

**Housing Counseling  
Agency Activity Report**

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

**OMB Approval No: 2502-0261  
Exp. 07/31/2019**

**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: 2019  
From: 10/01/2018  
To: 09/30/2019  
Submission Date: 10/08/2019  
Update Date: 01/12/2020  
Total budget, all sources: \$196,000.00  
Total HUD Funding, all grants: \$92,263.26

**HUD Funding Sources**

**Passed @ 47%**

**2018-1 COMP** 10/01/2017 - 09/30/2019 2018 Comprehensive Housing Counseling Grant Program. FR-6200-N-33  
Funding: \$38,734.61

**2019-1 COMP** 10/01/2018 - 03/31/2020 Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2019 Comprehensive Housing Counseling Grant Program FR-6300-N-33  
Funding: \$53,528.65

Validated: Validated  
Last Validated: 01/13/2020  
Validated by: MX4928

Only reports completed by 12/31/2019 will be credited for on time submission.

	TOTAL		2018-1 COMP	2019-1 COMP
	All Activities	All HUD Funded Activities	HUD Funded	HUD Funded
<b>3. Ethnicity of Households (select only one)</b>				
a. Hispanic	22	18	9	9
b. Not Hispanic	542	501	172	329
c. Chose not to respond	12	10	0	10
	576	529	181	348

**4. Race of Households**

<b>Single Race</b>				
a. American Indian/Alaskan Native	1	1	1	0
b. Asian	4	2	1	1
c. Black or African American	427	399	139	260
d. Native Hawaiian or Other Pacific Islander	0	0	0	0
e. White	95	80	22	58
<b>Multi-Race</b>				
f. American Indian or Alaska Native and White	1	1	1	0
g. Asian and White	1	1	1	0
h. Black or African American and White	7	7	5	2
i. American Indian or Alaska Native and Black or African American	3	3	2	1
j. Other multiple race	24	22	8	14
k. Chose not to respond	13	13	1	12
	576	529	181	348

**5. Income Levels**

a. < 30% of Area Median Income (AMI)	139	126	48	78
b. 30 - 49% of AMI	126	114	47	67
c. 50 - 79% of AMI	202	187	61	126
d. 80 - 100% of AMI	57	52	13	39
e. > 100% AMI	42	40	12	28
f. Chose not to respond	10	10	0	10
	576	529	181	348

#### 6. Rural Area Status

a. Household lives in a rural area	79	70	33	37
b. Household does not live in a rural area	496	458	148	310
c. Chose not to respond	1	1	0	1
	576	529	181	348

#### 7. Limited English Proficiency Status

a. Household is Limited English Proficient	5	4	2	2
b. Household is not Limited English Proficient	571	525	179	346
c. Chose not to respond	0	0	0	0
	576	529	181	348

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

a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	0	0	0	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	175	166	38	128
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	6	6	6	0
i. Completed other workshop	0	0	0	0
	181	172	44	128

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

a. Homeless Assistance	1	1	0	1
b. Rental Topics	4	3	2	1
c. Prepurchase/Homebuying	127	122	46	76
d. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	10	10	5	5
e. Reverse Mortgage	0	0	0	0
f. Resolving or Preventing Mortgage Delinquency or Default	253	221	84	137
	395	357	137	220
Households Served Sections 8 and 9 Total:	576	529	181	348

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

a. Households that received one-on-one counseling that also received group education services.	76	72	23	49
b. Households that received information on fair housing, fair lending and/or accessibility rights.	380	342	132	210

c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	395	357	137	220
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	54	28	26
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.	251	224	96	128
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.	149	139	59	80
g.	Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.	0	0	0	0
h.	Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.	0	0	0	0
i.	Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.	0	0	0	0
j.	Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.	15	15	6	9
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.	0	0	0	0
m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.	154	123	50	73
		1475	1326	531	795

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This information is collected in connection with HUD's Housing Counseling Program and will be used by HUD to measure the performance and effectiveness of HUD's Housing Counseling Program. In addition, the data will help to determine that the grant applicant meets the requirements of the Notice of Fund Availability (NOFA) and to assign points for awarding grant funds on a competitive and equitable basis. The information is required to obtain funding under Section 106 of the Housing and Community Development Act of 1974. The information is considered sensitive and is protected by the Privacy Act which requires the records to be maintained with appropriate administrative, technical, and physical safeguards to ensure their security and confidentiality.