

Cumulative Totals**HOC:** Atlanta (HOC)**State:** NORTH CAROLINA**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	18,989
b. Not Hispanic	95,406
c. Chose not to respond	3,727
Section 3 Total:	118,122

4. Race of Clients**Single Race**

a. American Indian/Alaskan Native	752
b. Asian	2,560
c. Black or African American	66,113
d. Native Hawaiian or Other Pacific Islander	363
e. White	25,715

Multi-Race

f. American Indian or Alaska Native and White	53
g. Asian and White	51
h. Black or African American and White	332
i. American Indian or Alaska Native and Black or African American	66
j. Other multiple race	18,762
k. Chose not to respond	3,355
Section 4 Total:	118,122

5. Income Levels

a. < 50% of Area Median Income (AMI)	38,549
b. 50 - 79% of AMI	19,147
c. 80 - 100% of AMI	6,405
d. > 100% AMI	7,166
e. Chose not to respond	46,855
Section 5 Total:	118,122

6. Clients Receiving Education/Group Sessions

a. Completed pre-purchase homebuyer education workshop	9,636
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	2,248

c. Completed resolving or preventing mortgage delinquency workshop	3,202
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	119
e. Completed fair housing workshop	67
f. Completed predatory lending workshop	0
g. Completed rental workshop	6
h. Other workshop	49
Group Session / Section 6 Total:	15,327

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

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	694
2) Client will be mortgage ready within 90 days	6,528
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	4,483
4) Receiving long term pre-purchase counseling	1,712
5) Entered lease purchase progra	12
6) Decided Not to purchase housing; no further effort to prepare needed	105
7) Withdrew from counseling	827
8) Other	708
Section 7a Sub-total:	15,069

b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	1,890
2) Mortgage refinanced	31
3) Mortgage modified	8,082
4) Received second mortgage	623
5) Initiated forbearance agreement/repayment plan	1,237
6) Executed a deed-in-lieu	21
7) Sold property/chose alternative housing solution	38
8) Pre-foreclosure sale	29
9) Mortgage foreclosed	112
10) Counseled and referred to another social service or emergency assistance agency	381
11) Obtained partial claim loan from FHA lender	11

12) Bankruptcy	89
13) Entered debt management plan	36
14) Counseled and referred for legal assistance	517
15) Currently receiving foreclosure prevention/budget counseling	61,895
16) Withdrew from counseling	2,334
17) Other	1,049
Section 7b Sub-total:	78,375

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	726
2) Counseled on HECM; decided not to obtain mortgage	279
3) Obtained a non-FHA reverse mortgage	6
4) Received home equity or home improvement loan or other home repair assistance	207
5) Received consumer loan (unsecured)	5
6) Mortgage refinanced	9
7) Counseled and referred to other social service agency	67
8) Sold house/chose alternative housing solution	8
9) Completed financial management/budget counseling	2,103
10) Completed home maintenance counseling	72
11) Counseled and utilities brought current	61
12) Counseled and referred for legal assistance	102
13) Currently receiving counseling	2,131
14) Withdrew from counseling	94
15) Other	303
Section 7c Sub-total:	6,173

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

1) Received housing search assistance	401
2) Obtained temporary rental relief	7
3) Counseled and referred to agency with rental assistance program	83
4) Advised on recertification for HUD/other subsidy program	21
5) Counseled and referred to other social service agency	55

6) Counseled and referred to legal aid agency for fair housing assistance	216
7) Counseled and referred to legal aid agency for assistance with eviction	15
8) Found alternative rental housing	125
9) Decided to remain in current housing situation	355
10) Resolved issue in current tenancy	52
11) Entered debt management/repayment plan	8

12) Counseled and utilities brought current	1,158
13) Resolved security deposit dispute	120
14) Currently receiving counseling	211
15) Withdrew from counseling	2
16) Other	75
Section 7d Sub-total:	2,904

e. Seeking Shelter or Services for the Homeless

1) Occupied emergency shelter	14
2) Occupied transitional housing	1
3) Occupied permanent housing with rental assistance	3
4) Occupied permanent housing without rental assistance	4
5) Counseled Referred to other social service agency	46
6) Remained homeless	9
7) Currently receiving counseling	174
8) Withdrew from counseling	23
9) Other	0
Section 7e Sub-total:	274

Individual Counseling / Section 7 a-e Total: 102,795

Total Counseling / Section 6 and 7 Total: 118,122

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

HUD Housing Counseling Grant or Sub-grant

Application Number Grant Type
All HUD Grants