

Cumulative Totals**HOC:** Atlanta (HOC)**State:** TENNESSEE**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	428
b. Not Hispanic	13,254
c. Chose not to respond	500
Section 3 Total:	14,182
4. Race of Clients	
Single Race	
a. American Indian/Alaskan Native	32
b. Asian	100
c. Black or African American	8,139
d. Native Hawaiian or Other Pacific Islander	14
e. White	5,091
Multi-Race	
f. American Indian or Alaska Native and White	10
g. Asian and White	8
h. Black or African American and White	61
i. American Indian or Alaska Native and Black or African American	5
j. Other multiple race	197
k. Chose not to respond	525
Section 4 Total:	14,182
5. Income Levels	
a. < 50% of Area Median Income (AMI)	5,947
b. 50 - 79% of AMI	3,371
c. 80 - 100% of AMI	1,310
d. > 100% AMI	1,464
e. Chose not to respond	2,090
Section 5 Total:	14,182
6. Clients Receiving Education/Group Sessions	
a. Completed pre-purchase homebuyer education workshop	3,171
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	377

c. Completed resolving or preventing mortgage delinquency workshop	755
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	29
e. Completed fair housing workshop	42
f. Completed predatory lending workshop	27
g. Completed rental workshop	28
h. Other workshop	0
Group Session / Section 6 Total:	4,429

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

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	379
2) Client will be mortgage ready within 90 days	773
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	515
4) Receiving long term pre-purchase counseling	481
5) Entered lease purchase progra	5
6) Decided Not to purchase housing; no further effort to prepare needed	31
7) Withdrew from counseling	168
8) Other	137
Section 7a Sub-total:	2,489

b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	1,585
2) Mortgage refinanced	10
3) Mortgage modified	359
4) Received second mortgage	42
5) Initiated forbearance agreement/repayment plan	59
6) Executed a deed-in-lieu	1
7) Sold property/chose alternative housing solution	17
8) Pre-foreclosure sale	10
9) Mortgage foreclosed	53
10) Counseled and referred to another social service or emergency assistance agency	153
11) Obtained partial claim loan from FHA lender	12

12) Bankruptcy	56
13) Entered debt management plan	16
14) Counseled and referred for legal assistance	96
15) Currently receiving foreclosure prevention/budget counseling	1,661
16) Withdrew from counseling	942
17) Other	283
Section 7b Sub-total:	5,355

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	193
2) Counseled on HECM; decided not to obtain mortgage	8
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	53
5) Received consumer loan (unsecured)	2
6) Mortgage refinanced	6
7) Counseled and referred to other social service agency	2
8) Sold house/chose alternative housing solution	2
9) Completed financial management/budget counseling	192
10) Completed home maintenance counseling	123
11) Counseled and utilities brought current	1
12) Counseled and referred for legal assistance	2
13) Currently receiving counseling	395
14) Withdrew from counseling	31
15) Other	98
Section 7c Sub-total:	1,108

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

1) Received housing search assistance	17
2) Obtained temporary rental relief	4
3) Counseled and referred to agency with rental assistance program	6
4) Advised on recertification for HUD/other subsidy program	2
5) Counseled and referred to other social service agency	4

6) Counseled and referred to legal aid agency for fair housing assistance	4
7) Counseled and referred to legal aid agency for assistance with eviction	3
8) Found alternative rental housing	57
9) Decided to remain in current housing situation	22
10) Resolved issue in current tenancy	23
11) Entered debt management/repayment plan	7

12) Counseled and utilities brought current	206
13) Resolved security deposit dispute	119
14) Currently receiving counseling	1
15) Withdrew from counseling	6
16) Other	270
Section 7d Sub-total:	751

e. Seeking Shelter or Services for the Homeless

1) Occupied emergency shelter	3
2) Occupied transitional housing	4
3) Occupied permanent housing with rental assistance	13
4) Occupied permanent housing without rental assistance	3
5) Counseled Referred to other social service agency	13
6) Remained homeless	4
7) Currently receiving counseling	8
8) Withdrew from counseling	2
9) Other	0
Section 7e Sub-total:	50

Individual Counseling / Section 7 a-e Total: 9,753

Total Counseling / Section 6 and 7 Total: 14,182

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

HUD Housing Counseling Grant or Sub-grant

Application Number Grant Type

All HUD Grants