

**Cumulative Totals****HOC:** Denver (HOC)**State:** SOUTH 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

<b>3. Ethnicity of Clients (select only one)</b>	
a. Hispanic	226
b. Not Hispanic	4,466
c. Chose not to respond	648
Section 3 Total:	5,340
<b>4. Race of Clients</b>	
<b>Single Race</b>	
a. American Indian/Alaskan Native	541
b. Asian	91
c. Black or African American	288
d. Native Hawaiian or Other Pacific Islander	15
e. White	4,006
<b>Multi-Race</b>	
f. American Indian or Alaska Native and White	116
g. Asian and White	10
h. Black or African American and White	18
i. American Indian or Alaska Native and Black or African American	14
j. Other multiple race	91
k. Chose not to respond	150
Section 4 Total:	5,340
<b>5. Income Levels</b>	
a. < 50% of Area Median Income (AMI)	1,854
b. 50 - 79% of AMI	1,534
c. 80 - 100% of AMI	959
d. > 100% AMI	462
e. Chose not to respond	531
Section 5 Total:	5,340
<b>6. Clients Receiving Education/Group Sessions</b>	
a. Completed pre-purchase homebuyer education workshop	789
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	776

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	5
e. Completed fair housing workshop	0
f. Completed predatory lending workshop	0
g. Completed rental workshop	0
h. Other workshop	0
Group Session / Section 6 Total:	1,570

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

##### a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	331
2) Client will be mortgage ready within 90 days	137
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	64
4) Receiving long term pre-purchase counseling	183
5) Entered lease purchase progra	0
6) Decided Not to purchase housing; no further effort to prepare needed	20
7) Withdrew from counseling	45
8) Other	15
Section 7a Sub-total:	795

##### b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	22
2) Mortgage refinanced	2
3) Mortgage modified	3
4) Received second mortgage	0
5) Initiated forbearance agreement/repayment plan	11
6) Executed a deed-in-lieu	0
7) Sold property/chose alternative housing solution	0
8) Pre-foreclosure sale	0
9) Mortgage foreclosed	2
10) Counseled and referred to another social service or emergency assistance agency	9
11) Obtained partial claim loan from FHA lender	1

12) Bankruptcy	48
13) Entered debt management plan	13
14) Counseled and referred for legal assistance	31
15) Currently receiving foreclosure prevention/budget counseling	398
16) Withdrew from counseling	17
17) Other	16
Section 7b Sub-total:	573

**c. Seeking Help with Home Maintenance and Financial**

1) Obtained a Home Equity Conversion Mortgage (HECM)	60
2) Counseled on HECM; decided not to obtain mortgage	31
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	62
5) Received consumer loan (unsecured)	0
6) Mortgage refinanced	4
7) Counseled and referred to other social service agency	11
8) Sold house/chose alternative housing solution	4
9) Completed financial management/budget counseling	300
10) Completed home maintenance counseling	6
11) Counseled and utilities brought current	1
12) Counseled and referred for legal assistance	12
13) Currently receiving counseling	327
14) Withdrew from counseling	47
15) Other	49
Section 7c Sub-total:	914

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

1) Received housing search assistance	22
2) Obtained temporary rental relief	41
3) Counseled and referred to agency with rental assistance program	16
4) Advised on recertification for HUD/other subsidy program	6
5) Counseled and referred to other social service agency	28

6) Counseled and referred to legal aid agency for fair housing assistance	2
7) Counseled and referred to legal aid agency for assistance with eviction	1
8) Found alternative rental housing	56
9) Decided to remain in current housing situation	866
10) Resolved issue in current tenancy	129
11) Entered debt management/repayment plan	101
12) Counseled and utilities brought current	38
13) Resolved security deposit dispute	30
14) Currently receiving counseling	4
15) Withdrew from counseling	0
16) Other	30
Section 7d Sub-total:	1,370
<b>e. Seeking Shelter or Services for the Homeless</b>	
1) Occupied emergency shelter	1
2) Occupied transitional housing	26
3) Occupied permanent housing with rental assistance	1
4) Occupied permanent housing without rental assistance	2
5) Counseled Referred to other social service agency	1
6) Remained homeless	17
7) Currently receiving counseling	12
8) Withdrew from counseling	0
9) Other	58
Section 7e Sub-total:	118
Individual Counseling / Section 7 a-e Total:	3,770

Total Counseling / Section 6 and 7 Total: 5,340

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

HUD Housing Counseling Grant or Sub-grant

Application Number

Grant Type

All HUD Grants