

# **Housing Counseling and Legal Services Program Policies**

May 2024

Version 1.1

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Version History and Version Policy

The version history of the policy manual is tracked in the table below, with notes for each change. The dates of each publication are also tracked in the table.

The State will publish a new version after making substantive changes that reflect a policy change. The updated policy manual will be assigned a new primary version number such as 2.0, 3.0, etc.

After making non-substantial changes, such as minor wording and editing or clarification of existing policy that do not affect the interpretation or applicability of the policy, the State will publish a version of the document with a sequential number increase behind the primary version number such as 2.1, 2.2, etc.

Amendments made to policy may go into effect on the date of the revision or may be applied retroactively, depending on the applicant pipeline and status of applicants in the program intake and recovery process. Whether a policy will be applied proactively or retroactively will be detailed in the version history below and/or within the relevant program sections.

Version Number	Date Revised	Key Revisions
1.0	February, 2023	Original Draft
1.1	May, 2024	Updated interchangeability language and Geographic Eligibility of Ida and Sandy in section 2 Program Administration



## 1. PROGRAM DESCRIPTION

The Housing Counseling and Legal Services Program (HCS/LS) is designed to provide a wide range of services, including assistance with completing Community Development Block Grant – Disaster Recovery (CDBG-DR) program applications, fair housing education for landlords and renters, and financial counseling. The goal of the program is to provide supportive services that remove barriers for renters and homeowners to access the State of New Jersey’s (the State) CDBG-DR-funded programs, understand their housing rights and responsibilities, and achieve safe permanent housing.

To carry out this program, the New Jersey Department of Community Affairs (DCA) entered into agreements with community-based nonprofit and public organization subrecipients to deliver these services.

## 2. Program Administration

DCA has allocated funding for the delivery of Housing Counseling and Legal Services through their Hurricane Ida (DR-4614) Action Plan and Superstorm Sandy Action Plan Amendment 48. Superstorm Sandy Substantial Action Plan Amendment 56 (APA 56) clarified the counties that were eligible to utilize superstorm Sandy funds by including State designated most impacted areas.

The allocated amount is distributed across four cohorts comprised of sixteen (16) counties most impacted and distressed (MID) by both Superstorm Sandy and Hurricane Ida. The cohorts are defined as follows:

- ▶ Four (4) are Sandy-specific MID counties (not overlapping with counties affected by Hurricane Ida);
- ▶ Four (4) are Sandy-specific MID counties (not overlapping with counties affected by Hurricane Ida);
- ▶ Five (5) are U.S. Department of Housing and Urban Development (HUD)-identified overlapping MID counties impacted by both Sandy and Ida;
- ▶ Two (2) are HUD-identified MID counties impacted by Ida only; and
- ▶ Five (5) are State-identified overlapping MID counties impacted by Ida and Sandy.

Within the Hurricane Ida funds distributed, 80% must be spent in the HUD-identified counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union and 20% in the State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren. Any funding distribution adjustments must comply with federal and state requirements.

Cohort	Counties	Services
Sandy-specific MID Counties	Atlantic, Cape May, Monmouth, Ocean	Housing Information and Referral Services, Housing Counseling
Ida-Only MID County	Somerset, Passaic	Housing Information and Referral Services, Housing Counseling, Legal Services, Facilitation of Section 3 and Job Training

# Housing Counseling and Legal Services Program

Overlapping HUD MID Counties	Bergen, Essex, Hudson, Middlesex, Union	Housing Information and Referral Services, Housing Counseling, Legal Services, Facilitation of Section 3 and Job Training
Cohort	Counties	Services
Overlapping State MID Counties	Gloucester, Hunterdon, Mercer, Morris, Warren	Housing Information and Referral Services, Housing Counseling, Legal Services Facilitation of Section 3 and Job Training
All Ida Certification for Small Rental Repair Program (SRRP) and dual applicants (BAB/HARP)	Bergen, Essex, Middlesex, Gloucester, Hudson, Hunterdon, Mercer, Morris, Passaic, Somerset, Union, Warren	SRRP - Fair Housing and compliance requirements; Financial Counseling  BAB/HARP - Homebuyer education; Financial Counseling

Organizations selected have received funding for three (3) years with up to three (3) optional one-year extensions. All services delivered are provided at no cost to the household. A list of organizations can be found on [DCA's Disaster Recovery Website](#).

## 3. EXPECTATIONS OF PROGRAM STAFF

- ▶ Housing comes first. Help participants obtain safe, secure, and permanent housing as quickly as possible, and understand, eliminate, and/or compensate immediate barriers to obtain and maintain housing. Proactively support program participants, including coordinating with other organizations and service providers. Incorporate individualized and client-driven supports that recognize that individuals are unique. Strive to offer or connect participants with a range of treatment and support services that are voluntary, individualized, culturally appropriate, and portable as the participant works toward meeting their permanent housing solution.
- ▶ Choice and respect. Be participant-centric, to empower individual decisions around housing or services and encourage responsibility for those decisions.
- ▶ Equity above all. Promote equitable outcomes, including the distribution of assistance. Provide the right level of financial or housing support to get participants into permanent housing, with the services they need, while preserving limited resources to serve as many participants as possible.
- ▶ Inclusive delivery methods. Make an effort to accommodate a participant's style of learning and understanding;
- ▶ Identify what types of interactions could be difficult for participants, including individuals who may have: Identify what types of interactions could be difficult for participants, including individuals who have:
  - Vision difficulties or impairments,
  - Hearing difficulties or impairments,
  - Speech difficulties or impairments,
  - Physical limitations or impairments, and



- Cognitive impairments such as reading difficulties, learning challenges, or simply difficulty processing complex information.
- ▶ Identify approaches that could lower or remove barriers to understanding documents, materials, and general communication.
- ▶ Trauma-Informed Communications
  - Listen with empathy. When working with participants, actively listen so that participants feel safe and respected. Join the conversation without judgement and as an ally in the broader work. While you may not share the same life experiences, it is critical to offer humility and compassion.
  - Guide with compassion. Help participants understand how they will be supported and identify their needs. Reassure them that this program is here to help.
  - One size doesn't fit all. Program staff appreciate that each participant's needs are different and work with them to meet those needs.
  - Use Disaster Neutral Language. Those impacted by disaster are commonly referred to as survivors, victims, applicants, or other terminology that may re-surface the trauma of the disaster event. Refer to those served through this program as "participants" rather than survivors.

## 4.AVAILABLE SERVICES

### 4.1 Housing Information and Referral Services

Housing Information and Referral Services is available to all Sandy and Ida impacted residents in the HUD and State identified counties without referral.

#### 4.1.1 Hurricane Ida Registration

Assist Ida households in registering their needs with DCA Intake Portal.

#### 4.1.2 Support Application Intake

Support application intake and assisting with required paperwork for recovery programs.

HCS/LS organizations are not responsible for application review, processing, or eligibility documentation collection /determination for any CDBG- DR program, or for providing the services that those programs offer. Application assistance services include:

- ▶ Refer phone and electronic inquiries from potential applicants to CDBG-DR program staff of other programs, as needed
- ▶ Provide application assistance in person, by phone or virtually which may include educating the household on the different program benefits and identifying documents for submission

# Housing Counseling and Legal Services Program

- ▶ Assist applicant with entering application information and submitting the application, according to the procedures of the program for which they are applying.

Housing information and referral services may assist applicants in applying for the below programs.

- ▶ Ida CDBG-DR Recovery Programs
  - Tenant Based Rental Assistance (TBRA) (see Section 4.1.3 TBRA Assistance)
  - Homeowner Assistance and Recovery Program (HARP)
  - Blue Acres Buyout Program (BAB)
  - Small Rental Repair Program (SRRP)
  - Smart Move (including, providing information on federal, state, and local programs)
- ▶ Disaster recovery programs beyond CDBG-DR
  - Support services programs that provide temporary and permanent assistance
  - Job training programs
  - Employment services programs including how to use HUD's Section 3 Opportunity Portal

If the CDBG-DR program determines that an applicant is ineligible, housing information and referral services or housing counselors will work with the household to identify other available housing resources to assist with their recovery when available.

## 4.1.3 TBRA Assistance

### 4.1.3.1 TBRA Application Support

The TBRA program requires applicants to apply to the program through an HCS/LS organization. In addition to submitting the TBRA program application on the applicant's behalf, staff will assist TBRA participants in identifying and securing rental housing. This may include helping participants complete rental applications and connecting participants to available units. The Housing and Mortgage Finance Agency's (HMFA) Housing Resource Center will be a primary source for available rental properties, as all CDBG-DR assisted rental housing is required to register on that site.

### 4.1.3.2 TBRA Participant Support

To help households find permanent housing resources, enable households to plan for the end of TBRA assistance, and to link to other needed social services, the TBRA program will refer all participants to HCS/LS. Housing information and referral services will contact tenants at least every six months and sixty (60) days prior to the tenant's lease end date





to plan for possible transition to other housing or to find alternate rental assistance after TBRA assistance ends.

The HCS/LS program is responsible for helping participant households locate permanent affordable housing units prior to the termination of their TBRA assistance, as needed. The program will regularly update HCS/LS program staff as affordable Ida-funded units become available through Smart Move and private landlords.

#### 4.1.4 Connect Household to Programs and Services

Assess the non-housing needs of applicants and make referrals to appropriate resources, including Community Service Block Grant (CSBG) agencies and other service providers. This includes building relationships with other service providers, ensuring accurate contact information for referrals, making warm hand-offs where needed, and making every effort to help residents make the right connections to achieve full recovery. Non-housing resources may include, but are not limited to:

- ▶ Nutritional services
- ▶ Childcare services
- ▶ Organizations that assist with household goods and expenses
- ▶ Mental health services
- ▶ Public benefits services
- ▶ Utility assistance
- ▶ Other services, as needed

#### 4.1.5 Referrals to Housing Counseling and Legal Services

Refer applicants to housing counseling and legal services, as needed. This includes making referrals to housing counseling for mandatory Ida CDBG-DR counseling certifications (as described in [Section 4.2.1 Ida CDBG-DR Program Housing Counseling Certifications](#)).

#### 4.1.6 Education on Fair Housing and Rental Affordability Requirements

Providing education on fair housing and affordable housing compliance requirements to property owners and information about fair housing to program applicants and participants, as needed.

#### 4.1.7 Other Housing Navigation Services

Other housing navigation services may be provided in support of other CDBG-DR programs.

## 4.2 Housing Counseling Services

The primary organization must approve any referral for program participants. All housing counseling services will be delivered by HUD-certified housing counselors at HUD-approved housing counseling agencies (HCAs), in accordance with the HUD Housing Counseling Handbook 7610.1 REV-5 and 24 CFR Part 214.

# Housing Counseling and Legal Services Program

The housing counseling services, as defined under 24 CFR 5.100 shall include, but are not limited to:

- ▶ Financial Counseling
- ▶ Homeless Assistance, including providing information regarding emergency shelter, other emergency services, and transitional housing;
- ▶ Rental Topics, including information about local, state, and federal rental assistance, fair housing, housing search assistance, landlord tenant laws, lease terms, and rent delinquency;
- ▶ Prepurchase/Homebuying;
- ▶ Non-Delinquency Post Purchase, including escrow funds, budgeting, refinancing, home equity, home improvement, utility costs, energy efficiency, and rights and responsibilities of homeowners;
- ▶ Reverse Mortgage counseling for homeowners seeking a Home Equity Conversion Mortgage;
- ▶ Resolving or Preventing Forward or Reverse Mortgage Delinquency or Default;
- ▶ Disaster Preparedness Assistance, including creating an emergency preparedness plan;
- ▶ Disaster Recovery Assistance, including:
  - Reviewing income, expenses, credit, and debt and helping to develop ways to improve a participant's financial situation;
  - Assessing housing needs and financial affordability, including debt-to-income, and addressing other concerns about short- and long-term housing;
  - Discussing the unique assistance needs and resources available;
  - Communicating with lenders, insurance companies, and government agencies;
  - Providing counseling certifications for other Ida CDBG-DR programs, as described below.

## 4.2.1 Ida CDBG-DR Program Housing Counseling Certifications

### 4.2.1.1 Blue Acres Buyout Program (BAB)

Uniform Relocation Act Counseling: The BAB program will require permanently displaced tenants of BAB properties who also hold housing assistance vouchers to complete one-on-one housing counseling for assistance understanding their rights and responsibilities under the Uniform Relocation Act. Housing counselors will provide completed certifications and information about tenants who fail to complete certification to the BAB program.

Additionally, this counseling will be available to permanently displaced BAB tenants who do not hold housing assistance vouchers, at their choosing.

Dual Applicant Counseling: Applicants to both BAB and HARP will be required to complete a housing counseling certification as described below.



## 4.2.1.2 Homeowner Assistance and Recovery Program (HARP)

Rental Unit Affordability Counseling: The HARP program will require participants receiving funding for repairs to rental units to complete one-on-one housing counseling to ensure that they understand the program rental affordability periods and that they have a sustainable budget that will allow them to comply with affordability periods. Housing counselors will provide completed certifications and information about applicants who fail to complete certification to the HARP program.

Foreclosure Counseling: The HARP program will require participants who are in the midst of foreclosure to complete housing counseling. To complete certification, housing counseling services will serve these homeowners with financial counseling, including calculating the participant's debt-to-income ratio (DTI) and providing it to the program. Housing counselors may also assist in the resolution of the foreclosure, as applicable. In accordance with HCS/LS program policy, housing counselors will make no eligibility determinations on behalf of the HARP program.

If the participant in foreclosure receives housing counseling outside of the HARP program (for example, via the Homeowner Assistance Fund or the New Jersey Housing and Mortgage Finance Agency's Foreclosure Mediation Assistance Program), and this counseling involves DTI calculation that can be provided to the HARP program, the participant may complete the certification outside of HCS/LS-funded housing counseling. Housing information and referral services and housing counselors may refer participants to such programs for mortgage assistance, as applicable.

Dual Applicant Counseling: Applicants to both BAB and HARP will be required to complete a housing counseling certification as described below.

## 4.2.1.3 BAB HARP Dual Applicants

Dual Applicant Counseling: Households who have applied to both BAB and HARP are required to complete housing counseling to ensure that they understand the risks and benefits of participating in each program, based on the applicant's specific flood risk, budget, finances, and housing goals. Housing counselors will provide completed certifications and information about applicants who fail to complete certification to the BAB and HARP programs.

## 4.2.1.4 Small Rental Repair Program (SRRP)

Rental Unit Affordability Counseling: The SRRP program requires participants to complete one-on-one housing counseling to ensure they understand fair housing and landlord tenant laws, the program rental affordability periods, and sustainable budgeting that will allow them to comply with affordability periods. Housing counselors will provide completed certifications and information about applicants who fail to complete certification to the SRRP program.

Foreclosure Counseling: The SRRP program will require participants in the midst of foreclosure to participate in housing counseling. To complete certification, housing counseling services will serve these homeowners with financial counseling, including calculating the participant's debt-to-income ratio (DTI) and providing it to the program. Housing counselors may also assist in the resolution of the foreclosure, as applicable.

# Housing Counseling and Legal Services Program

In accordance with HCS/LS program policy, housing counselors will make no eligibility determinations on behalf of the SRRP program.

If the participant in foreclosure receives housing counseling outside of the SRRP program (for example, via the Homeowner Assistance Fund or the New Jersey Housing and Mortgage Finance Agency's Foreclosure Mediation Assistance Program), and this counseling involves DTI calculation that can be provided to the HARP program, the participant may complete the certification outside of HCS/LS-funded housing counseling. Housing information and referral services and housing counselors may refer participants to such programs for mortgage assistance, as applicable.

## 4.3 Legal Services

The primary organization must approve any referral for program participants

### 4.3.1 Legal Services Topics

The legal services shall consist of recovery-related assistance, including but not limited to legal advice and/or limited representation in the following areas:

- ▶ Insurance claims;
- ▶ Clearing property titles;
- ▶ Resolving heirship and probate matters;
- ▶ Assistance with eviction and foreclosure proceedings;
- ▶ Assistance with landlord and tenant issues;
- ▶ Combating contractor scams, disputes, and fraud;
- ▶ Assistance with school transfers;
- ▶ Other legal services as needed for eligible residents to complete their recovery.

### 4.3.2 Legal Services Types

In providing the above services, legal services provider(s) may provide the following levels of service:

- ▶ Brief Legal Advice: Provision of legal advice to an eligible applicant, such as the review of relevant facts, exercising judgment in interpreting the particular facts presented and in applying the relevant law to the facts, and the counseling of the client on actions to take to address the problem(s).
- ▶ Limited Representation: Provision of legal advice and limited action(s) on behalf of an applicant that addresses the applicant's legal problem. Examples include communications by letter, telephone, or other means to a third party; preparation of a simple legal document; or legal assistance to a pro se client that involves preparation of court or other legal documents.
- ▶ Full Representation: May be available based on program funding and availability, and includes provision of legal representation on behalf of an applicant that addresses the applicant's legal problem.



### 5. ELIGIBILITY FOR SERVICES

HCS/LS may not provide services to households who fall outside of the criteria in this section, except upon review and approval by DCA.

#### 5.1 Eligibility for Housing Information and Referral Services

Any household who can demonstrate a tie-back to Superstorm Sandy or Hurricane Ida in any of the MID counties is eligible to receive housing information and referral services. Conditions that qualify as a tie-back include:

- ▶ Household self-certifies that they resided in one of the eligible counties at the time of either storm, and that they were displaced or incurred a loss, such as damage to their home or unemployment, because of either storm.

Households who resided in the Ida-only, overlapping, and State-identified MID counties at the time of the storm and meet the tie-back requirement will also be eligible to receive facilitation of job opportunities and connection to job training services: Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Warren, and Union.

#### 5.2 Eligibility for Housing Counseling Services

Any household who demonstrates a tie-back to Superstorm Sandy or Hurricane Ida may receive housing counseling services. This will include households who are mandated to complete housing counseling to participate in another CDBG-DR program, as described in Section 4: Available Services. Conditions that qualify as a tie-back are:

- ▶ Household self-certifies that they resided in one of the eligible counties at the time of either storm, and that they were displaced or incurred a loss, such as damage to their home or unemployment, because of either storm.

#### 5.3 Eligibility for Legal Services

Any household that qualifies for any of the Ida CDBG-DR programs may receive legal services. Households from Sandy-specific MID counties (Atlantic, Cape May, Monmouth, Ocean) will not be eligible for legal services. Conditions that qualify as a tie-back are:

- ▶ Household self-certifies that they resided in one of the eligible MID counties at the time of either storm, and that they were displaced or incurred a loss, such as damage to their home or unemployment, because of either storm. Eligible MID counties (Ida-only, overlapping, or State-identified) are Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Warren, and Union.

### 6. GENERAL PROGRAM REQUIREMENTS

#### 6.1 Referrals

In consultation with DCA, the HCS/LS Primary Organization will evaluate the need for housing information and referral services, housing counseling, and legal services, approve all referrals to

housing counseling and legal services, and may limit provision of any of the three services to ensure enough funding is available to meet the program's needs.

## 6.1.1 Housing Counseling Referrals

DCA staff and program staff of other CDBG-DR programs may create referrals for housing counseling service and must send them to the DCA HCS/LS Manager. The DCA HCS/LS Manager will then transmit referrals to the Primary Organization. HCS/LS consortium members may also send referrals to the Primary Organization.

The Primary Organization or DCA will approve all housing counseling referrals before services may be provided.

## 6.1.2 Legal Referrals

DCA staff and program staff of other CDBG-DR programs may create referrals for legal services and must send them to the DCA HCS/LS Manager. The DCA HCS/LS Manager will then transmit referrals to the Primary Organization. DCA may also require HCS/LS consortium members and the Primary Organization to seek DCA approval for legal services referrals.

The Primary Organization or DCA must approve any referral before services may be provided.

## 6.2 Limited English Proficiency

All services must be made available to eligible Hurricane Ida and Superstorm Sandy impacted persons with Limited English Proficiency (LEP), in accordance with DCA's Language Access Plan (LAP) and HUD's requirements. It is not required that the housing counseling agencies have in house translation and interpretation services for all of the target languages. The counseling agency will provide services in any languages where they have qualified translators, as indicated on their application. For all other languages, the counseling agency must have a process for using provided resources, such as DCA's I Speak Cards and referring LEP households to DCA's language line and other translation services. Please note that DCA translation services will only be available to CDBG-DR funded programs. For all Limited English Proficiency (LEP) services provided by the counseling organization, the selected nonprofit or public agency will be required to report to DCA monthly on the number and type of those services so that DCA may report to HUD.

## 6.3 Section 504 Coordination Complaints and Grievances

Section 504 prohibits discrimination on the basis of disability in programs conducted by federal agencies, in programs receiving federal financial assistance, in federal employment and in the employment practices of federal contractors. Complaints regarding accessibility can be reported to the State's Section 504 Coordinator. Plan publication efforts must meet the effective communications requirements of 24 Code of Federal Regulations (CFR) 8.6 and other fair housing and civil rights requirements, such as the effective communications requirements under the Americans with Disabilities Act.

State Section 504 Coordinator:

<mailto:DisasterRecoveryandMitigation@dca.nj.gov>



## 6.4 Duplication of Benefits (DOB)

The HCS/LS program will comply with the DCA Duplication of Benefits Policy, which requires the CDBG-DR programs to determine the unduplicated, maximum level of assistance for entities requesting assistance for physical repairs. As the HCS/LS program is not providing direct repair or any other financial assistance using CDBG-DR funds, the program will not conduct a duplication of benefits analysis for its services. HCS/LS may assist an applicant with their program application for assistance to another CDBG-DR program or provide assistance to applicants who have a potential duplication in another CDBG-DR program, but will not be responsible for carrying out DOB procedures for programs outside of HCS/LS.

## 6.5 Termination of Services

HCS/LS service providers must document the reason that services have ended for each applicant. This may include:

- ▶ HCS/LS Need Met: The applicant meets their HCS/LS services need;
- ▶ HCS/LS Services Not Appropriate: The HCS/LS service provider determines that further services will not meet the client's housing need or resolve the client's housing problem;
- ▶ Applicant Inaction: The applicant does not follow the agreed upon action plan (housing counseling and legal services);
- ▶ Applicant Declines Services: The applicant notifies the HCS/LS service provider that they no longer wish to receive services;
- ▶ No Contact with Applicant: Before terminating a case due to no contact, the HCS/LS service provider must make reasonable efforts to conduct a verbal (in person or via phone) follow-up session within the first 60 days of no client contact. If unsuccessful, after several attempts to conduct a verbal follow-up session, the service provider should contact the applicant in writing stating that such efforts have been made and inform the applicant that there is a need for follow-up communication. The letter must request that the applicant contact the housing counseling agency no later than 30 days from the date of the letter, to help the service provider assess if additional services are necessary to assist them in achieving their housing goals or if services should be terminated. HCS/LS service providers may re-open the applicant's case should they return.

## 6.6 Termination of Services for Housing Counseling Certifications

If the applicant was referred to housing counseling services for a mandatory certification for another CDBG-DR program, the service provider must send a termination notice to the applicant and notify the CDBG-DR program of the applicant's termination. HCS/LS may be directed to re-engage with the applicant at the direction of DCA, according to the conditions of the CDBG-DR program.



# 7. FINANCIAL MANAGEMENT

## 7.1 Subrecipient Reimbursement

The Primary Organization will submit reimbursement requests to DCA on a schedule set by DCA for eligible CDBG-DR HCS/LS costs on behalf of itself and consortium affiliates, as outlined in the agreements among DCA and the HCS/LS subrecipients. The Primary Organization must maintain back up documentation in accordance with 24 CFR part 570.490 and 24 CFR part 570.506. Each reimbursement request will outline services provided and the proportion of the reimbursement request that benefited each cohort.

## 7.2 Budget Changes

DCA may direct the Primary Organization to reallocate funding by HCS/LS service type, cohort, or other criteria at its discretion, to meet applicant needs, CDBG-DR National Objectives, or for other program administration reasons.

# 8. ADMINISTRATIVE AND REPORTING REQUIREMENTS

## 8.1 Procurement and Equipment Management

The Primary Organization and all subrecipients will use procurement processes that meet the standards in [Circular Number 22-09-DPP](#). All equipment purchases will be executed according to the standards at [2 CFR 200.313](#) and [2 CFR 200.439](#). The following requirements also apply to the Primary Organization and all subrecipients:

- ▶ All procurement and equipment purchases must be coordinated with DCA.
- ▶ An inventory of equipment purchased using program funds must be maintained.
- ▶ A reconciliation of equipment and purchase records will be conducted as part of program closeout, in compliance with disposition requirements found in [2 CFR 200.313](#).

## 8.2 Reporting Requirements

At DCA's request or on a schedule established by DCA, the primary organization must report on applicants served and services provided under the program within DCA's system of record unless otherwise required. All HCS/LS service providers will capture required data for each applicant in real time in DCA's system of record.

### 8.2.1 Demographics

The primary organization must report to DCA on the demographic makeup of applicants served, via DCA's system of record.



## 8.2.2 Narrative of Outreach Efforts

The primary organization must regularly submit a narrative of outreach efforts to DCA, to demonstrate that the HCS/LS program is working to reach eligible applicants, including those from underserved communities. The narrative includes:

- ▶ Outreach events hosted or attended
- ▶ Description of advertising or marketing efforts
- ▶ Description of outreach efforts to specific communities or community-based organizations

## 8.2.3 Housing Counseling Certifications

On a monthly basis, or upon DCA request, the primary organization will report on the applicants who received certification services provided for:

- ▶ Landlord counseling for SRRP, BAB and HARP participants
- ▶ Pathway counseling for BAB and HARP dual applicants
- ▶ Mortgage delinquency/foreclosure intervention counseling for HARP and SRRP participants
- ▶ Uniform Relocation Act counseling for BAB permanently displaced tenants with housing vouchers

This reporting will include information about which applicants met the certification requirements, as well as referrals for housing counseling certifications which are in progress or terminated due to applicant drop off.

## 8.2.4 Services Provided

On a monthly basis, or upon DCA request, the primary organization will report on:

- ▶ Referrals approved by service type
- ▶ Intakes completed
- ▶ Housing Information and Referral Services provided:
  - Number of applicants served
  - Number of applicants served with fair housing information
  - Number of applicants served with information about landlord/tenant laws
- ▶ Housing Counseling services provided: Services provided, other than for HARP, BAB and SRRP certifications, as defined by the HUD Form 9902:
  - Homeless Assistance
  - Rental Topics
  - Prepurchase/homebuying
  - Non-delinquency Post Purchase

- Reverse Mortgage
- Resolving or Preventing Forward Mortgage Delinquency or Default
- Resolving or Preventing Reverse Mortgage Delinquency or Default
- Disaster Preparedness Assistance
- Disaster Recovery Assistance
- ▶ Legal Services provided: Services provided by type and topic:
  - Type
    - Brief advice
    - Limited representation
    - Full representation
  - Topic
    - Insurance claims
    - Clearing property titles
    - Resolving heirship and probate matters
    - Assistance with eviction and foreclosure proceedings
    - Assistance with landlord and tenant issues
    - Combating contractor scams, disputes, and fraud
    - Assistance with school transfers
    - Other legal services needed for eligible residents to complete their recovery

## 8.3 Recordkeeping

The program will maintain pertinent records such as program and project-related documents, financial records, statistical records, and supporting documents in accordance with 24 CFR part 570.490 and 24 CFR part 570.506.

Except as otherwise provided, financial and programmatic records, supporting documents, statistical records, and all other records pertinent to the grant shall be retained for a period of seven (7) years or three (3) years after DCA has closed out their grant with the U.S. Department of Housing and Urban Development, whichever is the longer time period.

- ▶ If any litigation, claim, negotiation, action, or audit involving the records is started before the expiration of the seven-year period, the records must be retained until completion of the action and resolution of all issues which arise from it, or until the end of the regular seven-year period, whichever is later unless otherwise directed by HUD.
- ▶ Records for nonexpendable property acquired with CDBG-DR funds shall be retained for seven years after its final disposition, unless otherwise provided or directed by HUD.

Subrecipients and contractors for HCS/LS are also subject to this policy and will maintain all financial and program files accordingly. The program will maintain records to document compliance with program requirements and federal, state, and local regulations.

## 8.4 Financial Files

The Budget and Finance Office will store and maintain all information and documentation either as original documents (paper), electronically on DCA's shared drive, or within SIROMS. The Office's record keeping requirements are consistent with state retention policies and either meet or exceed that of 24 C.F.R. § 570.490. The program considers financial files to include the following:

- ▶ Documentation demonstrating how funds were used
- ▶ Documentation of payments made
- ▶ Reconciliation of funds showing expenditures and balances

## 8.5 Access to Records

Representatives of HUD, the HUD Office of the Inspector General, and the U.S. General Accounting Office shall have access to all books, accounts, records, reports, files, and other papers, or property pertaining to the administration, receipt, and use of CDBG-DR funds as necessary to facilitate reviews and audits. The State will maintain such records for a period of three (3) years following the closeout of HUD's grant with the State, per 24 CFR part 570.490 (d).

Consistent with State or local requirements concerning the privacy of personal records, the State follows the Open Public Records Act. Citizens requesting access to records must complete DCA's request form.