

Housing Stability Counseling Program (HSCP)

1. Client Counseling Data

HSCP 1 Client Counseling Records

The HSCP requests that you submit all required information if it is known. The outcome data, mode of counseling, and credit score information is particularly crucial to the evaluation of this program. Please make a point to report the most complete data possible.

Grantees are responsible for reporting sub-grantee data. Sub-grantees will not be given access to ORS.

When uploading your data for review/payment, ensure that all flags have been resolved by using the "**Validate Page**" button to the right. Data with unresolved validation issues will not be reviewed for payment.

If you have questions about this program or survey, please contact counseling@nw.org.

Client

HSCP 1.1 Sub-grantee/CCE ID

Enter the sub-grantee identifier, if applicable. If this client was not served by a sub-grantee, select "Not Applicable."

Not Applicable

Plain Text

(0/100 characters)

HSCP 1.2 Client Unique Identifier

This identifier is defined/created by the Grantee. This information is used to identify duplicate records and identify clients across counseling levels.

If your Client ID is not generated by your client management system, manually enter a unique identifier which is at least 2 characters.

Plain Text

(0/100 characters)

HSCP 1.3 Counseling Level Reported

These definitions are provided from the Housing Stability Counseling Program (HSCP) Funding Announcement.

Level 1: To qualify for a Level 1 payment, a counseling agency will be required to complete all of the following: complete intake, obtained signed authorization form, provide client with disclosure statement and privacy policy, triage client's situation, develop a budget with the client, and develop a written action plan for the client. Level 1 services related to intake and triage do not need to be conducted by a Housing Counselor as defined in the Funding Announcement (see below); however, non-counselors should be trained to identify a crisis situation to note that Level 2 counseling should take place within 24 to 48 hours. Services related to creating a client's budget and action plan must be conducted by a Housing Counselor as defined in the Funding Announcement.

Level 2: Level 2 counseling services must be provided by a Housing Counselor as defined in the Funding Announcement. To qualify for a Level 2 payment, a counseling agency will be required to complete the following: obtain a signed authorization form from the client, provide the client with a disclosure statement and privacy policy, engage in budget verification, and verify actions taken (outlined in action plan).

Follow-Up: Counselor must make a reasonable effort to have follow-up communication with the client, to assure that the client is progressing toward their housing goals, to modify or terminate housing stability counseling, and to learn and report outcomes, if applicable. The counselor should conduct a follow-up session within the first 30 days following Level 1* or Level 2 counseling. If unsuccessful, after two attempts to conduct a follow-up session, the counselor must write a letter or send an e-mail to the client stating that such efforts have been made and inform the client that there is a need for follow-up communication. The letter must request that the client contact the housing counseling agency no later than 30 days from the date of the letter, to help the agency assess if additional client services are necessary to assist them in achieving their housing goals or if services should be terminated. All documentation for follow-up should be retained in the client file. Follow-up activities such as sending the follow-up letter or closing out the file does not need to be conducted by a Housing Counselor as defined in the funding announcement, however please note counseling must be conducted by a counselor.

Per the HSCP Funding Announcement, a "Housing Counselor" (Definition 8, Page 4):
A "Housing Counselor" or "Counselor" is a professional who will provide housing stability counseling and is a HUD-certified counselor or actively working towards HUD counselor certification. Applicants will be required to identify all counselors (directly employed by the Grantee, Sub-grantees and/or CCEs) and their HUD counselor certification status.

If the counselor is not HUD-certified by the HSCP application due date of June 30, 2021, the Applicant must identify trainings the counselor has or will take towards certification and the date during the HSCP performance period that the HUD certification exam will be taken. Grantees, Sub-grantees and CCEs must maintain an accurate record of each counselor's HUD certification status throughout the HSCP performance period. Grantees are responsible for updating HSCP throughout the performance period of HUD certification status for counselors working on HSCP.

- Level 1
- Level 2
- Follow-up

? HSCP 1.4 Counseling Mode

Select the method by which the counseling session was conducted.

If more than one session was conducted with the client to complete this level of counseling, select the mode for the counseling session that finalized this counseling level (i.e. completed requirements for reported counseling level).

- Face-to-face
- Phone
- Video Conference
- Other

Other:

HSCP 1.5 Does the client rent or own their residence?

If the client is homeless at the time of intake, please indicate their housing status immediately prior to being homeless.

For Level 2 and follow-up records, please enter the housing status from intake (residence rented or owned at intake).

- Rent
- Own

Basic Info

? HSCP 1.6 Intake Date

Enter the client's program intake date. The intake date must be on or after the ratified grant agreement date.

MM/DD/YYYY



? HSCP 1.7 Is this a crisis situation?

Per funding announcement: Level 1 services related to intake and triage do not need to be conducted by a Housing Counselor as defined in Definition 8 on Page 4 of this Funding Announcement; however, non-counselors should be trained to identify a

crisis situation to note that Level 2 counseling should take place within two (2) business days from the date of intake and initial counseling.

Examples of a crisis situation may include a pending eviction, a pending foreclosure sale date, insufficient funds to cover basic needs such as utilities or medications, or other situations identified by the client and/or agency. If the client is in crisis due to a pending eviction or foreclosure, loss of income or other emergency, the counselor will be required to develop a crisis budget. A crisis budget should include plans to prioritize immediate needs such as shelter, transportation, medications, utilities, etc.

Please see help text for examples.

Yes No

? **HSCP 1.8 Was a follow-up session conducted with this client? If a follow-up session was not conducted with the client, were three attempts made to contact the client for follow-up?**

The counselor should conduct a follow-up session within the first 30 days following Level 1* or Level 2 counseling.

The following completed documents must be in the client's file:

- If follow-up session occurred: Documentation such as counseling notes must be present to ensure that the client is progressing toward their housing goals, to modify or terminate housing stability counseling, and to learn and report outcomes, if applicable.
- If the follow-up session did not occur: Documentation of two attempts should be present. If unsuccessful, a letter and/or email requesting the need for follow-up should be documented. The letter and/or email must request that the client contact the Housing Counseling Agency no later than 30 days from the date of the letter, to help the Housing Counseling Agency assess if additional client services are necessary to assist them in achieving their housing goals or if services should be terminated. The Housing Counselor must document the reason for no follow-up session. After 30 days, if no response, a letter informing the file will be closed needs to be sent and kept in the file (close-out can occur after two attempts to connect with the client with no response within 30 days after a follow-up letter or the follow-up has occurred and all counseling under HSCP has been provided and reported).

* In some cases, a client may not return for Level 2 counseling. In this case the Grantee can bill for Level 1 and must also follow the requirements as noted for follow-up. In the cases where the client does return for Level 2 counseling, it is expected that follow-up is billed following Level 2 counseling.

Yes; follow-up session conducted with client
 No; follow-up session not conducted and did NOT make 2 contact attempts

No; follow-up session not conducted and DID make 2 contact attempts

HSCP 1.9 Credit Score Obtained

Yes No

Demographics

? HSCP 1.10 Ethnicity

Indicates a client who is Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. This information is used to understand the demographics of program participants.

Hispanic Not Hispanic Chose not to respond

? HSCP 1.11 Race

This information is used to understand the demographics of program participants, and the response options provided match the HUD reporting categories for race.

- American Indian/Alaskan Native
 - Asian
 - Black or African American
 - Native Hawaiian or Other Pacific Islander
 - White
 - More than one race
 - Chose not to respond
-

? HSCP 1.12 Limited English Proficiency

Limited English Proficiency is defined as "For persons who, as a result of national origin, do not speak English as their primary language and who have a limited ability to speak, read, write, or understand. For purposes of Title VI and the LEP Guidance, persons may be entitled to language assistance with respect to a particular service, benefit, or encounter." (Resource: https://www.hud.gov/program_offices/fair_housing_equal_opp/promotingfh/lep-faq#q1)

Not Limited English Proficiency Limited English Proficiency Chose not to respond

? HSCP 1.13 Client's Primary Language Spoken

Select the primary language spoken by the client.

ASL = American Sign Language

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese Mandarin
- Creole
- Czech
- English
- Farsi
- French
- German
- Hindi
- Hmong
- Indonesian
- Italian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese
- Other

Other:

? HSCP 1.14 Was this session conducted in the client's primary language, either by the counselor or through a translator?

Per funding announcement: Grantees must have Housing Counselor(s) who are fluent in the language of the clients they serve, or the housing counseling agency

must provide a Memorandum of Understanding or other documentation detailing a relationship with services of an interpreter and translation service, or the agency must make a reasonable effort to refer the client to another agency that can meet the client's needs.

- Yes No

? HSCP 1.15 Client Disabled

Indicate whether this client has a documented disability.

- Yes No Unknown Chose not to respond

? HSCP 1.16 Gender

Enter the client's identified gender. This information is used to understand the demographics of program participants.

Gender non-conforming refers to people who do not adhere to typical gender norms about dress and activities for people that are based on their biological sex and gender assignment. A gender non-conforming person may choose to present as neither clearly male, nor clearly female, but rather as a gender-free individual. Some gender non-conformists are transgender, gay, lesbian or bisexual. Others do not identify with any of these categories. Source: <https://www.liveabout.com/what-does-it-mean-to-be-gender-non-conforming-1415327>

- Female Male Gender non-conforming Chose not to respond

Household

? HSCP 1.17 Head of Household Type

Select the most appropriate 'head of household' status for this client.

This provides demographic information on program participants.

- Single adult
 Female-headed single parent household
 Male-headed single parent household
 Married without dependents
 Married with dependents
 Two or more unrelated adults

Other

Other:

HSCP 1.18 Household Family Gross Income (Annual)

Enter the gross annual household income for all household members.

\$ Dollars (e.g. \$3,590)

? HSCP 1.19 Household Income Category (% of AMI)

The household's annual family income relative to the Metropolitan Statistical Area (MSA) Median Income for the area. This value is calculated using the Household Family Size value and the current year HUD income limits (as a proxy for the MSA Median Income) to determine where the client's household falls within the MSA Median Income range. Income limits are available at [**https://www.huduser.gov/portal/datasets/il/il19/Section8-FY19.xlsx*](https://www.huduser.gov/portal/datasets/il/il19/Section8-FY19.xlsx).

This information is used to understand the demographics of program participants.

- Less than 30% of Area Median Income (AMI)
- 30 - 49% of AMI
- 50 - 79% of AMI
- 80 - 100% of AMI
- Greater than 100% AMI
- Choose not to respond

HSCP 1.20 Does the household spend more than 30% income on housing (rent & mortgage)?

- Yes No

? HSCP 1.21 Primary reason for housing instability

Please indicate the primary reason for this client's housing instability.

- Eviction
- Loss of income
- Homelessness
- Default
- Foreclosure

? HSCP 1.22 Secondary reason for housing instability (if applicable)

Please indicate the secondary reason for this client's housing instability, if applicable.

Not applicable

Eviction

Loss of income

Homelessness

Default

Foreclosure

Residence

? HSCP 1.23 House Number

Enter the house or building number for this client's residence.

No Response

Plain Text

(0/100 characters)

? HSCP 1.24 Street Name

Enter the street name for this client's residence.

Plain Text

(0/100 characters)

? HSCP 1.25 Apt. or Unit #

Enter the apartment or unit number for this client's residence (if applicable).

Not Applicable

Plain Text

(0/100 characters)

? HSCP 1.26 City

Enter the full name of the city for this client's residence.

Plain Text

(0/100 characters)

? HSCP 1.27 State

Select the state name for this client's residence.



? HSCP 1.28 Zip Code

Enter the five (5) digit Zip Code for the client's residence.

Zip Code

(0/5 characters)

? HSCP 1.29 Did client benefit from eviction or foreclosure moratoria during COVID-19 pandemic?

An eviction moratorium prohibits landlords from evicting tenants who have used their best efforts to obtain government assistance for rent or housing. The federal eviction moratoria throughout the COVID-19 crisis prevented landlords from filing new eviction actions for non-payment of rent and prohibited charging fees, penalties, or other charges to the tenant related to nonpayment of rent.

Similarly, the federal foreclosure moratorium dictated that no foreclosures could take place until a specified date. A foreclosure moratorium was placed during the COVID-19 process to assist Americans dealing with the economic crisis caused by COVID-19.

Yes No Unknown

Credit & Finances

? HSCP 1.30 Credit Score

Enter the client's FICO score.

If the client does not have a credit score, enter 999.

If the customer has no credit score (i.e. no credit history), enter "999".

Whole Number (e.g. 12)

? HSCP 1.31 Source of credit report

If no credit report was obtained, select "Did not obtain credit report."

- Equifax
- Experian
- TransUnion
- Tri-Merge
- Other

Other:

HSCP 1.32 Client referred to and/or assisted with access to financial resources housing stability

- Not Applicable
- Emergency Rental Assistance
- Housing Assistance Fund
- State/Local Resources
- Private
- Other

Other:

Mortgage Default

HSCP 1.33 Did client enter into forbearance agreement during COVID-19 pandemic?

- Yes
- No
- Unknown

? HSCP 1.34 Client Mortgage Loan Type

Select the client's mortgage type. For Level 1, this should be the client's existing mortgage type at intake. For Level 2 or Follow-Up, this should be the current mortgage type, which may be the same or may have been renegotiated as a result of counseling.

FHA: Federal Housing Administration

VA: Veterans Affairs

USDA: United States Department of Agriculture

GSE: Government-sponsored enterprise. GSEs are privately-held entities created by Congress for the purpose of raising credit in certain areas of the U.S. economy, particularly real estate. GSEs provide public financial services with the intention of reducing mortgage costs for homebuyers.

Private: Mortgage loan from a private lending institution.

- FHA
- VA
- USDA
- GSEs
- Private
- Other

Other:

? HSCP 1.35 Homeowner's PITI

Total of all loans and escrows: principal, interest, taxes and insurance(s) paid by client (at intake and at follow-up, including MI/HOA, if applicable).

PITI = principal, interest, taxes, and insurance

\$

Dollars (e.g. \$3,590)

? HSCP 1.36 Client Mortgage Delinquency

Indicate the mortgage payments missed at time of intake.

- Current/not in default
- 30-60 days late
- 61-90 days late
- 91-120 days late
- 121+ days late

Rent

HSCP 1.37 Monthly rent amount (excluding utilities)

\$

Dollars (e.g. \$3,590)

HSCP 1.38 Total amount of rent arrears

Include all back rent and fees.

| | | |
|----|--|------------------------|
| \$ | | Dollars (e.g. \$3,590) |
|----|--|------------------------|

HSCP 1.39 Total number of months' rent due

Enter the total number of months that the client owes rent for.

| |
|---------------------------|
| Number at 0.25 increments |
|---------------------------|

Outcome

HSCP 1.40 Primary Counseling Outcome

If you've heard back from the servicer that they have agreed upon an outcome, enter that outcome even if official bank documentation has not been received.

- Outcome not yet achieved
- Referred client to servicer with action plan and no further counseling activity
- Currently in negotiation with servicer
- Brought mortgage current (w/o rescue funds)
- Brought mortgage current with rescue funds (private/public)
- Arrearage cancelled or waived
- Refinanced
- Forbearance
- Repayment plan
- Modification
- Partial claim
- Deed-in-Lieu
- Short sale
- Foreclosed
- Homeowner(s) sold property (not short sale)
- Bankruptcy
- Transition to rental
- Counseled and gained access to non housing resources (Social or legal services; public benefits; Social Security; Medicaid)
- Counseled and Occupied Emergency Shelter; Transitional Housing; Permanent Housing with or without rental assistance
- Withdrew from counseling
- Initiated repayment plan
- Repayment plan in compliance

- Repayment plan breached
- Executed a lease renewal
- Received rent forgiveness
- Received emergency rental assistance
- Avoided a legal eviction
- Referred to bankruptcy
- Brought rent current with rescue funds (private/public)
- Brought rent current without rescue funds
- Rent burden = or < 30%
- Rent burden between 41-50%
- Rent burden = or > 50%
- Renter initiated move-out
- Counseled and transitioned to new rental
- Counseled on debt management (including Payday and Vehicle Title Loans) or referred to debt management agency
- Counseled and gained access to non-housing resources (Social or legal services; public benefits; Social Security; Medicaid)
- Currently in negotiation with landlord; outcome unknown
- Referred client to landlord with action plan and no further counseling activity; outcome unknown
- Eviction put on hold or in moratorium; final outcome unknown
- Ending counseling after level II-- outcome unknown

HSCP 1.41 Secondary Counseling Outcome (if applicable)

Do not duplicate the primary outcome here; if a secondary outcome was achieved, please indicate appropriately. If not, please select "Not applicable."

- Not applicable**
- Referred client to servicer with action plan and no further counseling activity
- Currently in negotiation with servicer
- Brought mortgage current (w/o rescue funds)
- Brought mortgage current with rescue funds (private/public)
- Arrearage cancelled or waived
- Refinanced
- Forbearance
- Repayment plan
- Modification
- Partial claim
- Deed-in-Lieu

- Short sale
- Foreclosed
- Homeowner(s) sold property (not short sale)
- Bankruptcy
- Transition to rental
- Counseled and gained access to non housing resources (Social or legal services; public benefits; Social Security; Medicaid)
- Counseled and Occupied Emergency Shelter; Transitional Housing; Permanent Housing with or without rental assistance
- Withdrew from counseling
- Initiated repayment plan
- Repayment plan in compliance
- Repayment plan breached
- Executed a lease renewal
- Received rent forgiveness
- Received emergency rental assistance
- Avoided a legal eviction
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- Rent burden = or < 30%
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- Renter initiated move-out
- Counseled and transitioned to new rental
- Counseled on debt management (including Payday and Vehicle Title Loans) or referred to debt management agency
- Counseled and gained access to non-housing resources (Social or legal services; public benefits; Social Security; Medicaid)
- Currently in negotiation with landlord; outcome unknown
- Referred client to landlord with action plan and no further counseling activity; outcome unknown
- Eviction put on hold or in moratorium; final outcome unknown
- Ending counseling after level II-- outcome unknown

HSCP 1.42 Level Completion Date

For follow-up level, this is the service closeout date.

MM/DD/YYYY



HSCP 1.43 This client record is complete and ready for review/payment.

Yes No

2. Client Management System & Contact Information

HSCP 2 What client management system does your organization use to track Housing Stability Counseling Program clients?

- CounselorMax
- Salesforce
- NeighborWorks Compass
- Custom client management system
- ORS Excel template
- Other Excel file
- None
- Other

Other:

HSCP 3 Contact Information

Please let us know who we should contact if we have questions about the reported data.

HSCP 3.1 Position/Job Title

(0/100 characters)

HSCP 3.2 First and Last Name

(0/100 characters)

HSCP 3.3 Email Address

(0/100 characters)

HSCP 3.4 Phone Number

Plain Text

(0/100 characters)
