

Cumulative Totals**HOC:** Denver (HOC)**State:** MISSOURI**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 | 710 |
| b. Not Hispanic | 11,223 |
| c. Chose not to respond | 535 |
| Section 3 Total: | 12,468 |

4. Race of Clients**Single Race**

| | |
|--|-------|
| a. American Indian/Alaskan Native | 46 |
| b. Asian | 89 |
| c. Black or African American | 6,159 |
| d. Native Hawaiian or Other Pacific Islander | 15 |
| e. White | 4,915 |

Multi-Race

| | |
|---|--------|
| f. American Indian or Alaska Native and White | 13 |
| g. Asian and White | 51 |
| h. Black or African American and White | 71 |
| i. American Indian or Alaska Native and Black or African American | 10 |
| j. Other multiple race | 566 |
| k. Chose not to respond | 533 |
| Section 4 Total: | 12,468 |

5. Income Levels

| | |
|--------------------------------------|--------|
| a. < 50% of Area Median Income (AMI) | 5,862 |
| b. 50 - 79% of AMI | 2,568 |
| c. 80 - 100% of AMI | 771 |
| d. > 100% AMI | 940 |
| e. Chose not to respond | 2,327 |
| Section 5 Total: | 12,468 |

6. Clients Receiving Education/Group Sessions

| | |
|--|-------|
| a. Completed pre-purchase homebuyer education workshop | 2,212 |
| b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair | 145 |

| | |
|--|-------|
| c. Completed resolving or preventing mortgage delinquency workshop | 334 |
| d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners | 21 |
| e. Completed fair housing workshop | 8 |
| f. Completed predatory lending workshop | 13 |
| g. Completed rental workshop | 14 |
| h. Other workshop | 197 |
| Group Session / Section 6 Total: | 2,944 |

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

a. Seeking Pre-Purchase Homebuyer Counseling

| | |
|--|-------|
| 1) Purchased housing | 346 |
| 2) Client will be mortgage ready within 90 days | 1,164 |
| 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 | 557 |
| 4) Receiving long term pre-purchase counseling | 260 |
| 5) Entered lease purchase progra | 0 |
| 6) Decided Not to purchase housing; no further effort to prepare needed | 22 |
| 7) Withdrew from counseling | 134 |
| 8) Other | 124 |
| Section 7a Sub-total: | 2,607 |

b. Seeking Help with Resolving or Preventing Mortgage

| | |
|---|-----|
| 1) Brought mortgage current | 89 |
| 2) Mortgage refinanced | 4 |
| 3) Mortgage modified | 127 |
| 4) Received second mortgage | 0 |
| 5) Initiated forbearance agreement/repayment plan | 19 |
| 6) Executed a deed-in-lieu | 3 |
| 7) Sold property/chose alternative housing solution | 3 |
| 8) Pre-foreclosure sale | 14 |
| 9) Mortgage foreclosed | 38 |
| 10) Counseled and referred to another social service or emergency assistance agency | 24 |
| 11) Obtained partial claim loan from FHA lender | 2 |

| | |
|--|-------|
| 12) Bankruptcy | 20 |
| 13) Entered debt management plan | 57 |
| 14) Counseled and referred for legal assistance | 24 |
| 15) Currently receiving foreclosure prevention/budget counseling | 1,200 |
| 16) Withdrew from counseling | 269 |
| 17) Other | 120 |
| Section 7b Sub-total: | 2,013 |

c. Seeking Help with Home Maintenance and Financial

| | |
|--|-------|
| 1) Obtained a Home Equity Conversion Mortgage (HECM) | 416 |
| 2) Counseled on HECM; decided not to obtain mortgage | 168 |
| 3) Obtained a non-FHA reverse mortgage | 1 |
| 4) Received home equity or home improvement loan or other home repair assistance | 77 |
| 5) Received consumer loan (unsecured) | 16 |
| 6) Mortgage refinanced | 3 |
| 7) Counseled and referred to other social service agency | 6 |
| 8) Sold house/chose alternative housing solution | 1 |
| 9) Completed financial management/budget counseling | 134 |
| 10) Completed home maintenance counseling | 1 |
| 11) Counseled and utilities brought current | 15 |
| 12) Counseled and referred for legal assistance | 1 |
| 13) Currently receiving counseling | 439 |
| 14) Withdrew from counseling | 108 |
| 15) Other | 310 |
| Section 7c Sub-total: | 1,696 |

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

| | |
|--|-----|
| 1) Received housing search assistance | 591 |
| 2) Obtained temporary rental relief | 241 |
| 3) Counseled and referred to agency with rental assistance program | 103 |
| 4) Advised on recertification for HUD/other subsidy program | 30 |
| 5) Counseled and referred to other social service agency | 122 |

| | |
|--|-----|
| 6) Counseled and referred to legal aid agency for fair housing assistance | 6 |
| 7) Counseled and referred to legal aid agency for assistance with eviction | 454 |
| 8) Found alternative rental housing | 49 |
| 9) Decided to remain in current housing situation | 97 |
| 10) Resolved issue in current tenancy | 252 |
| 11) Entered debt management/repayment plan | 6 |

| | |
|---|-------|
| 12) Counseled and utilities brought current | 405 |
| 13) Resolved security deposit dispute | 98 |
| 14) Currently receiving counseling | 402 |
| 15) Withdrew from counseling | 52 |
| 16) Other | 113 |
| Section 7d Sub-total: | 3,021 |

e. Seeking Shelter or Services for the Homeless

| | |
|---|-----|
| 1) Occupied emergency shelter | 35 |
| 2) Occupied transitional housing | 4 |
| 3) Occupied permanent housing with rental assistance | 29 |
| 4) Occupied permanent housing without rental assistance | 5 |
| 5) Counseled Referred to other social service agency | 71 |
| 6) Remained homeless | 20 |
| 7) Currently receiving counseling | 5 |
| 8) Withdrew from counseling | 12 |
| 9) Other | 6 |
| Section 7e Sub-total: | 187 |

Individual Counseling / Section 7 a-e Total: 9,524

Total Counseling / Section 6 and 7 Total: 12,468

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

HUD Housing Counseling Grant or Sub-grant

Application Number Grant Type

All HUD Grants