

Cumulative Totals**HOC:** Denver (HOC)**State:** NORTH DAKOTA**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

| | |
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| 3. Ethnicity of Clients (select only one) | |
| a. Hispanic | 131 |
| b. Not Hispanic | 3,125 |
| c. Chose not to respond | 435 |
| Section 3 Total: | 3,691 |
| 4. Race of Clients | |
| Single Race | |
| a. American Indian/Alaskan Native | 114 |
| b. Asian | 51 |
| c. Black or African American | 449 |
| d. Native Hawaiian or Other Pacific Islander | 4 |
| e. White | 2,861 |
| Multi-Race | |
| f. American Indian or Alaska Native and White | 53 |
| g. Asian and White | 15 |
| h. Black or African American and White | 60 |
| i. American Indian or Alaska Native and Black or African American | 19 |
| j. Other multiple race | 28 |
| k. Chose not to respond | 37 |
| Section 4 Total: | 3,691 |
| 5. Income Levels | |
| a. < 50% of Area Median Income (AMI) | 1,944 |
| b. 50 - 79% of AMI | 897 |
| c. 80 - 100% of AMI | 353 |
| d. > 100% AMI | 432 |
| e. Chose not to respond | 65 |
| Section 5 Total: | 3,691 |
| 6. Clients Receiving Education/Group Sessions | |
| a. Completed pre-purchase homebuyer education workshop | 280 |
| b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair | 0 |

| | |
|--|-----|
| c. Completed resolving or preventing mortgage delinquency workshop | 0 |
| d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners | 0 |
| e. Completed fair housing workshop | 0 |
| f. Completed predatory lending workshop | 0 |
| g. Completed rental workshop | 485 |
| h. Other workshop | 0 |
| Group Session / Section 6 Total: | 765 |

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

a. Seeking Pre-Purchase Homebuyer Counseling

| | |
|--|-----|
| 1) Purchased housing | 61 |
| 2) Client will be mortgage ready within 90 days | 66 |
| 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 | 90 |
| 4) Receiving long term pre-purchase counseling | 69 |
| 5) Entered lease purchase progra | 0 |
| 6) Decided Not to purchase housing; no further effort to prepare needed | 0 |
| 7) Withdrew from counseling | 2 |
| 8) Other | 2 |
| Section 7a Sub-total: | 290 |

b. Seeking Help with Resolving or Preventing Mortgage

| | |
|---|----|
| 1) Brought mortgage current | 16 |
| 2) Mortgage refinanced | 0 |
| 3) Mortgage modified | 14 |
| 4) Received second mortgage | 0 |
| 5) Initiated forbearance agreement/repayment plan | 18 |
| 6) Executed a deed-in-lieu | 1 |
| 7) Sold property/chose alternative housing solution | 1 |
| 8) Pre-foreclosure sale | 14 |
| 9) Mortgage foreclosed | 2 |
| 10) Counseled and referred to another social service or emergency assistance agency | 4 |
| 11) Obtained partial claim loan from FHA lender | 0 |

| | |
|--|-----|
| 12) Bankruptcy | 7 |
| 13) Entered debt management plan | 0 |
| 14) Counseled and referred for legal assistance | 3 |
| 15) Currently receiving foreclosure prevention/budget counseling | 63 |
| 16) Withdrew from counseling | 6 |
| 17) Other | 5 |
| Section 7b Sub-total: | 154 |

c. Seeking Help with Home Maintenance and Financial

| | |
|--|-----|
| 1) Obtained a Home Equity Conversion Mortgage (HECM) | 256 |
| 2) Counseled on HECM; decided not to obtain mortgage | 27 |
| 3) Obtained a non-FHA reverse mortgage | 0 |
| 4) Received home equity or home improvement loan or other home repair assistance | 2 |
| 5) Received consumer loan (unsecured) | 0 |
| 6) Mortgage refinanced | 0 |
| 7) Counseled and referred to other social service agency | 2 |
| 8) Sold house/chose alternative housing solution | 1 |
| 9) Completed financial management/budget counseling | 559 |
| 10) Completed home maintenance counseling | 0 |
| 11) Counseled and utilities brought current | 7 |
| 12) Counseled and referred for legal assistance | 0 |
| 13) Currently receiving counseling | 16 |
| 14) Withdrew from counseling | 25 |
| 15) Other | 7 |
| Section 7c Sub-total: | 902 |

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

| | |
|--|-----|
| 1) Received housing search assistance | 4 |
| 2) Obtained temporary rental relief | 104 |
| 3) Counseled and referred to agency with rental assistance program | 475 |
| 4) Advised on recertification for HUD/other subsidy program | 1 |
| 5) Counseled and referred to other social service agency | 6 |

| | |
|--|-------|
| 6) Counseled and referred to legal aid agency for fair housing assistance | 0 |
| 7) Counseled and referred to legal aid agency for assistance with eviction | 0 |
| 8) Found alternative rental housing | 39 |
| 9) Decided to remain in current housing situation | 632 |
| 10) Resolved issue in current tenancy | 8 |
| 11) Entered debt management/repayment plan | 1 |
| 12) Counseled and utilities brought current | 14 |
| 13) Resolved security deposit dispute | 30 |
| 14) Currently receiving counseling | 64 |
| 15) Withdrew from counseling | 0 |
| 16) Other | 47 |
| Section 7d Sub-total: | 1,425 |
| e. Seeking Shelter or Services for the Homeless | |
| 1) Occupied emergency shelter | 54 |
| 2) Occupied transitional housing | 7 |
| 3) Occupied permanent housing with rental assistance | 35 |
| 4) Occupied permanent housing without rental assistance | 9 |
| 5) Counseled Referred to other social service agency | 3 |
| 6) Remained homeless | 31 |
| 7) Currently receiving counseling | 0 |
| 8) Withdrew from counseling | 5 |
| 9) Other | 11 |
| Section 7e Sub-total: | 155 |
| Individual Counseling / Section 7 a-e Total: | 2,926 |
| Total Counseling / Section 6 and 7 Total: | 3,691 |

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

HUD Housing Counseling Grant or Sub-grant

Application Number

Grant Type

All HUD Grants