

**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  
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: 2017  
From: 10/01/2016  
To: 09/30/2017  
Submission Date: 10/10/2017  
Update Date: 10/11/2017  
Total budget, all sources: \$400,000.00  
Total HUD Funding, all grants: \$44,848.61

**HUD Funding Sources**

**Passed @ 11%**

**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: \$0.00

**2017-1 COMP** 10/01/2016 - 03/31/2018 2017 Comprehensive Housing Counseling Grant Program. FR-6000-N-33; FR-6100-N-33 Funding: \$44,848.61

Validated: Validated  
Last Validated: 10/11/2017  
Validated by: System

Only reports completed by 12/31/2017 will be credited for on time submission.

	TOTAL		2016-1 COMP	2017-1 COMP
	All Activities	All HUD Funded Activities	HUD Funded	HUD Funded
<b>3. Ethnicity of Households (select only one)</b>				
a. Hispanic	54	41	12	29
b. Not Hispanic	734	468	231	237
c. Chose not to respond	13	9	1	8
	801	518	244	274

**4. Race of Households**

<b>Single Race</b>				
a. American Indian/Alaskan Native	1	0	0	0
b. Asian	4	2	0	2
c. Black or African American	577	391	197	194
d. Native Hawaiian or Other Pacific Islander	5	1	0	1
e. White	149	77	33	44
<b>Multi-Race</b>				
f. American Indian or Alaska Native and White	3	2	0	2
g. Asian and White	1	1	0	1
h. Black or African American and White	4	1	0	1
i. American Indian or Alaska Native and Black or African American	0	0	0	0
j. Other multiple race	14	8	3	5
k. Chose not to respond	43	35	11	24
	801	518	244	274

**5. Income Levels**

a. < 30% of Area Median Income (AMI)	228	125	57	68
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b.	30 - 49% of AMI	157	83	41	42
c.	50 - 79% of AMI	285	223	98	125
d.	80 - 100% of AMI	59	44	25	19
e.	> 100% AMI	67	38	22	16
f.	Chose not to respond	5	5	1	4
		801	518	244	274

#### 6. Rural Area Status

a.	Household lives in a rural area	177	80	29	51
b.	Household does not live in a rural area	623	437	214	223
c.	Chose not to respond	1	1	1	0
		801	518	244	274

#### 7. Limited English Proficiency Status

a.	Household is Limited English Proficient	18	10	3	7
b.	Household is not Limited English Proficient	780	506	240	266
c.	Chose not to respond	3	2	1	1
		801	518	244	274

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

a.	Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	7	7	7	0
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	0	0	0	0
f.	Completed pre-purchase homebuyer education workshop	229	223	110	113
g.	Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	0	0	0	0
h.	Completed resolving or preventing mortgage delinquency workshop	30	12	0	12
i.	Completed other workshop	0	0	0	0
		266	242	117	125

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

a.	Homeless Assistance	0	0	0	0
b.	Rental Topics	28	28	21	7
c.	Prepurchase/Homebuying	110	105	55	50
d.	Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	218	77	22	55
e.	Reverse Mortgage	1	1	1	0
f.	Resolving or Preventing Mortgage Delinquency or Default	178	65	28	37
		535	276	127	149
	Households Served Sections 8 and 9 Total:	801	518	244	274

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

a.	Households that received one-on-one counseling that also received group education services.	16	12	10	2
b.	Households that received information on fair housing, fair lending and/or accessibility rights.	496	254	116	138
c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	69	49	28	21

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.	56	49	31	18
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.	225	122	54	68
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.	72	36	14	22
g.	Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.	2	1	1	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.	10	9	7	2
j.	Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.	13	10	7	3
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.	21	12	9	3
m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.	146	29	15	14
		1129	586	294	292