




TEXAS HOMEOWNER ASSISTANCE (TX HAF) FREQUENTLY ASKED QUESTIONS (Updated 10/11/2023)

Texas Homeowner Assistance has created the following document to assist its Subrecipients to answer applicable program questions. The document contains answers to the questions the team has received that are relevant to this network. In addition to this document, Subrecipients are encouraged to take the following steps to respond to their questions:

1. Review your program contract
2. Reference applicable TAC Rules
3. Reference other applicable program rules/guidelines (HAF State Plan, US Treasury Guidance, OMBs, CFRs, etc.)
4. Review TX HAF guidance on TDHCA Website pages: [Program Guidance](#) and [Training Videos](#)

If after reading and referencing all these materials you still have questions, you may submit a program question to TXHFSA@tdhca.state.tx.us or your assigned contract specialist.

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OUTREACH

Are materials available in other languages, and can we request additional languages?

Yes. Available languages are English, Spanish, Korean, Mandarin, and Vietnamese. Other languages can be addressed as needed.

Regarding media: are press releases allowed to go out or do they need approval as well?

Any press releases need to be sent over for review and approval.

How long is the response time for a media request?

Requests will be answered as soon as possible; time depends on the nature of the request.

What is the turnaround time of marketing approvals once sent for your review?

We can get approvals turned around within 1-2 days.

Is it possible to have standard media responses that we can use?

Yes, media guidance, Do's and Don'ts, and talking points/responses are posted to the TXHAF Subrecipient SharePoint Marketing folder.

What is the protocol if media is at an event asking questions and we do not have time to request authorization?

TDHCA will provide Subrecipients a list of standard talking points to respond with along with Do's and Don'ts regarding media interaction. Subrecipient may respond to urgent or on the spot media requests but must follow up with TDHCA with the contact information of the agency, representative, and contact information so that TDHCA can provide additional information if required.

PROGRAM SPECIFIC

Where do I find Policy Updates?

TXHAF Policy Manual is posted under the <https://texashomeownerassistance.com/> Resource page.

What are the services under the TX HAF Program?

Intake Centers, Housing Counseling, and Legal Services.

Who can deliver the housing counseling curriculum?

Housing counseling Subrecipients must use HUD-approved curriculum delivered by HUD-approved counselors. Subrecipients must either be a HUD-approved counseling agency or be in the process of becoming a HUD-approved entity for activities to be eligible under the TX HAF contract.

Does TX HAF pay court costs?

Court costs may be submitted for payment; excluding district clerk fees or other fees that require certified funds such as a money order or cashier's check.

What specifically qualifies as a hardship? Does the rising cost of living, which creates the inability to pay bills, qualify as a hardship?

No, inflation does not qualify as a hardship. There is not a list of qualified hardships. Financial hardship means a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, and foreclosure, loss of utilities or home energy services, or displacement for a homeowner. If the household meets this definition of a financial hardship, they are eligible as long as the hardship occurred between 1/20/2020 and 4/10/2023 (federal end date).

Is a homeowner's credit score affected by receiving HAF assistance?

TXHAF does not report anything to credit agencies; we work directly with the loan servicer. However, the loan servicer may report that the homeowner received assistance.

For housing counseling or legal services, does the applicant need to present a photo ID?

A homeowner must provide an identification document that ties the client to the address of the home that they own. It does not have to be a photo ID.

Are there caps on the various types of assistance, within the \$65,000 total cap?

Yes. The caps are as follows:

- Total Cap across all activities: \$65,000
 - The entire amount may be used for delinquent mortgage and property charges or a combination of these.
 - Sub-cap for utilities: \$10,000 (which is included in the \$65,000 total cap)

MORTGAGES/LAND/LOTS

Is there a requirement that the mortgage payments be more than 90 days delinquent?

Mortgages must be at least 45 days delinquent.

If a client owns their home and does not have a mortgage, can we assist?

Yes, they may still qualify for property taxes, HOA fees, and/or utilities as long as there is a delinquency.

If there are two names on the mortgage, can the one NOT residing at the residence apply?

No, if there are two names on the mortgage, the applicant must be one of the names on the mortgage **AND** they must own and reside at the property.

If a homeowner's name on a statement is an LLC, will the homeowner qualify?

The program does not pay if an LLC or LP is the homeowner, but the program will pay an LLC or LP if they are the loan servicer.

Can TX HAF assist applications with a deed in the name of a business entity?

No.

Are homeowners who have a reverse mortgage be eligible for help? Usually, they are only responsible to pay property tax and homeowners insurance each year. Therefore, if they fall behind in their property tax and homeowners insurance are they still eligible.

Yes, reverse mortgages do qualify. Reverse Mortgages are mortgages that can only be obtained by homeowners who are 62 years old or older. They are also known as Home Equity Conversion Mortgages (HECM). The only payments due for a Reverse Mortgage would be property taxes and property insurance that the servicer paid on behalf of the homeowner. TXHAF will only pay past due property taxes and property insurance, NOT Principal and Interest. NOTE:

- If there is a Line of Credit on the Reverse Mortgage, the line of credit must be closed before TXHAF can assist with past due property taxes and property insurance.

If land and house are on the same mortgage what does the assistance cover?

Both the land and house as long as the home is the applicant's homestead.

If an applicant owns a duplex or triplex and uses one of the units as their primary residence and rents out the other unit(s) what does the assistance cover?

Assistance will be provided for the entire unit, although the rent received will be counted as income towards qualification. The application will also be verified against the Rent Relief Program to ensure the applicant has not already received relief for the housing.

Are we able to assist owner financed or rent to own? For rent to own or owner financed, what is the minimum information needed, i.e., ledger, client name address etc.

Yes, these are considered Non-Traditional Servicers. We will need a contract for deed for owner finance, and an accounting statement of payments to determine what constituted the delinquency.

Does this program assist with individuals who have liens on their house due to repairs?

Home Equity Loans that have a foreclosable lien are eligible as of 5/24/2023. Home equity loan line of credit where the homeowner has approval from the bank against their home is not eligible.

Is there a policy for assisting clients with Balloon Payments, as when the loan company assist the homeowner by putting the delinquent amount at the end of the loan?

It depends on how the loan is set up. Please email the case number and details to TXHFSA@tdhca.state.tx.us, so that we can look into it.

Does mortgages on mobile homes qualify?

Yes. Mortgage means any credit transaction:

- 1) That is secured by a mortgage, deed of trust, or other consensual security interest on a principal residence of a borrower that is
 - a. a one- to four-unit dwelling, or
 - b. a residential real property that includes a one- to four-unit dwelling; **and**
- 2) The unpaid principal balance of which was, at the time of origination, not more than the conforming loan limit.

For purposes of this definition, the conforming loan limit means the applicable limitation governing the maximum original principal obligation of a mortgage secured by a single-family residence, a mortgage secured by a two-family residence, a mortgage secured by a three-family residence, or a mortgage secured by a four-family residence, as determined and adjusted annually under section 302(b)(2) of the Federal National Mortgage Association Charter Act (12 U.S.C. 1717(b)(2)) and section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2)).

- A reverse mortgage, a loan secured by a manufactured home, or a contract for deed (also known as a land contract) may fall within this definition if it satisfies the criteria in this paragraph, in accordance with applicable state law.

If an applicant has a trailer home on a property, can we assist with land payments?

The applicant must reside in the trailer home and own the land on which the trailer home is situated, to qualify for assistance. Any trailer on wheels (i.e.-Recreational Vehicle), that can move from place to place, does not qualify for any assistance.

Can clients be assisted with just lot payments?

Yes, as long as their homestead sits on the lot. The payment of lot rent for a manufactured home, where such payment would promote housing stability and prevent the default of the resident of the manufactured home is allowable.

DEATHS/INHERITANCE

A client that is behind on mortgage and taxes. Her husband died and she has a death certificate, but the mortgage and taxes are still in his name she is not listed on either. Can we assist her? Will she need to have the names changed on the mortgage and taxes first?

No, the death certificate does not suffice. We will need the documents changed to match the applicant's name. Home titles always have to match applicant names. These applicants should be referred to legal services for assistance to receive clear title to their property.

A client inherited a property from her father. The deed is now in her name, but the taxes are not. Can we assist her? Will she need to have the name changed before we can assist her?

There are several different scenarios for inherited property.

The perfect scenario would be for the person that inherited the property to go to the mortgage servicer and receive a successor in interest letter from the servicer. We would also need an Affidavit of Heirship and a Death Certificate. At some point, the servicer will change the name on the mortgage statement, but this usually takes a long time. Also, the person that inherited the property should take the necessary documents to the county appraisal district to get the name changed.

- Married person with spouse listed or not listed on the mortgage: In most instances according to Texas intestacy law, if the property is considered community property, then the surviving spouse would be the person that inherits the property and will make the mortgage

payments. The servicer should be able to provide a successor in interest document to the applicant after they review the necessary documents.

- If an applicant already has the title to the home, but the name on the mortgage statement has not been changed, the applicant needs to request a successor in interest letter from the servicer and go to the county appraisal district to change the name on the property tax statement.
- Co-Heirs: The applicant would have to “buy-out” or work out a deal with the siblings or other co-heirs if the applicant is living in the home. We cannot have multiple applicants for one property address.
- Manufactured Housing: A Statement of Inheritance (TDHCA MHD Form 1014) is needed, and the name changed at the county appraisal district and mortgage statement.

PROPERTY TAXES/INSURANCE

How far back will applicants be approved for, if for example they have past taxes prior to 2020?

2016 for taxes, 2019 for mortgages. NOTE: We will need to see all taxes from 2016 forward to determine what constituted the delinquency.

If a homeowner makes a payment plan to address property taxes due prior to 2016, can they receive assistance?

If the homeowner has a payment plan with the taxing entity for tax years prior to 2016, they are still considered delinquent with the taxing entity, so TXHAF cannot assist because property taxes incurred before 2016. If the homeowner can pay off the payment plan with the taxing entity for the years prior to 2016, then they will qualify for TXHAF for years 2016 to 2022.

If the homeowner has a property tax loan for years prior to 2016 **and** they no longer show a delinquency prior to 2016 with the taxing entity, then they will qualify for TXHAF for years 2016 to 2022.

If a homeowner is current on their mortgage payment but they are behind on their taxes and have a tax lien on their home now, would they be able to qualify?

If the tax entity placed the lien on the property and the past due taxes are 2016 – current, then they will qualify. Effective 5/24/2023, if a homeowner took out a tax loan from a third party to pay off their taxes, they may receive assistance. The applicant/lender must be able to identify the property tax years that the loan covers.

If a homeowner has a tax bill for their home and additional lots, can they receive assistance for the residence property and additional lots?

No, assistance is only for their primary residence.

Being behind on home insurance often means a lapse in coverage/insurance. Usually there is only a 10-day grace period for insurance. How do we handle insurance assistance with the 40-day application process?

These are handled on a case-by-case basis. Submit an email to TXHFSA@tdhca.state.tx.us with the case number and details and we will determine if the case can be escalated.

UTILITIES

Is a utility bill without the payment stub acceptable for submission?

The full utility bill is to be uploaded.

Is there a document or letter a homeowner can present to a utility company to show they are working to get help for their past due bill?

There is not currently a document to present a utility company, but most utility providers are aware of the assistance programs available in the State and are willing to work with homeowners regarding their bill. Clients should provide the confirmation email from TX HAF portal showing that they applied for the funds or that they have been approved for assistance.

Since we can do utilities, if the mortgage is current and a homeowner only owes for utilities can we help them?

Yes. The homeowner can come in for whichever assistance is needed. If they just need utilities, they can apply for just utilities.

Are Municipal Utility District (MUD) taxes allowable for payment?

Yes.

If client has a disconnect notice, will it be paid on time?

Not necessarily. The homeowner should reach out to their utility vendor and request an extension. It is best to provide their vendor with their Case # and to forward the TX HAF email notification that the application is submitted. Even better, it the email that states the amount approved. The decision for extension is up to the vendor. Applicants can submit a partial payment to secure an extension or may enroll in a payment plan. Due to number of applications, applicants will need to work with their utility vendor. If they are in immediate risk of disconnection, we suggest reaching out to local agencies who may be able to assist more quickly. You can find locate agencies by using [Help for Texans](#) and selecting "Utility Bill Payment Help."

INCOME

We submitted paystubs for one month but were requested to submit ones for other weeks, and sometimes an attestation was requested. What period of time do the paystubs need to cover and what are the proper documents to provide?

Paystubs should cover the 30 days prior to the date of application. No attestation is needed if the applicant has all paystubs or their recent tax return. NOTE: Current paystubs are preferred over tax returns as returns do not always capture current employment of applicants.

The attestation is for those who have no income or no documentable income. For those who have partial income documentation, due to recent employment, provide all income documents available along with the attestation with the reason for lack of full income documentation. Case auditors will accept attestations as outlined above. For additional guidance, please refer to [TXHAF Applicant Success Checklist \(English\) \(PDF\)](#).

If an applicant is self-employed, what income documentation is needed?

Self-employed homeowners may provide their IRS 1040 tax return, bank statements showing income deposits, or use the attestation. Note: An attestation is acceptable when there is no other form of income documentation.

The portal asks for date of unemployment, but many are on social security and have been for years, so they do not have an unemployment date.

Date of unemployment means the date the applicant lost their job. For those on fixed incomes, if they qualify for the program but cannot continue making their monthly mortgage payments, they should be referred to housing counseling or legal services.

Are bank statements required?

Bank statements are one of several documents that may be required for income documentation. Please see the posted: [Applicant Success Checklist \(DOCX\)](#) for more details.

When applicants receive new income statements, like a SS letter, are these to be added or is eligibility determined at time of application submission?

Income eligibility is determined at application submission. Additional income statements are only needed if requested by the case auditor.

PAYMENTS

I know the payment will go to the mortgage servicer, how about tax collectors and other third-party agencies?

Payments are made out to the tax entity, HOA, utility, etc. No payments go directly to the homeowner.

Once an application is submitted to TDHCA, will the referring agency be notified or informed when/if clients have been made whole?

The servicer, HOA, tax entity, etc. are notified when they receive payment or if the servicer uses the CDF.

When a client is approved for property taxes/mortgage, how will they know if they qualify for future month payments?

Not all types of assistance allow for future payments. Three future payments only apply to mortgages that meet the future payment criteria. If they meet the mortgage criteria, you will see sub-cases created in their portal for each future month.

All applicants that are approved for TXHAF utility assistance receive assistance for the delinquent amount + 3 months of future payments. Payments are submitted in a lump sum, via check, and directly made to utility vendors. Future months are determined by:

- **Electricity, Water, Wastewater and Gas.** The Alternative Billing Method (ABM) is used to calculate the three months' prospective Utility Payment Assistance amount for electricity, gas, water and wastewater. ABM determines the average cost per month for each

household size and type based on estimated annual consumption amount (kWh, therms, gallons, etc.).

- Propane. For prospective payments for propane, if the homeowner submits a statement showing the current balance, then the three-month's prospective

An applicant was approved but is not seeing it posted to their mortgage account. Is there a proof of payment?

The approval email sent to homeowner is the applicant's proof of payment. It will contain their Case number and the approved amount. Payment will not post immediately, as after the approval it is then submitted for payment, which takes additional time.

DENIALS

We have a potential client who applied and was denied. Does she need to file an appeal and follow those directives, or can she reapply through us?

Yes, we would recommend that she appeal the decision.

Is there an estimated timeline on how long it takes to know if an applicant will be approved or denied?

The goal is 35 to 40 days; however, the time depends on many factors. Once an application status is *in process*, the case auditor has 21 days with a contact/touch every 7 days. If there are unresolved issues for the application, after 21 days, the application is denied. Denials can be appealed, which will trigger another 21 days.

HOUSING CONTRACT SYSTEM and REPORTING

How do Subrecipients create an account to access HCS?

Request and complete the Housing Contract System Access Request Form and submit to your assigned Contract Specialist. You can request the form from your Contract Specialist. In addition, if it is a draw or advance request an email needs to be sent to your Contract Specialist with the amount requested and what it is for before a username and password can be sent.

Once access is granted, when will Subrecipients be able to submit an advance request?

Once they receive their log in and password.

Can you talk about a scenario of when we will be drawing by project?

Every draw will be by project. You will be drawing one total project amount and then itemize the value into either the Intake Centers, Housing Counseling, or Legal Services projects that are set up under your account as outlined and funded in your contract. Your contract should have funding for each of these areas and then a separate funding for Administrative Costs.

Can you provide in advance the paperwork and process for getting cash advances?

There is no form to complete but a sample request email is below. Before entering the HCS system the Subrecipient will submit a request by email to their respective Contract Specialist or

TXHFSA@tdhca.state.tx.us detailing the advance amount requested and what the advance funds will be used for.

Organization is requesting a 30-day funding advance in the amount of \$_____ for the following:

\$_____Housing

\$_____Administrative

The above funds are required for personnel, supplies, equipment, and travel costs.

Can you get multi cash advance if you have multi contracts?

If you have more than one project such as Housing and Legal, then you would break the cost out on the request, i.e., \$100 Housing, \$200 Legal Total \$300 Advance Request. That is how you would place your draw the following month for each project as well. We will authorize an additional 30-day reimbursement once 75% of the outstanding reimbursement has been utilized. If there is more than a 25% advance balance an advance will not be approved without justification.

Can we get 30 or 90 cash advances?

Per the contract Section 6 (b), 30 days is the maximum advance that can be requested at one time.

Clarity on the 30-day max advance request. Is it possible to make a 30-day advance request for BOTH project and admin?

When an advance is requested, it is for the entire month of spend, for example:, \$200 Housing, \$50 Legal, \$50 Admin = \$300 Advance. When you go to do a draw the next month you would return the funding in the same area it was used for. Some may be over, some may be under, but it will eventually even out. The system and the Contract Specialist will be tracking the advance funding.

If approved, how many days from the approval before the funds are available for the draw?

Once entered into the HCS System, it takes 2-3 days to receive the funding.

Is the monthly report due each 15th of the month?

Yes, monthly report due on 15th each month. Your contract includes the reports due by schedule in Exhibit A, Section VII.

Housing Contract System section you mentioned Administrative Costs. Please elaborate more on Administrative Costs.

Administrative costs are in Exhibit A of your contract Section V.

What is the timing of receiving cash advance after submission or a reimbursement?

Once entered into the HCS System, 2-3 days to receive the funding.

How do we distinguish Rural verses Urban for reporting?

Rural towns are places with fewer than 2,500 people. Urban areas have populations from 2,500-49,999 that are not part of larger labor market areas (metropolitan areas).

Are there additional requirements for reporting on the counseling side?

No, there are no additional requirements for TDHCA. Although, since HUD approved curriculum delivered by a HUD certified counselor is required, standard reporting requirements to HUD are still required and will include HAF participation. Your Supplemental Report will indicate households who received the counseling, and you may request reimbursement as per your HAF Contract.

If a client has several cases in one month, do we add all cases to the monthly report?

Each applicant has one case, with potentially multiple types of requests (mortgage, HOA, property taxes, home insurance, utilities, etc.). A case auditor may split a case in the system to expedite review/approval of different types of requests for tracking purposes. You, as the Representative, only report the initial case for which you assisted. You may identify different types of Subrecipient assistance (Housing Counseling, Legal Services) provided by using columns V, W, and X on the Supplemental Report.

Most of the time clients call for info, we spend staff time on the phone giving them information, but then they don't want to provide their Household information over the phone, how do we account for those?

There is no requirement to account for consultation time on the phone with potential clients, and it is still allowable billable time. The average processing time does not begin until an application has been submitted into the Application Processing System, and the number of Texans served only includes those that have been screened for qualification. If you would like to personally track the phone calls as an additional submission for inquiry you can, but there is no way to track how many of the inquiries turn into applicants.

How do we report our contacts with clients?

The term "duplicated" refers to service type (Housing Counseling or Legal Services) and not the number of times you contact the client about a service. If contacting about multiple services, your report once per type of service. You may report multiple assistance provided, as "previously served" on the Supplement Report for a household.

What should our process be when clients return multiple times for multiple legal services: 1. Initial Advisement 2. Client application. 3. Drafting motions 4. Going to court. Do we count each separate service (other than the initial) as a duplicated service since each service does not take place at the same time, or is it one service since it is all legal?

The first service will be unduplicated, and the multiple services may be counted as "previously served" since they are separate times.

Can we use our organization-level software generated reports, instead of populating this data on TXHAF monthly report forms?

No, TXHAF monthly reports must be submitted in the required standardized format for all Subrecipients.

Will the Targeted Reports for the Specific Region give demographics regarding homeownership data as it pertains to Homeowners that are in trouble?

Yes, they will include percentage of the eligible population in each county that may qualify for the TX HAF program.

LEGAL AND HOUSING COUNSELING

Is there anything in particular that we should advise clients when we refer them to legal services?

Advise clients that when they call or enter their information into the online form to use, “I was referred by a TXHAF Intake Center,” or “I was referred by a TXHAF Housing Counselor.”

If a homeowner is qualified for HAF and denied funding are they eligible for Housing Counseling and Legal services?

YES.

If a homeowner would otherwise be qualified for HAF, but for the AMI, can they still receive Housing Counseling and Legal services?

NO, all HAF criteria must be met.

SUSPECTED FRAUD

Where is the first place that we should report a potential fraud?

We ask Subrecipients to notify TDHCA’s HAF Team at haffraudreporting@tdhca.state.tx.us as the first step.

RESOURCES for HELP

Whom should we contact regarding status updates?

Please contact the Call Center at 1-833-651-3874.

How can we escalate a case when a client is at risk of losing their home or utility?

Submit the case number and details to txhfsa@tdhca.state.tx.us for escalation. Upload any documentation of amount needed to restore utility, or the foreclosure document that shows the foreclosure sale date to the online portal for that case.

Where should I submit questions or concerns regarding a case that is beyond a status update request?

Please submit all inquiries to TXHFSA@tdhca.state.tx.us, for the HAF Subrecipient Activities team to review, route and respond.

Whom should I contact if I feel I need to speak directly to a case auditor?

Submit the case number and details to txhfsa@tdhca.state.tx.us with what you need to communicate and we will review, route and reply as appropriate. All Subrecipient requests **MUST** be submitted through txhfsa@tdhca.state.tx.us. **DO NOT** contact any other staff or auditor, as they will simply forward your request back to our email box. This causes further delays and may put a client in jeopardy.

If we have a client who only speaks Spanish, is there someone we can contact to help?

Yes, the Department has bilingual staff. Send an email to TXHFSA@tdhca.state.tx.us and we will set up a call with the applicant.

How do I find assistance for the various services (housing counseling and legal services)?

All service providers can be found through the [“Find Help”](#) feature. You may search by zip code or county and filter by Service, Assistance, or Language.

Where is the best place to direct questions about how the TXHAF program is being implemented on the homeowner facing side? Specifically, the best place to direct questions about how the parameters for the mortgage reinstatement, mortgage payment assistance, and property charge programs are set.

You may submit questions at TXHFSA@tdhca.state.tx.us. In addition, the TXHAF Policy Manual is posted to <https://texashomeownerassistance.com/forms-resources> under the Resources section.

What should Subrecipients keep in their files?

Each Subrecipient has the flexibility to institute its own system of filing to effectively meet its own management needs, as well as State requirements. The recommended method of filing individual applicant files is to organize the filing system by the status of the application. Such as In-progress, referred to housing counseling, referred to legal counseling, received housing funding, received utility funding, prevented foreclosure, denied, etc. Each applicant file shall contain the following when applicable:

- **File Number.** A unique file number for each household, and each interaction easily defined.
- **Activity Log.** A record of the date, time, and description of each interaction
- **Action Plan.** For all assistance provided include an action plan
- **Follow-up.** A record of all follow-up communication written and verbal
- **Results.** Documentation of the results of the assistance
- **Disclosure.** A copy of any executed forms or disclosure statements, if applicable
- **Client Authorization.** Documentation indicating client authorization to share information or enter data on their behalf as a proxy
- **Denial** The date and cause/explanation of why assistance ceased, if applicable
- **Miscellaneous.** Other information obtained during intake and counseling sessions not mentioned above
- **Documents** should be uploaded into the application portal. Subrecipients should not retain copies in Subrecipient files