

Cumulative Totals

HOC: All Offices

Agency Type: All Agency Types

Report Period: HUD-9902 Data from Oct 1, 2009 to Dec 31, 2009

Fiscal Year: 2010

| | All Counseling and Education Activities | Counseling and Education Activities Attributed to HUD Housing Counseling Grant |
|--|---|--|
| 3. Ethnicity of Clients (select only one) | | |
| a. Hispanic | 171,214 | 22,214.71 |
| b. Not Hispanic | 715,585 | 85,734.68 |
| c. Chose not to respond | 69,424 | 5,106.60 |
| Section 3 Total: | 956,223 | 113,055.99 |
| 4. Race of Clients | | |
| Single Race | | |
| a. American Indian/Alaskan Native | 6,470 | 900.28 |
| b. Asian | 30,237 | 3,320.93 |
| c. Black or African American | 330,253 | 43,660.70 |
| d. Native Hawaiian or Other Pacific Islander | 5,157 | 702.22 |
| e. White | 370,969 | 44,345.72 |
| Multi-Race | | |
| f. American Indian or Alaska Native and White | 1,543 | 254.07 |
| g. Asian and White | 892 | 114.59 |
| h. Black or African American and White | 4,762 | 573.21 |
| i. American Indian or Alaska Native and Black or African American | 618 | 69.06 |
| j. Other multiple race | 75,745 | 6,178.38 |
| k. Chose not to respond | 129,180 | 13,502.09 |
| Section 4 Total: | 955,826 | 113,621.25 |
| 5. Income Levels | | |
| a. < 50% of Area Median Income (AMI) | 306,428 | 41,588.67 |
| b. 50 - 79% of AMI | 179,995 | 21,277.90 |
| c. 80 - 100% of AMI | 79,395 | 8,938.81 |
| d. > 100% AMI | 85,723 | 8,110.00 |
| e. Chose not to respond | 304,160 | 33,062.08 |
| Section 5 Total: | 955,701 | 112,977.46 |
| 6. Clients Receiving Education/Group Sessions | | |
| a. Completed pre-purchase homebuyer education workshop | 42,210 | 6,748.71 |
| b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair | 33,012 | 3,138.68 |
| c. Completed resolving or preventing mortgage delinquency workshop | 18,566 | 1,848.12 |

| | | |
|--|---------|-----------|
| d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners | 5,489 | 693.71 |
| e. Completed fair housing workshop | 3,786 | 278.98 |
| f. Completed predatory lending workshop | 3,687 | 415.82 |
| g. Completed rental workshop | 5,176 | 1,329.73 |
| h. Other workshop | 175,080 | 15,447.80 |
| Group Session / Section 6 Total: | 287,006 | 29,901.55 |

7. Numbers of Clients Counseled, by Purpose of Visit and Results

a. Seeking Pre-Purchase Homebuyer Counseling

| | | |
|--|--------|-----------|
| 1) Purchased housing | 10,971 | 1,656.48 |
| 2) Client will be mortgage ready within 90 days | 33,694 | 3,288.42 |
| 3) Client will be Mortgage Ready after 90 Days; entered debt management plan or some other type of long-term financial plan to prepare for homeownership | 9,722 | 1,674.76 |
| 4) Receiving long term pre-purchase counseling | 14,925 | 2,468.19 |
| 5) Entered lease purchase progra | 230 | 20.90 |
| 6) Decided Not to purchase housing; no further effort to prepare needed | 1,947 | 298.61 |
| 7) Withdrew from counseling | 4,274 | 576.52 |
| 8) Other | 4,361 | 514.68 |
| Section 7a Sub-total: | 80,124 | 10,498.56 |

b. Seeking Help with Resolving or Preventing Mortgage Delinquency

| | | |
|---|---------|-----------|
| 1) Brought mortgage current | 8,320 | 655.51 |
| 2) Mortgage refinanced | 2,979 | 131.67 |
| 3) Mortgage modified | 90,415 | 13,697.43 |
| 4) Received second mortgage | 4,531 | 72.13 |
| 5) Initiated forbearance agreement/repayment plan | 26,661 | 2,194.32 |
| 6) Executed a deed-in-lieu | 987 | 46.88 |
| 7) Sold property/chose alternative housing solution | 2,504 | 157.09 |
| 8) Pre-foreclosure sale | 3,461 | 180.52 |
| 9) Mortgage foreclosed | 4,160 | 302.41 |
| 10) Counseled and referred to another social service or emergency assistance agency | 8,888 | 959.14 |
| 11) Obtained partial claim loan from FHA lender | 633 | 39.56 |
| 12) Bankruptcy | 10,084 | 739.49 |
| 13) Entered debt management plan | 5,525 | 300.63 |
| 14) Counseled and referred for legal assistance | 6,579 | 914.03 |
| 15) Currently receiving foreclosure prevention/budget counseling | 216,454 | 28,737.86 |
| 16) Withdrew from counseling | 9,863 | 1,150.59 |
| 17) Other | 40,313 | 1,599.62 |
| Section 7b Sub-total: | 442,357 | 51,878.88 |

c. Seeking Help with Home Maintenance and Financial Management for Homeowners

| | | |
|--|--------|----------|
| 1) Obtained a Home Equity Conversion Mortgage (HECM) | 16,276 | 1,144.50 |
| 2) Counseled on HECM; decided not to obtain mortgage | 2,825 | 182.17 |
| 3) Obtained a non-FHA reverse mortgage | 88 | 4.38 |

| | | |
|--|---------|------------|
| 4) Received home equity or home improvement loan or other home repair assistance | 2,437 | 504.92 |
| 5) Received consumer loan (unsecured) | 141 | 12.96 |
| 6) Mortgage refinanced | 393 | 22.58 |
| 7) Counseled and referred to other social service agency | 5,017 | 1,286.04 |
| 8) Sold house/chose alternative housing solution | 80 | 9.04 |
| 9) Completed financial management/budget counseling | 5,899 | 729.23 |
| 10) Completed home maintenance counseling | 770 | 210.71 |
| 11) Counseled and utilities brought current | 2,024 | 307.16 |
| 12) Counseled and referred for legal assistance | 1,787 | 180.36 |
| 13) Currently receiving counseling | 8,981 | 2,538.93 |
| 14) Withdrew from counseling | 1,238 | 176.93 |
| 15) Other | 4,396 | 352.29 |
| Section 7c Sub-total: | 52,352 | 7,662.20 |
| d. Seeking Help in Locating, Securing, or Maintaining Residence in Rental Housing | | |
| 1) Received housing search assistance | 8,077 | 1,270.01 |
| 2) Obtained temporary rental relief | 5,499 | 778.33 |
| 3) Counseled and referred to agency with rental assistance program | 3,493 | 459.54 |
| 4) Advised on recertification for HUD/other subsidy program | 4,254 | 1,148.22 |
| 5) Counseled and referred to other social service agency | 4,382 | 717.59 |
| 6) Counseled and referred to legal aid agency for fair housing assistance | 1,022 | 95.92 |
| 7) Counseled and referred to legal aid agency for assistance with eviction | 4,400 | 476.03 |
| 8) Found alternative rental housing | 2,159 | 337.72 |
| 9) Decided to remain in current housing situation | 7,825 | 841.54 |
| 10) Resolved issue in current tenancy | 6,862 | 774.67 |
| 11) Entered debt management/repayment plan | 2,312 | 417.88 |
| 12) Counseled and utilities brought current | 5,964 | 723.41 |
| 13) Resolved security deposit dispute | 1,151 | 124.46 |
| 14) Currently receiving counseling | 12,719 | 1,911.38 |
| 15) Withdrew from counseling | 1,444 | 202.47 |
| 16) Other | 13,666 | 778.53 |
| Section 7d Sub-total: | 85,229 | 11,057.70 |
| e. Seeking Shelter or Services for the Homeless | | |
| 1) Occupied emergency shelter | 6,150 | 1,193.23 |
| 2) Occupied transitional housing | 874 | 119.79 |
| 3) Occupied permanent housing with rental assistance | 2,574 | 468.34 |
| 4) Occupied permanent housing without rental assistance | 825 | 104.13 |
| 5) Counseled Referred to other social service agency | 1,570 | 311.07 |
| 6) Remained homeless | 681 | 125.15 |
| 7) Currently receiving counseling | 2,531 | 279.75 |
| 8) Withdrew from counseling | 441 | 100.48 |
| 9) Other | 524 | 53.72 |
| Section 7e Sub-total: | 16,170 | 2,755.66 |
| Individual Counseling / Section 7 a-e Total: | 676,232 | 83,853.00 |
| Total Counseling / Section 6 and 7 Total: | 963,238 | 113,754.55 |

8. HUD Housing Counseling Grant(s) Data

| HUD Housing Counseling Grant or Sub-grant Application Number | Grant Type | HUD Housing Counseling Grant Amount |
|--|------------|-------------------------------------|
| All HUD Grants | | \$46,013,506.84 |