

## Cumulative Totals

**Agency Type:** All Agency Types

**Report Period:** HUD-9902 Data from Oct 1, 2014 to Dec 31, 2014

**Fiscal Year:** 2015

All Counseling and

Education Activities

<b>3. Ethnicity of Households (select only one)</b>	
a. Hispanic	63,589
b. Not Hispanic	280,076
c. Chose not to respond	16,696
<b>Section 3 Total:</b>	<b>360,361</b>
<b>4. Race of Households</b>	
Single Race	
a. American Indian/Alaskan Native	2,687
b. Asian	9,163
c. Black or African American	136,398
d. Native Hawaiian or Other Pacific Islander	1,467
e. White	154,776
Multi-Race	
f. American Indian or Alaska Native and White	890
g. Asian and White	533
h. Black or African American and White	2,307
i. American Indian or Alaska Native and Black or African American	782
j. Other multiple race	29,924
k. Chose not to respond	21,434
<b>Section 4 Total:</b>	<b>360,361</b>
<b>5. Income Levels</b>	
a. < 30% of Area Median Income (AMI)	63,650
b. 30 - 49% of AMI	67,065
c. 50 - 79% of AMI	83,111
d. 80 - 100% of AMI	36,055
e. > 100% AMI	44,009
f. Chose not to respond	66,471
<b>Section 5 Total:</b>	<b>360,361</b>
<b>6. Rural Area Status</b>	
a. Household lives in a rural area	41,709
b. Household does not live in a rural area	172,660
c. Chose not to respond	145,992
<b>Section 6 Total:</b>	<b>360,361</b>
<b>7. Limited English Proficiency Status</b>	
a. Household is Limited English Proficient	31,685

b. Household is not Limited English Proficient	196,370
c. Chose not to respond	132,306
<b>Section 7 Total:</b>	<b>360,361</b>

#### **8. Households Receiving Group Education by Purpose**

a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	15,507
b. Completed predatory lending, loan scam or other fraud prevention workshop	904
c. Completed fair housing workshop	1,056
d. Completed homelessness prevention workshop	74
e. Completed rental workshop	1,645
f. Completed pre-purchase homebuyer education workshop	42,264
g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	935
h. Completed resolving or preventing mortgage delinquency workshop	3,302
i. Completed other workshop	2,643
<b>Section 8 Total:</b>	<b>68,330</b>

#### **9. Households Receiving One-on-One Counseling by Purpose**

a. Homeless Assistance	6,092
b. Rental Topics	27,603
c. Prepurchase/Homebuying	78,109
d. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	16,056
e. Reverse Mortgage	21,821
f. Resolving or Preventing Mortgage Delinquency or Default	142,350
<b>Section 9 Total:</b>	<b>292,031</b>

<b>Households Served Sections 8 and 9 Total:</b>	<b>360,361</b>
--	----------------

#### **10. Impact and Scope of One-on-One Counseling Services**

a. Households that received one-on-one counseling that also received group education services.	22,901
b. Households that received information on fair housing, fair lending and/or accessibility rights.	43,636

c. Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	67,354
d. Households that improved their financial capacity (e.g. increased discretionary income, decreased debt load, increased savings, increased credit score) after receiving Housing Counseling Services.	35,418
e. Households that gained access to resources to help them improve their housing situation (e.g. down payment assistance, rental assistance, utility assistance, etc.) after receiving Housing Counseling Services.	37,142
f. Households that gained access to non-housing resources (e.g. social service programs, legal services, public benefits such as Social Security or Medicaid, etc) after receiving Housing Counseling Services.	26,162
g. Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.	2,731
h. Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.	4,606
i. Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.	5,533
j. Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.	6,943
k. Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.	9,711

l. Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.	7,382
m. Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.	21,426
<b>Section 10 Total:</b>	<b>290,945</b>