

**Housing Counseling  
Agency Activity Report**

**U.S. Department of Housing and Urban Development  
Office of Housing  
Federal Housing Commissioner**

**1. Counseling Agency Name**

**Agency Name**

REINVESTMENT PARTNERS.ORG  
Agency ID: 84928  
Agency Type: LHCA

110 E Geer St  
Durham, NC  
27701-2261

**Parent Agency Name (if applicable)**

NORTH CAROLINA HOUSING COALITION  
Agency ID: 90188  
Agency Type: Regional Intermediary

**2. Reporting Period and Budget**

Reporting Period: Quarter 4  
Fiscal Year: 2016  
From: 10/01/2015  
To: 09/30/2016  
Submission Date: 10/12/2016  
Update Date: 10/12/2016  
Total budget, all sources: \$400,000.00  
Total HUD Funding, all grants: \$36,715.80

**HUD Funding Sources**

**Passed @ 9%**

**2015-1 COMP** 10/01/2014 - 03/31/2016 Notice of Funds Availability (NOFA) for the Department's Fiscal Year 2014 - 2015 Comprehensive Housing Counseling Program; FY 2015 Awards is the 2nd part of applicants awarded in 2014  
Funding: \$0.00

**2016-1 COMP** 10/01/2015 - 03/31/2017 Notice of Funding Availability (NOFA) for the Department's Fiscal Years 2016 and 2017 Comprehensive Housing Counseling Grant Program. FR-6000-N-33 - FY 2016 Awards  
Funding: \$36,715.80

Validated: Validated  
Last Validated: 10/12/2016  
Validated by: System

Only reports completed by 12/31/2016 will be credited for on time submission.

	TOTAL		2015-1 COMP	2016-1 COMP
	All Activities	All HUD Funded Activities	HUD Funded	HUD Funded
<b>3. Ethnicity of Households (select only one)</b>				
a. Hispanic	29	23	10	13
b. Not Hispanic	683	459	284	175
c. Chose not to respond	2	2	2	0
	714	484	296	188
<b>4. Race of Households</b>				
<b>Single Race</b>				
a. American Indian/Alaskan Native	3	3	1	2
b. Asian	6	5	2	3
c. Black or African American	533	368	225	143
d. Native Hawaiian or Other Pacific Islander	2	1	0	1
e. White	138	84	54	30
<b>Multi-Race</b>				
f. American Indian or Alaska Native and White	1	1	0	1
g. Asian and White	2	1	1	0
h. Black or African American and White	3	1	0	0
i. American Indian or Alaska Native and Black or African American	0	0	0	0
j. Other multiple race	8	4	3	1
k. Chose not to respond	18	16	9	7
	714	484	296	188
<b>5. Income Levels</b>				

a.	< 30% of Area Median Income (AMI)	212	142	86	56
b.	30 - 49% of AMI	157	92	52	40
c.	50 - 79% of AMI	218	155	93	62
d.	80 - 100% of AMI	48	38	25	13
e.	> 100% AMI	78	56	39	17
f.	Chose not to respond	1	1	1	0
		714	484	296	188

#### 6. Rural Area Status

a.	Household lives in a rural area	189	69	42	27
b.	Household does not live in a rural area	524	414	253	161
c.	Chose not to respond	1	1	1	0
		714	484	296	188

#### 7. Limited English Proficiency Status

a.	Household is Limited English Proficient	22	17	7	10
b.	Household is not Limited English Proficient	690	465	287	178
c.	Chose not to respond	2	2	2	0
		714	484	296	188

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

a.	Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	23	23	18	5
b.	Completed predatory lending, loan scam or other fraud prevention workshop	0	0	0	0
c.	Completed fair housing workshop	0	0	0	0
d.	Completed homelessness prevention workshop	0	0	0	0
e.	Completed rental workshop	8	8	0	8
f.	Completed pre-purchase homebuyer education workshop	133	133	78	55
g.	Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	4	4	0	4
h.	Completed resolving or preventing mortgage delinquency workshop	0	0	0	0
i.	Completed other workshop	11	11	0	11
		179	179	96	83

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

a.	Homeless Assistance	3	2	1	1
b.	Rental Topics	17	17	6	11
c.	Prepurchase/Homebuying	63	63	26	37
d.	Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	190	92	76	16
e.	Reverse Mortgage	1	0	0	0
f.	Resolving or Preventing Mortgage Delinquency or Default	261	131	91	40
		535	305	200	105
	Households Served Sections 8 and 9 Total:	714	484	296	188

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

a.	Households that received one-on-one counseling that also received group education services.	18	18	10	8
b.	Households that received information on fair housing, fair lending and/or accessibility rights.	490	274	175	99
c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	85	67	36	31

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.	55	46	34	12
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.	115	92	45	47
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.	81	66	31	35
g.	Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.	3	3	3	0
h.	Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.	3	3	2	1
i.	Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.	6	6	3	3
j.	Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.	10	10	5	5
k.	Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.	0	0	0	0
l.	Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.	30	30	22	8
m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.	85	72	49	23
		981	687	415	272