b.	Not Hispanic								
c.	Chose not to respond								
<b>Section 3 Total:</b>									
<b>4. Race of Households</b>									
<b>Single Race</b>									
a.	American Indian/Alaskan Native								
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								
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)								
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>									
<b>6. Rural Area Status</b>									
a.	Household lives in a rural area								
b.	Household does not live in a rural area								
c.	Chose not to respond								
<b>Section 6 Total:</b>									
<b>7. Limited English Proficiency Status</b>									
a.	Household is Limited English Proficient								
b.	Household is not Limited English Proficient								
c.	Chose not to respond								

## The HUD-9902

- CMS Data Input transfers into 9902 report
- Data is cumulative – fiscal year-to-date for each quarterly period.
- Report Breakdown:
  - Sections 1 & 2 – Agency information
  - Sections 3 – 7 – Client demographics



# Onboarding Roadmap: Reporting

Section 7 Total:				
<b>8. Households Receiving Group Education, by Purpose</b>				
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			
h.	Completed resolving or preventing mortgage delinquency workshop			
i.	Completed other workshop			
Section 8 Total:				
<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			
Section 9 Total:				
<b>Households Served Sections 8 and 9 Total:</b>				
<b>10. Impact and Scope of One-on-One Counseling Services</b>				
a.	Households that received one-on-one counseling that also received group education services.			
b.	Households that received information on fair housing, fair lending and/or accessibility rights.			
c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.			
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.			
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.			
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.			
g.	Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.			
h.	Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.			
i.	Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.			
j.	Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.			
k.	Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.			
l.	Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.			

## The HUD-9902

- Report Breakdown:
  - Section 8 – Group education activity
  - Section 9 – One-on-One counseling
  - Section 10 - IMPACTS \*
  - Section 11 - Grant information

Create your own PR through documenting your impacts!



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# Onboarding Roadmap: Reporting



**MANUAL 9902  
Submissions  
are for  
EMERGENCY USE  
ONLY!**

**Do not wait until the last minute to submit your reports!**



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# Onboarding Roadmap: Reporting



**Late reporting affects the ENTIRE intermediary. It delays your dollars!**



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# Onboarding Roadmap: What's Next?

## **HUD Certification Study Groups**

*Preparation for the HUD Certification Exam*

Webinars: 1:00 – 2:00 pm CST

September 26 and October 3, 9, 18

In-person Sessions: October 26, Annual Conference (Bloomington, IL)

## **Counseling Clients with Student Loans**

*Understanding student loan types, qualifying clients with student loan debt*

November 13 – 15, 2018

More details to come



# Onboarding Roadmap: Summary

**Housing Action is 1<sup>st</sup> point of contact**

**Submit quarterly requisitions and the HUD-9902 on time!**

**Keep work plan updated**

**Maintain training logs and current resumes of staff**



# Onboarding Roadmap: Your Team

**DIRECTOR**

**David Young**



**CAPACITY BUILDING SPECIALISTS**



**Bibian Cristino**



**Jennifer Pallas**



**Wanda Collins**



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