

The Housing Counseling Agency Activity Report



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

SOUTHERN MINNESOTA REGIONAL  
LEGAL SERVICES, INC.  
Agency ID: 80162  
Agency Type: LHCA  
55 5th St E Ste 400  
Saint Paul, MN  
55101-1118

Parent Agency Name (if applicable)

2. Reporting Period and Budget

Reporting Period: Quarter 1 ▼  
Fiscal Year: 2018  
From: 10/01/2017  
To: 12/31/2017  
Submission Date: 02/05/2018  
Update Date: 02/05/2018  
Total budget, all sources: \$0.00  
Total HUD Funding, all grants: \$0.00

HUD Funding Sources Budget not entered  
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 Projection: Entered; Not  
submitted to HUD

Validated: Validated  
Last Validated: 02/05/2018  
Validated by: System

Only reports completed by 02/15/2018 will be  
credited for on time submission.

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TOTAL

All Activities	All HUD Funded Activities	Projected HUD Housing Counseling Activities
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3. Ethnicity of Households (select only one)

a. Hispanic	10	2
b. Not Hispanic	278	68
c. Chose not to respond	1	0
Section 3 Total	289	70

4. Race of Households

Single Race

a. American Indian/Alaskan Native	5	0
b. Asian	7	2
c. Black or African American	169	53
d. Native Hawaiian or Other Pacific Islander	2	0
e. White	93	15

Multi-Race

f. American Indian or Alaska Native and White	0	0
g. Asian and White	0	0
h. Black or African American and White	4	0
i. American Indian or Alaska Native and Black or African American	0	0
j. Other multiple race	8	0
k. Chose not to respond	1	0
Section 4 Total	289	70

5. Income Levels

a. < 30% of Area Median Income (AMI)	0	0
b. 30 - 49% of AMI	289	70
c. 50 - 79% of AMI	0	0
d. 80 - 100% of AMI	0	0
e. > 100% AMI	0	0

f.	Chose not to respond	0	0
		Section 5 Total	289

6. Rural Area Status

a.	Household lives in a rural area	0	0
b.	Household does not live in a rural area	289	70
c.	Chose not to respond	0	0
		Section 6 Total	289

7. Limited English Proficiency Status

a.	Household is Limited English Proficient	5	0
b.	Household is not Limited English Proficient	284	70
c.	Chose not to respond	0	0
		Section 7 Total	289

8. Households Receiving Group Education by Purpose

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

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

a.	Homeless Assistance	0	0	0
b.	Rental Topics	281	70	0
c.	Prepurchase/Homebuying	1	0	0
d.	Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	0	0	0
e.	Reverse Mortgage	5	0	0
f.	Resolving or Preventing Mortgage Delinquency or Default	2	0	0
		Section 9 Total	289	70
Households Served Sections 8 and 9 Total:		289	70	0

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

a.	Households that received one-on-one counseling that also received group education services.	0	0
b.	Households that received information on fair housing, fair lending and/or accessibility rights.	32	2
c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.	0	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.	2	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.	167	49
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.	17	0
h.	Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.	82	19
i.	Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.	30	0
j.	Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.	0	0
k.		0	0

Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.

l.	Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.	4	0
m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.	1	0
Section 10 Total		335	70

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**United States Department of Housing and Urban Development**