

Cumulative Totals**HOC:** Philadelphia (HOC)**State:** NEW JERSEY**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	10,915
b. Not Hispanic	51,633
c. Chose not to respond	7,634
Section 3 Total:	70,182

4. Race of Clients**Single Race**

a. American Indian/Alaskan Native	221
b. Asian	1,617
c. Black or African American	22,270
d. Native Hawaiian or Other Pacific Islander	358
e. White	30,832

Multi-Race

f. American Indian or Alaska Native and White	233
g. Asian and White	61
h. Black or African American and White	298
i. American Indian or Alaska Native and Black or African American	50
j. Other multiple race	4,981
k. Chose not to respond	9,261
Section 4 Total:	70,182

5. Income Levels

a. < 50% of Area Median Income (AMI)	23,317
b. 50 - 79% of AMI	15,866
c. 80 - 100% of AMI	7,444
d. > 100% AMI	11,545
e. Chose not to respond	12,010
Section 5 Total:	70,182

6. Clients Receiving Education/Group Sessions

a. Completed pre-purchase homebuyer education workshop	4,638
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	873

c. Completed resolving or preventing mortgage delinquency workshop	134
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	156
e. Completed fair housing workshop	124
f. Completed predatory lending workshop	102
g. Completed rental workshop	152
h. Other workshop	89
Group Session / Section 6 Total:	6,268

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

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	477
2) Client will be mortgage ready within 90 days	2,436
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	1,428
4) Receiving long term pre-purchase counseling	790
5) Entered lease purchase progra	2
6) Decided Not to purchase housing; no further effort to prepare needed	33
7) Withdrew from counseling	439
8) Other	786
Section 7a Sub-total:	6,391

b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	403
2) Mortgage refinanced	66
3) Mortgage modified	2,751
4) Received second mortgage	28
5) Initiated forbearance agreement/repayment plan	593
6) Executed a deed-in-lieu	29
7) Sold property/chose alternative housing solution	50
8) Pre-foreclosure sale	198
9) Mortgage foreclosed	36
10) Counseled and referred to another social service or emergency assistance agency	391
11) Obtained partial claim loan from FHA lender	5

12) Bankruptcy	79
13) Entered debt management plan	238
14) Counseled and referred for legal assistance	3,726
15) Currently receiving foreclosure prevention/budget counseling	37,148
16) Withdrew from counseling	396
17) Other	1,355
Section 7b Sub-total:	47,492

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	124
2) Counseled on HECM; decided not to obtain mortgage	58
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	245
5) Received consumer loan (unsecured)	0
6) Mortgage refinanced	7
7) Counseled and referred to other social service agency	3
8) Sold house/chose alternative housing solution	5
9) Completed financial management/budget counseling	4,209
10) Completed home maintenance counseling	0
11) Counseled and utilities brought current	22
12) Counseled and referred for legal assistance	5
13) Currently receiving counseling	460
14) Withdrew from counseling	80
15) Other	8
Section 7c Sub-total:	5,226

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

1) Received housing search assistance	642
2) Obtained temporary rental relief	608
3) Counseled and referred to agency with rental assistance program	434
4) Advised on recertification for HUD/other subsidy program	17
5) Counseled and referred to other social service agency	635

6) Counseled and referred to legal aid agency for fair housing assistance	294
7) Counseled and referred to legal aid agency for assistance with eviction	96
8) Found alternative rental housing	58
9) Decided to remain in current housing situation	36
10) Resolved issue in current tenancy	234
11) Entered debt management/repayment plan	2

12) Counseled and utilities brought current	963
13) Resolved security deposit dispute	89
14) Currently receiving counseling	209
15) Withdrew from counseling	66
16) Other	93
Section 7d Sub-total:	4,476

e. Seeking Shelter or Services for the Homeless

1) Occupied emergency shelter	111
2) Occupied transitional housing	19
3) Occupied permanent housing with rental assistance	56
4) Occupied permanent housing without rental assistance	6
5) Counseled Referred to other social service agency	60
6) Remained homeless	20
7) Currently receiving counseling	43
8) Withdrew from counseling	12
9) Other	2
Section 7e Sub-total:	329

Individual Counseling / Section 7 a-e Total: 63,914

Total Counseling / Section 6 and 7 Total: 70,182

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

HUD Housing Counseling Grant or Sub-grant

Application Number Grant Type

All HUD Grants