

Paragraph Page

TABLE OF CONTENTS

CHAPTER 1. GENERAL PROGRAM INFORMATION

1-1	Legislative Authority	1-1
1-2	HUB Approval and Funding	1-5
1-3	Program Objectives	1-5
1-4	Program Participants	1-6
1-5	HUB Headquarters Program Responsibilities	1-6
1-6	Definitions	1-7
1-7	The Drug-Free Workplace Act of 1988	1-9

CHAPTER 2. OBTAINING HUD APPROVAL

2-1	Approval Criteria	2-1
2-2	Application for Approval Process	2-4
2-3	Application Log	2-4
2-4	Pre-Final Application Conference with Local Entities	2-6
2-5	Final Application Submission Process for Local Entities	2-6
2-6	Local Entities Located in One or Two States	2-8
2-7	Reapproval or Disapproval After a Biennial Performance Review	2-10
2-8	Terminations of Approvals and Grants	2-11
2-9	Agency Information Changes	2-11
2-10	Training	2-12

CHAPTER 3. DELIVERY OF COUNSELING

3-1	Basic Requirements	3-1
3-2	Screening Interview	3-1
3-3	Areas of Counseling	3-2
3-4	Referrals to Community Resources	3-11
3-5	Termination of Counseling	3-11

CHAPTER 4. RECORDKEEPING AND REPORTING

4-1	Introduction	4-1
4-2	Documentation	4-2
4-3	Client File	4-2
4-4	Group File	4-3
4-5	Grantee Records	4-3
4-6	Credit Reports	4-4
4-7	Mortgage Application Documents Given to Counseling Agencies by Mortgagees	4-4
4-8	Confidentiality of Records and Credit Reports	4-4
4-9	Reports to HUD	4-5
4-10	HUD Review and Analysis of Agency Reports	4-6

Paragraph		Page
CHAPTER 5. PERFORMANCE CRITERIA AND MONITORING		
5-1	Performance Criteria	5-1
5-2	Desk Monitoring of Counseling Agencies	5-4
5-3	Biennial Performance Review (BPR)	5-4
5-4	Reapproval and Disapproval Based on BPR Findings	5-8
5-5	Report of Performance Reviews	5-10
CHAPTER 6. FUNDING		
6-1	Funding Sources	6-1
6-2	Counseling Fees	6-2
6-3	Community Development Block Grants	6-3
6-4	Fair Housing Initiatives Program (FXIP)	6-4
CHAPTER 7. GRANT PROGRAM		
7-1	Vouchering HUD Under a Grant	7-1
7-2	Reports	7-2
7-3	Appointment of Government Technical Representatives and Government Technical Monitors	7-3
7-4	Disallowance of Payments for Counseling Units and Recovery of Payments Made for Disallowed Counseling Units	7-3
7-5	Grant Applications	7-5
CHAPTER 8. APPEALS		
8-1	Types of Appeals	8-1
8-2	Informal Appeal	8-1
8-3	Formal Appeal	8-1
8-4	Timeliness of Appeals	8-1
07/95		ii
Appendices		
1A	Form HUD-9900A - Preliminary Application for HUD Approval as a Housing Counseling Agency	
1B	Form HUD-9900B - Final Application for HUD Approval as a Housing Counseling Agency	
2	Form HUD-9900C - Application for Multi-State, Regional, and National Organizations	
3	Form HUD-9904 - Checklist for Review of an Application for HUD Approval	
4	Sample Letter of Approval	
5	Sample Letter of Disapproval	
6	Form HUD-9915 - Certificate of Approval	
7	Suggested Memorandum from a HUD Office Notifying Hqs of Housing Counseling Agency Approvals, Disapprovals, Reapprovals, and	

Information Changes

- 8 Sample of Reporting Requirements for Housing Counseling Grant Recipients
 - 9 Form HUD-9903 - Client Authorization for a HUD-approved Housing Counseling Agency to Receive a Copy of the Client's Credit Report
 - 10 Form [HUD-9902](#) - Housing Counseling Agency Fiscal Year Activity Report
 - 11 Form HUD-9910 - Biennial Performance Review
 - 12 Form HUD-9908 - Client Survey Letter and Survey Form
 - 13 Sample Letter Disapproving an Agency Based on BPR Findings
 - 14A Form HUD-27053 - LOCCS VRS Request Voucher for Payment and Instructions
 - 14B Form HUD-27054 - LOCCS Voice Response System Access Authorization
- iii
- 7610.1 REV-4
- 14C Form HUD-27054A - LOCCS Access Authorization Security Form for HUD Staff and Instructions
 - 14D - Instructions for Requesting Payment of FY 1995 Housing Counseling Program Funds
 - 14E - Guidelines for Monitoring Housing Counseling Grant Payment Requests and Obtaining Access to the Line of Credit Control System (LOCCS) - HUD Staff
 - 15 Form HUD-9921 - Housing Counseling Activity and Unit Log
 - 16 Form HUD-9922 - HUD-approved Housing Counseling Agency Biennial Performance Review Annual Report
 - 17 Form HUD-900038 - Homeownership Counseling Certification (Pre-Foreclosure Sale Program)
 - 18 - Training Needs Survey Format
 - 19 - Field Report of Training Needs Survey
 - 20 Form HUD-9923 - Housing Counseling Agency Summary Report
 - 21 Form HUD-9924 - Application for Approval Processing Log
 - 22 Mortgagee Letter 93-33 - Waiver of Prepurchase Housing Counseling Requirement under Section 506 of the Housing and Community Development

07/95

Act of 1992

Forms Required by Handbook

Form No.	Name (If Required)	OMB Approval #
Form HUD-9900A	Preliminary Application for HUD Approval as a Housing Counseling Agency (Local Entities)	2502-0261
Form HUD-9900B	Final Application for HUD Approval as a Housing Counseling Agency (Local Entities)	2502-0261
Form HUD-9900C	Application for HUD Approval as a Housing Counseling Agency (National, Regional, and MultiState Entities)	2502-0261
07/95		iv
7610.1 REV-4		
Form HUD-9902	Housing Counseling Agency Fiscal Year Activity Report	2502-0261
Form HUD-9903	Client Authorization for a HUD-approved Housing Counseling Agency to Receive a Copy of the Client's Credit Report	2502-0261
Form HUD-9904	Checklist for Review of An Application for HUD Approval	
Form HUD-9908	Client Survey Letter and Survey Form	2502-0260
Form HUD-9910 Form HUD-9915 Form HUD-9921	Biennial Performance Review Certificate of Approval Housing Counseling Activity and Unit Log	2502-0260
Form HUD-9922	Housing Counseling Agency Biennial Performance Review Annual Report	
Form HUD-9923	Housing Counseling Agency Summary Report	
Form HUD-9924	Application for Approval Processing Log	
Form HUD-900038	Certificate (Pre-Foreclosure Sale)	2502-0464
Form HUD-27053	LOCCS VRS Request Voucher for	

	Payment and Instructions	2535-0102
Form HUD-27054	LOCCS Voice Response System Access Authorization	2535-0102
Form HUD-27054A	LOCCS Access Authorization Security Form for HUD Staff and Instructions	2535-0102