

**Cumulative Totals****HOC:** Philadelphia (HOC)**State:** MARYLAND**Agency Type:** All Agency Types**Report Period:** HUD-9902 Data from Oct 1, 2013 to Sep 30, 2014**Fiscal Year:** 2014All Counseling and  
Education Activities

<b>3. Ethnicity of Clients (select only one)</b>	
a. Hispanic	2,240
b. Not Hispanic	26,346
c. Chose not to respond	2,481
Section 3 Total:	31,067
<b>4. Race of Clients</b>	
<b>Single Race</b>	
a. American Indian/Alaskan Native	96
b. Asian	755
c. Black or African American	17,310
d. Native Hawaiian or Other Pacific Islander	61
e. White	8,992
<b>Multi-Race</b>	
f. American Indian or Alaska Native and White	30
g. Asian and White	43
h. Black or African American and White	402
i. American Indian or Alaska Native and Black or African American	48
j. Other multiple race	858
k. Chose not to respond	2,472
Section 4 Total:	31,067
<b>5. Income Levels</b>	
a. < 50% of Area Median Income (AMI)	10,119
b. 50 - 79% of AMI	8,812
c. 80 - 100% of AMI	3,962
d. > 100% AMI	2,552
e. Chose not to respond	5,622
Section 5 Total:	31,067
<b>6. Clients Receiving Education/Group Sessions</b>	
a. Completed pre-purchase homebuyer education workshop	10,058
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	782

c. Completed resolving or preventing mortgage delinquency workshop	1,194
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	263
e. Completed fair housing workshop	78
f. Completed predatory lending workshop	0
g. Completed rental workshop	156
h. Other workshop	14
Group Session / Section 6 Total:	12,545

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

##### a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	915
2) Client will be mortgage ready within 90 days	1,984
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	1,105
4) Receiving long term pre-purchase counseling	937
5) Entered lease purchase progra	1
6) Decided Not to purchase housing; no further effort to prepare needed	63
7) Withdrew from counseling	540
8) Other	173
Section 7a Sub-total:	5,718

##### b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	135
2) Mortgage refinanced	43
3) Mortgage modified	1,233
4) Received second mortgage	22
5) Initiated forbearance agreement/repayment plan	258
6) Executed a deed-in-lieu	37
7) Sold property/chose alternative housing solution	55
8) Pre-foreclosure sale	70
9) Mortgage foreclosed	93
10) Counseled and referred to another social service or emergency assistance agency	190
11) Obtained partial claim loan from FHA lender	3

12) Bankruptcy	81
13) Entered debt management plan	246
14) Counseled and referred for legal assistance	471
15) Currently receiving foreclosure prevention/budget counseling	4,645
16) Withdrew from counseling	949
17) Other	380
Section 7b Sub-total:	8,911

**c. Seeking Help with Home Maintenance and Financial**

1) Obtained a Home Equity Conversion Mortgage (HECM)	445
2) Counseled on HECM; decided not to obtain mortgage	69
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	82
5) Received consumer loan (unsecured)	6
6) Mortgage refinanced	2
7) Counseled and referred to other social service agency	11
8) Sold house/chose alternative housing solution	1
9) Completed financial management/budget counseling	385
10) Completed home maintenance counseling	293
11) Counseled and utilities brought current	3
12) Counseled and referred for legal assistance	7
13) Currently receiving counseling	485
14) Withdrew from counseling	20
15) Other	249
Section 7c Sub-total:	2,058

**d. Seeking Help in Locating, Securing, or Maintaining Residence in**

1) Received housing search assistance	50
2) Obtained temporary rental relief	231
3) Counseled and referred to agency with rental assistance program	38
4) Advised on recertification for HUD/other subsidy program	272
5) Counseled and referred to other social service agency	53

6) Counseled and referred to legal aid agency for fair housing assistance	4
7) Counseled and referred to legal aid agency for assistance with eviction	45
8) Found alternative rental housing	6
9) Decided to remain in current housing situation	58
10) Resolved issue in current tenancy	55
11) Entered debt management/repayment plan	1

12) Counseled and utilities brought current	51
13) Resolved security deposit dispute	42
14) Currently receiving counseling	6
15) Withdrew from counseling	3
16) Other	151
Section 7d Sub-total:	1,066

**e. Seeking Shelter or Services for the Homeless**

1) Occupied emergency shelter	198
2) Occupied transitional housing	106
3) Occupied permanent housing with rental assistance	38
4) Occupied permanent housing without rental assistance	72
5) Counseled Referred to other social service agency	46
6) Remained homeless	125
7) Currently receiving counseling	181
8) Withdrew from counseling	0
9) Other	3
Section 7e Sub-total:	769

Individual Counseling / Section 7 a-e Total: 18,522

Total Counseling / Section 6 and 7 Total: 31,067

[8. HUD Housing Counseling Grant\(s\) Data](#)

HUD Housing Counseling Grant or Sub-grant

Application Number Grant Type

All HUD Grants