

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING

HOUSING COUNSELING ASSISTANCE

PROGRAM PERFORMANCE

STRATEGIC GOAL/OBJECTIVE	ACTUAL 2002	ESTIMATE 2003	ESTIMATE 2004
Strategic Goal FH: Ensure equal opportunity in housing.			
Discretionary BA (Dollars in Thousands)	...	\$1,050	\$1,350
FTE			
Headquarters	1	1	1
Field	8	9	9
Subtotal	9	10	10
S&E Cost (Dollars in Thousands)			
Personal Services	\$737	\$840	\$863
Travel	16	13	15
Transportation of Things	0	0	0
Rent, Communications & Utilities	0	0	0
Printing	1	1	1
Other Services	1	0	0
Subtotal	755	854	879
Strategic Objective FH.3: Improve housing accessibility for persons with disabilities.			
Service enriched housing increases the satisfaction of elderly families and individuals with their units, developments and neighborhoods.	NA	NA	NA

NA = Not Available

EXPLANATION OF PERFORMANCE

Performance/Means and Strategies

Funding in the amount of \$1.4 million in program funding and \$0.9 million in Salaries and Expenses for a total of \$2.2 million to support directly Strategic Goal FH: Ensure equal opportunity in housing.

The Housing Counseling Assistance program, administered by the Office of Housing, supports the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. Counselors provide guidance and advice to help families and individuals improve their housing conditions and choices and meet the responsibilities of tenancy and homeownership. Agencies in the program may also provide Home Equity Conversion Mortgage (HECM) counseling to elderly homeowners who are looking to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses.

Housing Counseling Assistance

The great majority of appropriated funds are distributed through a yearly competition among applicants that meet eligibility requirements. In fiscal year 2002, nearly \$18.25 million (appropriation of \$20 million) was awarded to over 344 groups nationally, including 12 HUD-approved national and regional intermediaries. Intermediaries provide and manage sub-grants to networks of affiliated local community-based housing counseling agencies, to which they also provide training and technical assistance. The fiscal year 2002 appropriation for this account is included in the Department's HOME Investment Partnerships Program. Funding for housing counseling assistance is requested in a stand-alone account for fiscal year 2003 and beyond.

Housing counseling is an important element in the Department's efforts to ensure equal opportunity and access to housing. For example, numerous HUD-funded counseling agencies conduct targeted education and outreach in minority communities on issues such as fair housing and predatory lending. In fiscal year 2001, the last year for which data is available, African Americans made up 32 percent of all clients counseled with HUD grant funds, and Hispanics comprised 16 percent. Many agencies also provide mobility counseling to clients looking to move to lower-poverty neighborhoods or to areas with better access to transportation and services, like childcare.

Housing counseling also helps ensure equal access and opportunity for disabled individuals. Agencies receiving HUD housing counseling grants are required to be prepared, for each general counseling activity proposed (i.e. pre-purchase counseling,) to meet the needs of all individuals requesting services, including the disabled, regardless of the complexity of the services involved.

Per unit cost is difficult to calculate, as the HUD Form 9902--the data collection instrument for the housing counseling program, does not currently differentiate disabled clients and individuals receiving mobility counseling from other clients. We are currently revising the 9902 forms to better capture this and other important data demonstrating the positive impact of the program.

Resource Management Information

FTE remains constant from fiscal year 2003 to fiscal year 2004.