

1. Counseling Agency Name

Agency Name
COMMUNITY HOUSING COUNCIL OF FRESNO
Agency ID: 84811
Agency Type: LHCA

2560 W Shaw Ln Suite 101
Fresno, CA
93711-2777

Parent Agency Name (if applicable)

RURAL COMMUNITY ASSISTANCE CORPORATION
Agency ID: 82559
Agency Type: National Intermediary

2. Reporting Period and Budget

Reporting Period: Quarter 4
Fiscal Year: 2021
From: 10/01/2020
To: 09/30/2021
Submission Date: 10/06/2021
Update Date: 10/06/2021
Total budget, all sources: \$282,100.00
Total HUD Funding, all grants: \$24,096.14

HUD Funding Sources

Passed @ 9%

2020-1 COMP 10/01/2019 - 03/31/2021 Two Phase Comprehensive grant
Funding: \$24,096.14

Validated: Validated
Last Validated: 10/06/2021
Validated by: System

Only reports completed by 12/31/2021 will be credited for on time submission.

	TOTAL	
	All Activities	All HUD Funded Activities

3. Ethnicity of Households (select only one)

	All Activities	All HUD Funded Activities
a. Hispanic	184	169
b. Not Hispanic	106	84
c. Chose not to respond	6	6
	296	259

4. Race of Households

Single Race

	All Activities	All HUD Funded Activities
a. American Indian/Alaskan Native	4	4
b. Asian	13	7
c. Black or African American	40	32
d. Native Hawaiian or Other Pacific Islander	3	2
e. White	223	201

Multi-Race

	All Activities	All HUD Funded Activities
f. American Indian or Alaska Native and White	0	0
g. Asian and White	0	0
h. Black or African American and White	0	0
i. American Indian or Alaska Native and Black or African American	0	0
j. Other multiple race	5	5
k. Chose not to respond	8	8
	296	259

5. Income Levels

	All Activities	All HUD Funded Activities
a. < 30% of Area Median Income (AMI)	55	41
b. 30 - 49% of AMI	51	43
c. 50 - 79% of AMI	91	85
d. 80 - 100% of AMI	29	23

e.	> 100% AMI	67	64
f.	Chose not to respond	3	3
		296	259
6. Rural Area Status			
a.	Household lives in a rural area	44	41
b.	Household does not live in a rural area	251	217
c.	Chose not to respond	1	1
		296	259
7. Limited English Proficiency Status			
a.	Household is Limited English Proficient	77	62
b.	Household is not Limited English Proficient	219	197
c.	Chose not to respond	0	0
		296	259
8. Households Receiving Group Education by Purpose			
a.	Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	0	0
b.	Completed predatory lending, loan scam or other fraud prevention workshop	0	0
c.	Completed fair housing workshop	0	0
d.	Completed homelessness prevention workshop	0	0
e.	Completed rental workshop	0	0
f.	Completed pre-purchase homebuyer education workshop	15	15
g.	Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	0	0
h.	Completed resolving or preventing mortgage delinquency workshop	0	0
i.	Completed other workshop	0	0
		15	15
9. Households Receiving One-on-One Counseling by Purpose			
a.	Homeless Assistance	0	0
b.	Rental Topics	1	1
c.	Prepurchase/Homebuying	143	142
d.	Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	9	9
e.	Reverse Mortgage	0	0
f.	Resolving or Preventing Mortgage Delinquency or Default	128	92
		281	244
	Households Served Sections 8 and 9 Total:	296	259
10. Impact and Scope of One-on-One Counseling Services			
a.	Households that received one-on-one counseling that also received group education services.	102	76
b.	Households that received information on fair housing, fair lending and/or accessibility rights.	296	259
c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	296	259
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.	11	9
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.	25	4
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.	24	2

g.	Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.	0	0
h.	Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.	0	0
i.	Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.	0	0
j.	Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.	3	3
k.	Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.	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.	1	1
m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.	9	8
		767	621

Disclosure Statement:

Authorities: The Office of Housing Counseling was established as a standing office within HUD's Office of Housing by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2008, and is fully described in 42 U.S.C. §3533(g); Section 106(a) of the 1968 Housing Act; 12 U.S.C. § 1701x. The Housing and Community Development Act of 1987, 42 U.S.C. § 3543(a), and Debt Collection Improvement Act of 1996, 31 U.S.C. § 7701(c), authorize the submission of the SSN. HUD is authorized to collect this information by Title 1, Section 1 of the National Housing Act (Pub. L. 479, 48 Stat. 1246, 12 U.S.C. § 1701 et seq.)

Principal Purpose: The mission of the Office of Housing Counseling (OHC) is to manage and oversee the HUD Housing Counseling Program to provide individuals and families with the knowledge they need to obtain, sustain, and improve their housing. OHC will accomplish this mission by supporting and overseeing the counseling services administered by a strong national network of HUD approved housing counseling agencies and counselors.

Routine Use: The information collected by the Housing Counseling Agencies will be used by OHC to generate required reports to the Secretary and Congress and to conduct analysis to monitor and provide guidance to program participants. The information collected by the Agencies and transmitted to HUD will not be disclosed to any third-party outside of the Agency and HUD. All measures will be taken to safeguard the client data collected and appropriate protocols will be followed when transmitting data to HUD. Agencies will post updated information as needed and at a minimum post their activity reports using HUD-9902 format every 90 days. Client data will be reported with their HUD-9902 reports for the purpose to conduct analysis and to generate the HUD-9902 report directly from the client data.

Disclosure: Information reported such as HUD-9902, client and Agency profile by Housing Counseling agencies is required on a continuous basis. Failure to submit required information in a timely manner to the Housing Counseling System will negatively affect NOFA grant awards and jeopardize agency's status in the HUD's Housing Counseling program.

SORN ID/URL: Currently published in the Federal Register at: https://www.hud.gov/sites/documents/DOC_15184.PDF

Public reporting burden for this collection of information is estimated to average .03 hours per response. With universal CMS use, the HUD-9902 will be populated automatically based on electronic client files. Consequently, the estimated burden hour per response includes only the time necessary to send the document electronically (estimated time: 2 minutes). This agency may not conduct, sponsor, and a person is not required to, an information collection unless that collection displays a valid OMB control number.

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.