

**Cumulative Totals****HOC:** Philadelphia (HOC)**State:** MICHIGAN**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**3. Ethnicity of Clients (select only one)**

a. Hispanic	12,456
b. Not Hispanic	115,664
c. Chose not to respond	1,259
Section 3 Total:	129,379

**4. Race of Clients****Single Race**

a. American Indian/Alaskan Native	1,192
b. Asian	2,780
c. Black or African American	37,254
d. Native Hawaiian or Other Pacific Islander	715
e. White	71,150

**Multi-Race**

f. American Indian or Alaska Native and White	114
g. Asian and White	30
h. Black or African American and White	375
i. American Indian or Alaska Native and Black or African American	38
j. Other multiple race	1,053
k. Chose not to respond	14,678
Section 4 Total:	129,379

**5. Income Levels**

a. < 50% of Area Median Income (AMI)	56,866
b. 50 - 79% of AMI	34,534
c. 80 - 100% of AMI	14,176
d. > 100% AMI	20,862
e. Chose not to respond	2,941
Section 5 Total:	129,379

**6. Clients Receiving Education/Group Sessions**

a. Completed pre-purchase homebuyer education workshop	4,616
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	1,248

c. Completed resolving or preventing mortgage delinquency workshop	201
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	826
e. Completed fair housing workshop	99
f. Completed predatory lending workshop	94
g. Completed rental workshop	36
h. Other workshop	124
Group Session / Section 6 Total:	7,244

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

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

1) Purchased housing	1,526
2) Client will be mortgage ready within 90 days	1,998
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	1,635
4) Receiving long term pre-purchase counseling	2,230
5) Entered lease purchase progra	14
6) Decided Not to purchase housing; no further effort to prepare needed	144
7) Withdrew from counseling	391
8) Other	423
Section 7a Sub-total:	8,361

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

1) Brought mortgage current	1,666
2) Mortgage refinanced	231
3) Mortgage modified	4,580
4) Received second mortgage	60
5) Initiated forbearance agreement/repayment plan	388
6) Executed a deed-in-lieu	45
7) Sold property/chose alternative housing solution	615
8) Pre-foreclosure sale	304
9) Mortgage foreclosed	332
10) Counseled and referred to another social service or emergency assistance agency	339
11) Obtained partial claim loan from FHA lender	15

12) Bankruptcy	258
13) Entered debt management plan	733
14) Counseled and referred for legal assistance	415
15) Currently receiving foreclosure prevention/budget counseling	85,064
16) Withdrew from counseling	1,443
17) Other	1,270
Section 7b Sub-total:	97,758

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

1) Obtained a Home Equity Conversion Mortgage (HECM)	1,911
2) Counseled on HECM; decided not to obtain mortgage	402
3) Obtained a non-FHA reverse mortgage	4
4) Received home equity or home improvement loan or other home repair assistance	112
5) Received consumer loan (unsecured)	2
6) Mortgage refinanced	9
7) Counseled and referred to other social service agency	56
8) Sold house/chose alternative housing solution	11
9) Completed financial management/budget counseling	527
10) Completed home maintenance counseling	69
11) Counseled and utilities brought current	3
12) Counseled and referred for legal assistance	36
13) Currently receiving counseling	2,631
14) Withdrew from counseling	169
15) Other	417
Section 7c Sub-total:	6,359

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

1) Received housing search assistance	635
2) Obtained temporary rental relief	404
3) Counseled and referred to agency with rental assistance program	224
4) Advised on recertification for HUD/other subsidy program	268
5) Counseled and referred to other social service agency	263

6) Counseled and referred to legal aid agency for fair housing assistance	50
7) Counseled and referred to legal aid agency for assistance with eviction	163
8) Found alternative rental housing	212
9) Decided to remain in current housing situation	1,229
10) Resolved issue in current tenancy	202
11) Entered debt management/repayment plan	344
12) Counseled and utilities brought current	3,300
13) Resolved security deposit dispute	367
14) Currently receiving counseling	87
15) Withdrew from counseling	33
16) Other	306
Section 7d Sub-total:	8,087
<b>e. Seeking Shelter or Services for the Homeless</b>	
1) Occupied emergency shelter	407
2) Occupied transitional housing	165
3) Occupied permanent housing with rental assistance	199
4) Occupied permanent housing without rental assistance	83
5) Counseled Referred to other social service agency	270
6) Remained homeless	97
7) Currently receiving counseling	282
8) Withdrew from counseling	41
9) Other	26
Section 7e Sub-total:	1,570
Individual Counseling / Section 7 a-e Total:	122,135
Total Counseling / Section 6 and 7 Total:	129,379

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

HUD Housing Counseling Grant or Sub-grant

Application Number

Grant Type

All HUD Grants