

# HUD Master Models 2007

## *Housing Counseling Programs*

### **HC                      Housing Counseling Program**

This program supports the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. The primary objectives of the program are to expand homeownership opportunities and improve access to affordable housing. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Counselors also help borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and eventually foreclosure. Program participants may also provide Home Equity Conversion Mortgage HECM counseling to elderly homeowners who seek to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses.

#### **Need Statements**

Need for information and advice regarding home buying and homeownership.

Need for information and advice regarding resolving or preventing mortgage delinquency or default.

Need for information and advice regarding non-delinquency post-purchase issues.

Need for information and advice regarding locating, securing, or maintaining residence in rental housing.

Need for information and advice regarding shelter or services for the homeless.

#### **Activities and Outputs**

Energy Star - Clients counted elsewhere on this form that received counseling or group instruction explaining Energy Star	Households
Fair housing -- Group workshop participants	Households
Fair housing -- Group workshops	Workshops
Financial literacy – Group workshop participants	Households
Financial literacy – Group workshops	Workshops
Mortgage delinquency– Group workshop participants	Households
Mortgage delinquency– Group workshops	Workshops
Mortgage delinquency– One-on-one counseling participants	Households
Other - Group Workshop Participants	Households
Other - Group Workshops	Workshops
Outreach advertisements, PSA's, or other form of media campaign	Advertisements
Outreach advocacy with lenders for nontraditional lending standards	Lenders
Outreach community presentations – predominantly minority audience	Presentations
Outreach community presentations – predominantly non-minority audience	Presentations
Outreach materials distributed – minorities	Households
Outreach materials distributed – non-minorities	Households
Percentage of all group workshop participants also receiving one-on-one counseling	Percentage
Post-purchase, non-delinquency – Group workshop participants	Households
Post-purchase, non-delinquency – Group workshops	Workshops
Post-purchase, non-delinquency – One-on-one counseling participants	Households

Predatory lending -- Group workshop participants	Households
Predatory lending – Group workshops	Workshops
Pre-Purchase/Home buying – Group workshop participants	Households
Pre-Purchase/Home buying – One-on-one counseling participants	Households
Pre-Purchase/Home buying –Group workshops	Workshops
Rental housing – Group workshop	Workshops
Rental housing – Group workshop participants	Households
Rental housing – One-on-one counseling participants	Households
Reverse Mortgage -- One-on-one counseling participants	Households
Shelter or services for the homeless – Group workshop participants	Households
Shelter or services for the homeless – Group workshops	Workshops
Shelter or services for the homeless – One-on-one counseling participants	Households
Other	Other

## **Outcomes**

Counseled for homelessness, occupied emergency shelter	Households
Counseled for homelessness, occupied permanent housing with rental assistance	Households
Counseled for homelessness, occupied permanent housing without rental assistance	Households
Counseled for homelessness, occupied transitional housing	Households
Counseled for homelessness, other outcome	Households
Counseled for homelessness, referred to another social service or emergency assistance agency	Households
Counseled for homelessness, remained homeless	Households
Counseled for homelessness, withdrew from counseling	Households
Counseled on mortgage delinquency, brought mortgage current	Households
Counseled on mortgage delinquency, declared bankruptcy	Households
Counseled on mortgage delinquency, entered debt management plan	Households
Counseled on mortgage delinquency, executed deed-in-lieu	Households
Counseled on mortgage delinquency, forbearance agreement/repayment plan	Households
Counseled on mortgage delinquency, mortgage foreclosed	Households
Counseled on mortgage delinquency, mortgage modified	Households
Counseled on mortgage delinquency, mortgage refinanced	Households
Counseled on mortgage delinquency, obtained partial claim loan from FHA lender	Households
Counseled on mortgage delinquency, other outcome	Households
Counseled on mortgage delinquency, pre-foreclosure sale	Households
Counseled on mortgage delinquency, received second mortgage	Households
Counseled on mortgage delinquency, referred for legal assistance	Households
Counseled on mortgage delinquency, referred to other social service agency or emergency assistance agency	Households
Counseled on mortgage delinquency, sold property and chose alternative housing	Households
Counseled on mortgage delinquency, withdrew	Households
Counseled on post-purchase, non-delinquency, mortgage refinanced	Households
Counseled on post-purchase, non-delinquency, other outcome	Households
Counseled on post-purchase, non-delinquency, received home equity loan	Households
Counseled on post-purchase, non-delinquency, received home improvement loan	Households
Counseled on post-purchase, non-delinquency, received other home repair assistance	Households
Counseled on post-purchase, non-delinquency, received unsecured consumer loan	Households
Counseled on post-purchase, non-delinquency, reduced utilities costs	Households
Counseled on post-purchase, non-delinquency, referred for legal assistance	Households
Counseled on post-purchase, non-delinquency, referred to other social service agency	Households
Counseled on post-purchase, non-delinquency, sold house or chose alternative housing solution;	Households
Counseled on post-purchase, non-delinquency, utilities brought current	Households
Counseled on post-purchase, non-delinquency, withdrew	Households

Counseled on pre-purchase /home buying, decided not to purchase housing; no further effort	Households
Counseled on pre-purchase /home buying, entered Lease Purchase Contract	Households
Counseled on pre-purchase /home buying, Mortgage Ready within 90 days	Households
Counseled on pre-purchase /home buying, mortgage ready within 90 to 180 days	Households
Counseled on pre-purchase /home buying, other outcome	Households
Counseled on pre-purchase /home buying, purchased home	Households
Counseled on pre-purchase /home buying, reduced utilities costs	
Counseled on pre-purchase /home buying, withdrew	Households
Counseled on rental housing, remained in current housing	Households
Counseled on rental housing, entered debt management/repayment plan	Households
Counseled on rental housing, found alternative rental housing	Households
Counseled on rental housing, obtained temporary rental relief	Households
Counseled on rental housing, other outcome	Households
Counseled on rental housing, received housing search assistance	Households
Counseled on rental housing, reduced utilities costs	Households
Counseled on rental housing, referred to legal aid for eviction assistance	Households
Counseled on rental housing, referred to legal aid for fair housing	Households
Counseled on rental housing, referred to other social service agency	Households
Counseled on rental housing, referred to rental assistance program	Households
Counseled on rental housing, resolved issue in current tenancy	Households
Counseled on rental housing, resolved security deposit dispute	Households
Counseled on rental housing, secured HUD/other rental subsidy	Households
Counseled on rental housing, utilities brought current	Households
Counseled on rental housing, withdrew	Households
Counseled on Reverse Mortgage, decided not to obtain reverse mortgage	Households
Counseled on Reverse Mortgage, obtained non-FHA reverse mortgage	Households
Counseled on Reverse Mortgage, obtained FHA HECM	Households
Outreach, lenders agree to non-traditional lending strategies	Lenders
Outreach, new minority clients as a result of marketing and outreach	Households
Outreach, new non-minority clients as a result of marketing and outreach	Households
Other	Other

## **Measurement Tools**

<b>A. Tools to Track Outputs and Outcomes</b>
Bank accounts
Construction log
Database
Enforcement log
Financial aid log
Intake log
Interviews
Mgt. Info. System-automated
Mgt. Info. System-manual
Outcome scales
Phone log
Plans
Pre-post tests
Post tests
Program specific forms
Questionnaire
Recruitment log
Survey
Technical assistance log
Time sheets
Other
<b>B. Where Data are Maintained</b>
Agency database
Centralized database
Individual case records
Local precinct
Public database
School
Specialized database
Tax Assessor database
Training center
Other
<b>C. Source of Data</b>
Audit report
Business licenses
Certificate of Occupancy
Code violation reports
Counseling reports
Employment records
Engineering reports
Environmental reports
Escrow accounts
Financial reports
GED certification/diploma
Health records
HMIS
Inspection results
Lease agreements
Legal documents

Loan monitoring reports
Mortgage documents
Payment vouchers
Permits issued
Placements
Progress reports
Referrals
Sale documents
Site reports
Statistics
Tax assessments
Testing results
Waiting lists
Work plan reports
Other
<b>D. Frequency of Data Collection</b>
Daily
Weekly
Monthly
Quarterly
Biannually
Annually
Upon incident
Other
<b>E. Process of Collection and Reporting</b>
Computer spreadsheets
Flat file database
Manual tallies
Relational database
Statistical database
Other

**Evaluation Process – These are standard requirements that HUD will expect every program manager receiving a grant to do as part of their project management.**

- An evaluation process will be part of the on-going management of the program.
- Comparisons will be made between projected and actual numbers for both outputs and outcomes.
- Deviations from projected outputs and outcomes will be documented and explained.

- Analysis of data to determine the relationship of outputs to outcomes; what outputs produce which outcomes.

### **HUD Will Use The Following Management Questions To Evaluate Your Program**

Choose the questions applicable to the proposed work plan.

1. How many households received pre-purchase counseling that will purchase a home?
2. What is the estimated average mortgage savings as a result of improved credit scores?
3. What was the estimated difference in the average value of homes that persons counseled qualified to purchase before and after counseling?
4. What is the estimated amount of additional taxes paid to the community as a result of new home ownership?
5. How many households do you estimate lowered their mortgage payments as a result of counseling?
6. How many estimated dollars were realized as a result of the average reduction in mortgage payment per family?
7. How many estimated households increased their disposable income through refinancing?
8. What is the estimated dollar amount of increased disposable income through refinancing?
9. How many estimated households increased their disposable income through a reverse mortgage?
10. What is the estimated average dollar amount of increased monthly disposable income through a reverse mortgage?
11. What was the estimated savings as a result of increased energy efficiency?
12. What was the dollar amount leveraged in conjunction with this award?

### **Carter-Richmond Methodology**

The above Management Questions developed for your program are based on the Carter-Richmond Methodology<sup>1</sup>. A description of the Carter-Richmond Methodology appears in the General Section of the NOFA.

1© The Accountable Agency – How to Evaluate the Effectiveness of Public and Private Programs,” Reginald Carter, ISBN Number 9780978724924.