

Cumulative Totals**HOC:** Atlanta (HOC)**State:** MISSISSIPPI**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	398
b. Not Hispanic	6,702
c. Chose not to respond	273
Section 3 Total:	7,373
4. Race of Clients	
Single Race	
a. American Indian/Alaskan Native	40
b. Asian	44
c. Black or African American	4,712
d. Native Hawaiian or Other Pacific Islander	8
e. White	2,247
Multi-Race	
f. American Indian or Alaska Native and White	11
g. Asian and White	2
h. Black or African American and White	42
i. American Indian or Alaska Native and Black or African American	0
j. Other multiple race	58
k. Chose not to respond	209
Section 4 Total:	7,373
5. Income Levels	
a. < 50% of Area Median Income (AMI)	2,972
b. 50 - 79% of AMI	1,783
c. 80 - 100% of AMI	647
d. > 100% AMI	784
e. Chose not to respond	1,187
Section 5 Total:	7,373
6. Clients Receiving Education/Group Sessions	
a. Completed pre-purchase homebuyer education workshop	1,096
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	187

c. Completed resolving or preventing mortgage delinquency workshop	11
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	22
e. Completed fair housing workshop	54
f. Completed predatory lending workshop	0
g. Completed rental workshop	128
h. Other workshop	14
Group Session / Section 6 Total:	1,512

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

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	151
2) Client will be mortgage ready within 90 days	465
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	334
4) Receiving long term pre-purchase counseling	264
5) Entered lease purchase progra	0
6) Decided Not to purchase housing; no further effort to prepare needed	53
7) Withdrew from counseling	308
8) Other	175
Section 7a Sub-total:	1,750

b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	104
2) Mortgage refinanced	1
3) Mortgage modified	89
4) Received second mortgage	0
5) Initiated forbearance agreement/repayment plan	114
6) Executed a deed-in-lieu	2
7) Sold property/chose alternative housing solution	4
8) Pre-foreclosure sale	7
9) Mortgage foreclosed	13
10) Counseled and referred to another social service or emergency assistance agency	117
11) Obtained partial claim loan from FHA lender	0

12) Bankruptcy	12
13) Entered debt management plan	3
14) Counseled and referred for legal assistance	59
15) Currently receiving foreclosure prevention/budget counseling	593
16) Withdrew from counseling	190
17) Other	345
Section 7b Sub-total:	1,653

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	372
2) Counseled on HECM; decided not to obtain mortgage	109
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	24
5) Received consumer loan (unsecured)	0
6) Mortgage refinanced	2
7) Counseled and referred to other social service agency	9
8) Sold house/chose alternative housing solution	6
9) Completed financial management/budget counseling	420
10) Completed home maintenance counseling	5
11) Counseled and utilities brought current	4
12) Counseled and referred for legal assistance	2
13) Currently receiving counseling	141
14) Withdrew from counseling	88
15) Other	351
Section 7c Sub-total:	1,533

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

1) Received housing search assistance	57
2) Obtained temporary rental relief	96
3) Counseled and referred to agency with rental assistance program	14
4) Advised on recertification for HUD/other subsidy program	2
5) Counseled and referred to other social service agency	80

6) Counseled and referred to legal aid agency for fair housing assistance	3
7) Counseled and referred to legal aid agency for assistance with eviction	1
8) Found alternative rental housing	22
9) Decided to remain in current housing situation	45
10) Resolved issue in current tenancy	19
11) Entered debt management/repayment plan	1
12) Counseled and utilities brought current	178
13) Resolved security deposit dispute	139
14) Currently receiving counseling	3
15) Withdrew from counseling	0
16) Other	255
Section 7d Sub-total:	915
e. Seeking Shelter or Services for the Homeless	
1) Occupied emergency shelter	0
2) Occupied transitional housing	0
3) Occupied permanent housing with rental assistance	0
4) Occupied permanent housing without rental assistance	0
5) Counseled Referred to other social service agency	5
6) Remained homeless	0
7) Currently receiving counseling	0
8) Withdrew from counseling	1
9) Other	4
Section 7e Sub-total:	10
Individual Counseling / Section 7 a-e Total:	5,861

Total Counseling / Section 6 and 7 Total: 7,373

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

HUD Housing Counseling Grant or Sub-grant

Application Number

Grant Type

All HUD Grants