

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

2560 W. Shaw Lane, Ste. 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 2
Fiscal Year: 2018
From: 10/01/2017
To: 03/31/2018
Submission Date: 04/12/2018
Update Date: 05/23/2018
Total budget, all sources: \$272,000.00
Total HUD Funding, all grants: \$0.00

HUD Funding Sources

Passed @ 0%

2017-1 COMP 10/01/2016 - 03/31/2018 2017 Comprehensive Housing
Counseling Grant Program. FR-6000-N-33; FR-6100-N-33
Funding: \$0.00

Validated: Validated
Last Validated: 05/23/2018
Validated by: System

Only reports completed by 04/30/2018 will be credited for on time submission.

	TOTAL	
	All Activities	All HUD Funded Activities

3. Ethnicity of Households (select only one)

a. Hispanic	363	159
b. Not Hispanic	122	63
c. Chose not to respond	0	0
	485	222

4. Race of Households

Single Race		
a. American Indian/Alaskan Native	0	0
b. Asian	41	19
c. Black or African American	23	12
d. Native Hawaiian or Other Pacific Islander	0	0
e. White	415	189
Multi-Race		
f. American Indian or Alaska Native and White	2	0
g. Asian and White	2	1
h. Black or African American and White	2	1
i. American Indian or Alaska Native and Black or African American	0	0
j. Other multiple race	0	0
k. Chose not to respond	0	0
	485	222

5. Income Levels

a. < 30% of Area Median Income (AMI)	33	21
b. 30 - 49% of AMI	90	35
c. 50 - 79% of AMI	149	70
d. 80 - 100% of AMI	98	48

e.	> 100% AMI	95	42
f.	Chose not to respond	20	6
		485	222
6. Rural Area Status			
a.	Household lives in a rural area	127	47
b.	Household does not live in a rural area	358	175
c.	Chose not to respond	0	0
		485	222
7. Limited English Proficiency Status			
a.	Household is Limited English Proficient	138	65
b.	Household is not Limited English Proficient	347	157
c.	Chose not to respond	0	0
		485	222
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	92	38
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	81	37
i.	Completed other workshop	0	0
		173	75
9. Households Receiving One-on-One Counseling by Purpose			
a.	Homeless Assistance	0	0
b.	Rental Topics	0	0
c.	Prepurchase/Homebuying	131	52
d.	Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	20	16
e.	Reverse Mortgage	0	0
f.	Resolving or Preventing Mortgage Delinquency or Default	161	79
		312	147
	Households Served Sections 8 and 9 Total:	485	222
10. Impact and Scope of One-on-One Counseling Services			
a.	Households that received one-on-one counseling that also received group education services.	87	0
b.	Households that received information on fair housing, fair lending and/or accessibility rights.	485	222
c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	135	0
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.	31	0
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.	4	0
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.	0	0
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.	19	6
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.	23	0
m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.	52	28
		836	256