

Cumulative Totals**HOC:** Philadelphia (HOC)**State:** WEST VIRGINIA**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	12
b. Not Hispanic	1,281
c. Chose not to respond	6
Section 3 Total:	1,299

4. Race of Clients**Single Race**

a. American Indian/Alaskan Native	0
b. Asian	5
c. Black or African American	92
d. Native Hawaiian or Other Pacific Islander	3
e. White	1,176

Multi-Race

f. American Indian or Alaska Native and White	1
g. Asian and White	0
h. Black or African American and White	3
i. American Indian or Alaska Native and Black or African American	0
j. Other multiple race	3
k. Chose not to respond	16
Section 4 Total:	1,299

5. Income Levels

a. < 50% of Area Median Income (AMI)	472
b. 50 - 79% of AMI	463
c. 80 - 100% of AMI	175
d. > 100% AMI	181
e. Chose not to respond	8
Section 5 Total:	1,299

6. Clients Receiving Education/Group Sessions

a. Completed pre-purchase homebuyer education workshop	260
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	21

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	9
e. Completed fair housing workshop	0
f. Completed predatory lending workshop	0
g. Completed rental workshop	9
h. Other workshop	0
Group Session / Section 6 Total:	299

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

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	67
2) Client will be mortgage ready within 90 days	79
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	52
4) Receiving long term pre-purchase counseling	173
5) Entered lease purchase progra	1
6) Decided Not to purchase housing; no further effort to prepare needed	53
7) Withdrew from counseling	83
8) Other	15
Section 7a Sub-total:	523

b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	5
2) Mortgage refinanced	0
3) Mortgage modified	23
4) Received second mortgage	0
5) Initiated forbearance agreement/repayment plan	0
6) Executed a deed-in-lieu	1
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	6
11) Obtained partial claim loan from FHA lender	0

12) Bankruptcy	90
13) Entered debt management plan	17
14) Counseled and referred for legal assistance	5
15) Currently receiving foreclosure prevention/budget counseling	193
16) Withdrew from counseling	10
17) Other	47
Section 7b Sub-total:	399

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	1
2) Counseled on HECM; decided not to obtain mortgage	4
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	1
5) Received consumer loan (unsecured)	0
6) Mortgage refinanced	2
7) Counseled and referred to other social service agency	2
8) Sold house/chose alternative housing solution	1
9) Completed financial management/budget counseling	4
10) Completed home maintenance counseling	0
11) Counseled and utilities brought current	0
12) Counseled and referred for legal assistance	0
13) Currently receiving counseling	52
14) Withdrew from counseling	0
15) Other	0
Section 7c Sub-total:	67

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

1) Received housing search assistance	0
2) Obtained temporary rental relief	0
3) Counseled and referred to agency with rental assistance program	0
4) Advised on recertification for HUD/other subsidy program	0
5) Counseled and referred to other social service agency	2

6) Counseled and referred to legal aid agency for fair housing assistance	1
7) Counseled and referred to legal aid agency for assistance with eviction	0
8) Found alternative rental housing	0
9) Decided to remain in current housing situation	0
10) Resolved issue in current tenancy	0
11) Entered debt management/repayment plan	0
12) Counseled and utilities brought current	0
13) Resolved security deposit dispute	0
14) Currently receiving counseling	0
15) Withdrew from counseling	0
16) Other	0
Section 7d Sub-total:	3
e. Seeking Shelter or Services for the Homeless	
1) Occupied emergency shelter	0
2) Occupied transitional housing	0
3) Occupied permanent housing with rental assistance	1
4) Occupied permanent housing without rental assistance	0
5) Counseled Referred to other social service agency	2
6) Remained homeless	1
7) Currently receiving counseling	3
8) Withdrew from counseling	1
9) Other	0
Section 7e Sub-total:	8
Individual Counseling / Section 7 a-e Total:	1,000

Total Counseling / Section 6 and 7 Total: 1,299

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

HUD Housing Counseling Grant or Sub-grant

Application Number

Grant Type

All HUD Grants