

***Income and Tenure of Households Seeking Foreclosure
Counseling: A report from recent surveys***

Research Note #08-03

July 17, 2008



Keith E. Wardrip

Danilo Pelletiere

Key Findings

This is the third in a series of research notes on the foreclosure crisis.¹ It presents findings from recent NLIHC surveys of housing counseling agencies, which often act as the first line of defense for households experiencing a housing crisis, and summarizes their impressions of the income and tenure characteristics of their clients affected by foreclosure.

Regarding the income of households:

- Survey respondents that do not restrict their services to lower income people report that more than two-thirds of all foreclosure-related clients they counsel are Low Income ($\leq 80\%$ of area median income).
- For more than one-quarter of the housing counseling agencies surveyed, at least half of the households in their caseload are considered Very Low Income ($\leq 50\%$ of area median income).

Regarding the tenure of households:

- The majority of renters seeking assistance related to foreclosure live in single-family homes, but counselors report renters in multi-unit buildings are also at risk.
- 51% of respondents reported that the renters they see have one month or less to find a new place to live after being notified of a foreclosure.
- Counselors reported that renters displaced from foreclosed homes often double-up with relatives or rent in a different community after eviction, and some have seen renters become homeless following a foreclosure.

Introduction

Millions of households have already been affected by the current foreclosure crisis. Despite the best efforts of these households and many housing advocates, practitioners, and politicians, millions more will face housing insecurity and likely lose their homes. Research into this crisis has largely focused on estimating the magnitude of its impact on homeowners and the economy and its variation from one city or neighborhood to another, measuring the degree to which home values have fallen, and predicting when prices will hit bottom and a turn-around will begin.

¹ The authors thank the Fannie Mae Corporation for supporting this series of research.

Beyond the common knowledge that lower income households were disproportionately victimized by predatory lending practices and subsequent subprime loans in the last several years,² very little is known about the characteristics of owner and renter households that are facing the loss of their home as a direct result of foreclosure. Moreover, as significant state and federal resources are being dedicated to providing housing counseling, little research has been done on who is seeking assistance from housing counselors.

To help fill this information gap, NLIHC engaged in a two-pronged strategy to learn more from housing counselors about the income and tenure (i.e. status as an owner or renter) of households affected by foreclosure. In this project's first phase, NLIHC researchers asked employees of 21 national or regional housing counseling intermediaries, 37 state housing finance agencies, and 10 local housing counseling agencies for information on the income levels of households recently seeking mortgage delinquency counseling. All of these agencies received funding from HUD or from NeighborWorks through its National Foreclosure Mitigation Counseling program. Some agencies provide mortgage delinquency counseling directly, while others distribute funds to local counseling offices.

In phase two, NLIHC sent invitations to 1,484 HUD-approved housing counseling agencies to participate in two online surveys with questions related to the income, tenure, and housing situations of households threatened by foreclosure.³ The first survey yielded 436 responses, and 329 agencies responded to the follow-up.⁴ The follow-up survey included some responses from affiliated partners that respondents suggested in the course of the first survey.

This research note pools findings from phases one and two to report findings on income. Findings not related to income are drawn entirely from the surveys conducted in phase two.

Those Seeking Counseling are Primarily Low Income

In phase one, 11 national or regional housing counseling intermediaries and state housing finance agencies were able to provide information on the income of their foreclosure clients. In phase two, the follow-up survey yielded data on the income level of clients from an additional 90 housing counseling agencies.

² See Table 14 in Avery, Brevoort, & Canner (2007).

³ HUD-approved housing counseling agencies are listed by state at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

⁴ The initial survey is provided as Appendix A. Of the 436 full and partial responses, 33 were excluded from these analyses because the respondents indicated they did not provide either mortgage delinquency counseling or renter assistance. Appendix B is the follow-up survey. Of the 329 responses, 19 were excluded for the same reason, and one response was removed because two individuals from the same agency provided very similar answers. In one instance the decision was made to retain two different responses submitted from a single agency, however, because the data suggested that the employees did not work with the same population, provide the same services, or have access to the same information.

Table 1: Descriptive Statistics for the Income of Foreclosure-Related Clients Served by Housing Counseling Agencies, by Percent of Area Median Income (AMI) (N=101)

Income Category	Proportion of clients	
	Mean	Median
Very Low Income (0-50% AMI)	35%	35%
0-30% AMI*	17%	12%
31-50% AMI*	17%	19%
Remaining Low Income (51-80% AMI)	34%	30%
Total Low Income (0-80% AMI)	69%	77%
Not Low Income	31%	24%

*Only 38 agencies provided data breaking down the proportion of their clients earning 0-30% and 31-50% AMI. The remaining agencies reported data only for the combined Very Low Income category.

Table 1 summarizes the information collected.⁵ Of the 101 agencies that reported income data for clients seeking foreclosure-related counseling, over two-thirds of the typical organization’s clients have incomes below the Low Income threshold (0-80% of Area Median Income [AMI]). More than one-third are Very Low Income (0-50% of AMI). By way of comparison, only 30% of all homeowners in the 2006 American Community Survey were Low Income, and only 15% were Very Low Income. Thus, those seeking mortgage delinquency counseling from the responding agencies are more than twice as likely as the typical homeowner to have Low or even Very Low Incomes. Indeed, based on the more detailed responses of 38 agencies, a significant share of the counselors’ Very Low Income clients appear to earn less than 30% of the AMI.

Table 1 clearly indicates that all households seeking counseling for foreclosure are not Low Income. Many respondents stressed in their comments that the current foreclosure crisis affects households of all incomes, and several indicated that households entering foreclosure today have higher incomes than foreclosure clients in previous years. The comments, together with the results presented in Table 1, however, indicate that while all income categories have been affected by the crisis, lower income households remain the most likely to struggle with mortgage payments and seek counseling from the agencies surveyed. In the words of one respondent: “The foreclosure issue seems to transcend all income levels although the hardest hit appears to be low to moderate income individuals.”

Table 2 provides an indication of how income characteristics can vary across these housing counseling agencies.

Table 2: Counseling Agencies by the Proportion of Foreclosure Clients Reported to be Low and Very Low Income

Income category	Proportion of clients in income category				Total
	25% or less	26-50%	51-75%	More than 75%	
Very Low Income (0-50% AMI)	40	34	20	7	101
Low Income (0-80% AMI)	8	13	29	51	101

⁵ Table C1 in Appendix C includes information on client income levels provided by each of these 101 agencies. Though unable to report information specifically for foreclosure-related clients, an additional 60 agencies provided summary income data for their full caseloads. This information is available in Table C2.

Eighty of the 101 agencies reported serving mostly Low Income households and half (51) of all respondents reported that more than 75% of their clients are Low Income. Lowering the income threshold, Very Low Income households constitute less than half of the foreclosure caseload for a majority (74) of the agencies surveyed but represent the majority of the caseload for over a quarter of the agencies (27). While variations in local economies and agencies likely determine variations in caseload, just as with Table 1, the predominance of Low Income clients only becomes clear when one considers that less than one-third of all homeowners in the country are classified as Low Income.

All indications are that while no income category is immune to foreclosure, the overwhelming majority of those seeking assistance earn less than 80% of the median income in their area, and a significant share earn less than half. Households across the country are feeling the effects of a slowing economy, and those with unaffordable mortgage payments and little accumulated wealth are the least able to weather the downturn. In the words of one respondent: “Many of my clients are the same type of clients that have always, and will always face these kinds of problems - low income families that have no room for savings.”

Renters and Owners are Seeking Counseling

The victim of foreclosure is usually thought of as a homeowner living in a single-family residence. To shed some light on the extent to which renters are also affected by the current crisis, both surveys included questions related to the tenure of households seeking foreclosure-related counseling.

In the first survey, housing counselors described their foreclosure-related clients as primarily owner-occupiers living in single-unit buildings, with 93% responding that this living situation describes “quite a few” or “nearly all” of their foreclosure-related cases.

At the same time, there is evidence in the survey of the impact the foreclosure crisis is having on renters. Approximately 17% of those responding indicated that “quite a few” or “nearly all” of their foreclosure and delinquency cases include renters in one of the following living situations: a home occupied by both the owner and renter(s); a single-family home occupied by a renter; or a home occupied by 2+ households, all renting.⁶

Given these initial results, a question in the follow-up survey asked respondents whose agencies assist both owners and renters to comment on the number of both types of households they have counseled in the last 12 months. The 68 agencies that provided separate numbers for renters and owners served over 12,900 households going through foreclosure in the last year, 2,244 (17.4%) of which rented their homes.

Several recent studies have indicated a significantly higher proportion of renters are being affected, estimating that upwards of one in three foreclosures involve rental units (Wardrip & Pelletiere, 2008; Furman Center, 2008; Hennepin County, 2007; Rothstein, 2008), and national

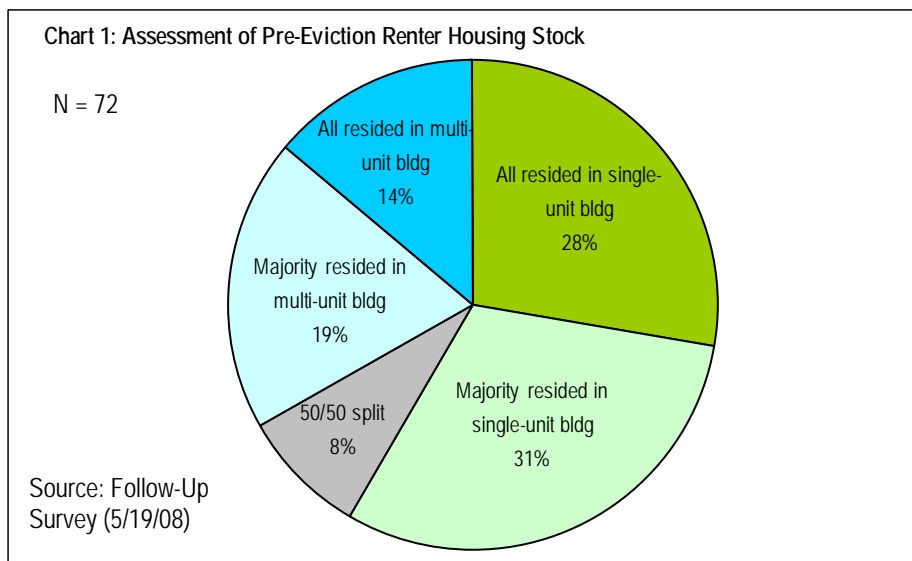
⁶ The percent of respondents indicating a predominance of single-family owner-occupied units and the percent working with renter-occupied and multi-unit buildings do not add to 100% because several respondents said that “quite a few” or “nearly all” applied to more than one living situation.

and local media are documenting the rapid rise in the number of foreclosure-related rental evictions occurring in some markets (Heath & Jones, 2008; Harris, 2007). While the actual proportion of renters affected by the foreclosure crisis will only become clear as more data become available, there are a number of reasons to expect the proportion of renters that counselors in our survey report serving to be lower than the proportion affected in their markets generally. Most directly, roughly half of all the agencies responding indicated that they do not provide housing search assistance to renters.⁷ One respondent commented that their agency works primarily with homeowners, referring renters “to agencies that offer legal advice and fair housing” counseling. Another refers tenants to a legal services agency “for legal counseling and assistance regarding the tenant eviction process.”

Another reason for the discrepancy may be simply that this survey focuses on delinquency and foreclosure counseling generally, not post-foreclosure and eviction counseling. While homeowners are likely to appear on a counselor’s doorstep anywhere in the foreclosure process, renters are only likely to be aware of the foreclosure near the end of the process, when an eviction is imminent. Since most mortgage delinquencies do not reach the final stage of a foreclosure, it would be expected that counselors would serve relatively more homeowners. Thus, in this context the proportion of renters counselors reported may indicate a broader problem.

Most Renters Seeking Counseling Rent Single-Unit Homes

Chart 1 summarizes responses related to the housing stock occupied by renters before they were evicted from a foreclosed building.

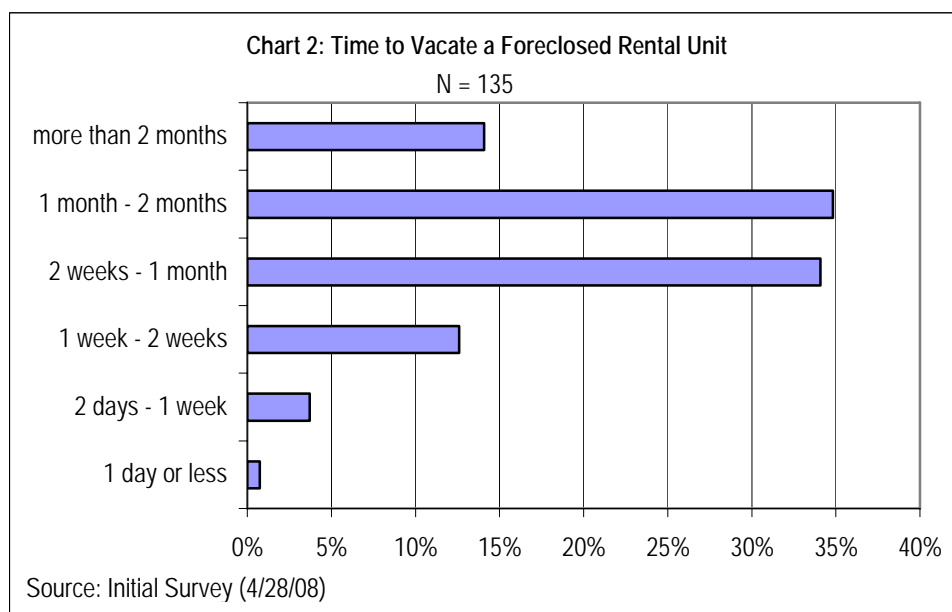


⁷ In the second online survey, NLIHC did seek to include some affiliated agencies serving renters identified by respondents to the first survey. Despite this, as the data show, nearly half of all agencies in the survey do not provide assistance to renters

Approximately 33% of respondents indicated that most or all of the displaced renters they have counseled live in multi-unit buildings, and an additional 8% reported that renters are evenly split between this stock and single-unit buildings. The remaining 59% counsel primarily renters of single-unit buildings, a reminder that the single-family housing stock should not be conflated with the owner-occupied stock.⁸

Renters Face Short Notice and Uncertain Options in Foreclosure Evictions

After learning that their home is going through foreclosure, renters are faced with the daunting task of finding alternative housing. The first survey included a question on how long renters displaced by foreclosure typically have before eviction to complete this search process, and Chart 2 summarizes the responses.



Eighty-six percent of the 135 respondents indicated that in the area they serve, renters have two months or less to find somewhere else to live after being notified of a foreclosure-related eviction, and 51% said one month or less is the norm. More housing counselors (18%) reported that it is common for renters to have less than two weeks (18%) than to have more than two months (14%).

Five respondents addressed this issue in their open-ended comments, and all stressed that landlords do not give their tenants sufficient time to find replacement housing. One noted:

“Renters are typically informed of the foreclosure late in the process, rather than earlier. Renters are usually reassured by their housing provider that the foreclosure paperwork was a mistake/will be worked out and generally don’t realize they have to vacate until the 11th hour.”

⁸ American Community Survey data from 2006 show that renters live in 15% of the occupied single-family homes in the U.S.

After an eviction a renter must find somewhere new to live. NLIHC is aware of only one study to date that has investigated where evicted renters live after being forced out of a foreclosed unit.⁹ To further shed light on this issue, the first survey gave housing counselors the opportunity to contribute what they have witnessed in this regard firsthand, and the results are summarized in Table 3.

Table 3: Percent of Housing Counselors Aware of Renters Living in the Following Situations After a Foreclosure-Related Eviction (N ranges from 132 to 142)

Living situation	Aware of this situation post eviction?		
	Yes	No	Don't Know
An apartment or home for rent nearby	78%	5%	17%
A relative's home nearby	76%	6%	18%
An apartment or home for rent in another community	67%	9%	24%
A relative's home in another community	61%	11%	28%
Assisted/Subsidized housing	60%	21%	19%
The home of a nonrelative nearby	56%	11%	34%
Homeless shelter	52%	22%	26%
Hotel/Motel	51%	18%	30%
The home of a nonrelative in another community	44%	16%	40%
Automobile/Outside/Camp Site	30%	29%	40%

More housing counselors are aware of displaced renters finding another rental unit in the same community than they are of any other alternative. To the extent that affordable rental options are available, this outcome appears to be least disruptive of the possible scenarios.

Several respondents, however, expressed concern that low vacancy rates and the subsequent availability of affordable units are a serious problem. This is how one counselor described the new competition created by foreclosure: “There are both tenants that are displaced by foreclosure as well as potential buyers that can't or don't want to enter into homeownership that are now competing with other tenants for limited rental units.”

Several other counselors indicated that foreclosure can put both former owners and displaced renters at a serious disadvantage in the rental market. For the former, a foreclosure can erode credit scores, making the prospective tenant less attractive to landlords. And evicted renters often lack sufficient cash for a security deposit because their previous landlord has kept the deposit on their foreclosed unit. In the words of one respondent:

“We have seen an increase in the number of individuals and families seeking assistance with finding safe affordable housing following the foreclosure. It appears that landlords are increasing the security deposits, and have enhanced the credit requirements. The rental payments are also being increased pending credit scores and foreclosure status.”

⁹ The National Coalition for the Homeless addressed this issue in a survey to state and local homeless coalitions. Given the population surveyed and the wording of the questions, results from the two surveys are not directly comparable. See Erlenbusch, O'Connor, Downing & Phillips (2008).

Possibly as a result of tight rental markets and the negative ramifications of foreclosure, over 60% of housing counselors also know of displaced renters who either move in with a relative – nearby or otherwise – or find a new rental home in another community. In these instances, foreclosure-related evictions cause not just displacement from a home. They can also dislocate renters from the communities they know and place them in sometimes unstable, tenuous living situations that depend on the continuing goodwill of friends and family.

Table 3 also suggests that, though less common, renters lacking a housing safety net can find themselves in a homeless shelter, in a motel, or on the streets. One respondent stated:

“My assumptions based on the information provided by callers is that their household incomes are seriously compromised, if not prior to the foreclosure/eviction, then subsequent to it. My best guess is that many households will wind up on some form of public assistance and/or experience homelessness during the 3-9 months following contact.”

While several people noted the difficulty displaced owners and renters encounter in today’s rental market in their open ended responses, only one mentioned homelessness as a potential outcome of foreclosure. As the responses in Table 3 indicate, however, many are aware of families and individuals becoming homeless as it is more broadly defined, not only landing in shelters but also doubled up with neighbors, friends, and relatives. It is worth noting that what is popularly considered homelessness, e.g. staying in a shelter, in an automobile, or on the streets, is a last resort and therefore only likely to be the immediate outcome of a foreclosure when households have no safety net whatsoever and few resources. It is often only as financial resources and personal relationships wear thin that families may find that foreclosure and eviction were the first steps on the path to this most severe form of homelessness. Thus, these data likely provide early indications of what will be a growing problem.

Counselors See Income Loss, Inflation, and Financing Leading to Foreclosure

There is significant interest in what leads to foreclosure. Designed to learn more about the income and tenure of those seeking foreclosure counseling, the surveys did not ask respondents about the underlying causes of the crisis. However, many counselors who responded used the comment boxes at the end of the surveys to discuss the situations that precipitated their clients’ housing problems.

Not surprisingly, a significant number of counselors cited adjustable-rate mortgages and predatory lending practices as the reason many of their clients are behind on their mortgage payments.

“Approximately 95% [of the] homeowners we counseled had subprime adjustable rate loans. Using standard banking lending criteria, most did not qualify for conventional loans due to inadequate income or credit issues. Therefore, these homebuyers obtained loans that were beyond their financial means which made it difficult for them to remain current on their payments. When their loans adjusted upwards, it made it impossible for them to continue paying the increased amounts in a timely manner.”

Referring specifically to reverse mortgages, another counselor blamed financial products with adjustable rates that were marketed by “unscrupulous brokers” and that were “designed to fail from the beginning.”

Respondents were more likely, however, to attribute their foreclosure cases to instances of income reduction – related to either a slowing economy or personal circumstances – than to predatory lending. Nearly 50 comments referenced at least one of the following: job loss; reduced hours or income; economic downturn; or a medical emergency, including illness, injury, or a death in the family. For example, one counselor stated: “Most clients either already have lower income or they have had a significant decrease in their income due to a divorce, medical reasons, etc.”

According to several housing counselors, the rising costs of other necessities, such as food, fuel, utilities, and unforeseen medical expenses, are exacerbating low and reduced incomes and thus playing a role in mortgage delinquencies.

One counselor’s comments summed up the broader economic circumstances contributing to clients’ delinquency and foreclosure:

“Many of the households we are seeing are of low to moderate income. Usually there is a loss of job or a medical emergency that puts the household in this position. We are seeing more households where the main income earner either loses overtime or has lost a job and has been unable to find a job that provides similar income. We are also seeing households on fixed incomes that are unable to keep up with the increased cost of fuel and food.”

Counselors Report Growing Foreclosure-related Caseloads

With clear evidence of rising foreclosure and delinquencies, it seems likely that caseloads for this type of counseling would be growing. Not surprisingly, this research confirmed this supposition.

Respondents were asked to compare their foreclosure-related caseloads in the last 12 months to previous years. Thirty-two percent of the 266 who answered the question indicated that the number of requests for mortgage delinquency counseling was somewhat higher compared with previous years, while 60% said it was significantly higher. Only 5% said the number of owners delinquent on their mortgage payments was roughly unchanged.

Counselors reported an increase in renters seeking foreclosure-related housing search assistance: 44% of the 114 who answered the question said the number of these cases was somewhat higher and 19% said it was significantly higher. However, 25% said that they were seeing roughly the same number of renters in this situation as in previous years.

Conclusions

Much of the research into the current foreclosure crisis has focused on numbers and trends: How many homes have been lost? Will it get worse before it gets better? How much will a federal response cost taxpayers? Significant amounts of local, state and federal funding have gone into providing foreclosure and housing counseling.

Even with all the interest, little research has been aimed at trying to understand who is being affected by the record number of foreclosures sweeping the nation and who is seeking counseling. To this end, NLIHC asked housing counseling agencies.

These agencies reported that while households of all incomes are vulnerable, they counsel predominantly those with Low Incomes. For the 101 agencies that could share their information, more than two-thirds of their foreclosure caseload was Low Income, and more than one-third earned less than 50% of the area median income.

These housing counseling agencies also indicated that while the majority of their clients are owner-occupiers, a significant share are renters and residents of both single- and multi-unit buildings are at risk.

Finally, the majority of our survey respondents (51%) reported that renters evicted by foreclosure typically have less than one month to secure a new home. Counselors have seen post-eviction outcomes that run the gamut, from renting a unit in the same community to homelessness. Future research should investigate the living situations of households – both owners and renters – who lose their homes to foreclosure. This research should focus not just on the frequency of the various outcomes but also on the affordability of subsequent replacement housing.

Works Cited

- Avery, R.B., Brevoort, K.P., & Canner, G.B. (2007, December). The 2006 HMDA data. *Federal Reserve Bulletin, December 2007*, A73-A109. Retrieved June 26, 2008 (www.federalreserve.gov/pubs/bulletin/2007/pdf/hmda06final.pdf).
- Erlenbusch, B., O'Connor, K., Downing, S., & Phillips, S.W. (2008, April 15). Foreclosure to homelessness: the forgotten victims of the subprime crisis. Washington, DC: National Coalition for the Homeless.
- Furman Center for Real Estate & Urban Policy. (2008, April 14). *New analysis of NYC foreclosure data reveals 15,000 renter households living in buildings that entered foreclosure in 2007*. Retrieved April 29, 2008 (www.law.nyu.edu/realestatecenter/documents/FurmanRelease_RentersinForeclosure_7_14_2008.pdf).
- Harris, S. (2007, October 14). Subprime crisis: Tenants are evicted when landlords don't pay the mortgage. *Cleveland Plain Dealer*, p. G1.
- Heath, B., and Jones, C. (2008, April 4). Mortgage defaults force Denver exodus. *USA Today*. Retrieved July 8, 2008 (www.usatoday.com/money/economy/housing/2008-04-01-foreclose_n.htm?loc=interstitialskip).
- Hennepin County Task Force. (2007, October 18). *Hennepin County foreclosure task force report – October 18, 2007*. Retrieved April 29, 2008 (www.co.hennepin.mn.us/).
- Rothstein, D. (2008, June). *Collateral damage: Renters in the foreclosure crisis*. Cleveland, OH: Policy Matters Ohio. Retrieved June 24, 2008 (www.policymattersohio.org/CollateralDamage2008.htm).
- Wardrip, K.E., & Pelletiere, D. (2008, May 8 revised). *Properties, units, and tenure in the foreclosure crisis: An initial analysis of properties at the end of the foreclosure process in New England*. Washington, DC: National Low Income Housing Coalition. Retrieved June 24, 2008 (www.nlihc.org/doc/RN-08-01-Multi-Unit-Foreclosure-FINAL-05-06-08.pdf).

1. Funding & Services

1. You received this survey because your agency is listed on HUD's website as a HUD-approved housing counseling agency. How would you classify your agency?

- My agency is a national or regional housing counseling intermediary.
- My agency is a state housing finance agency.
- My agency is a local housing counseling agency and/or a local NeighborWorks organization.
- None of the above.

2. Please indicate which of the following kinds of housing counseling services your organization offers.

- Mortgage delinquency counseling AND assistance finding or maintaining rental housing as a result of foreclosure.
- Mortgage delinquency counseling BUT NOT assistance finding or maintaining rental housing as a result of foreclosure.
- Assistance finding or maintaining rental housing as a result of foreclosure BUT NOT mortgage delinquency counseling.
- Neither mortgage delinquency nor post-eviction rental counseling.

2. Collecting Household Income

* 3. When does your agency typically collect income and other demographic information from clients receiving foreclosure-related counseling? (Check all that apply.)

- When a client makes initial contact in person.
- When a client makes initial contact by another means, such as phone or e-mail.
- Only when services require income information.
- Elsewhere in the process.
- Our agency does not collect income information from clients.

4. Does your organization serve all households in need of foreclosure-related counseling regardless of their income?

- Yes.
- No.

3. How Household Income Affects Eligibility

5. Please describe how income determines a client's eligibility to receive mortgage delinquency and foreclosure counseling from your agency? (For example, is there a maximum income that a client can earn to receive counseling and how is that income level determined?)

4. Geographic Area and Services

6. Thinking specifically about households that you provide with foreclosure-related counseling, what kind of geographic area does your organization serve?

- We serve a specific neighborhood or a few neighborhoods.
- We serve a single city or county.
- We serve a number of cities and towns or a single Metropolitan Area.
- We serve a number of metropolitan areas in our state.
- We serve a specific state.
- We serve a number of states within a region.
- We serve households nationwide, regardless of where they live.

7. Thinking about those seeking foreclosure-related counseling in the last 12 months, please indicate how common the following living situations are at in-take.

	No such cases.	A handful of cases, but infrequent.	Quite a few cases, more frequent.	Nearly all cases.
A single-family home occupied by the owner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A home occupied by both the owner and renter(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A single-family home occupied by a renter.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A home occupied by 2+ households, all renting.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. Does your organization assist RENTER households who have lost their home to foreclosure find housing alternatives after they've been evicted or lost their home?

- Yes. We assist RENTER households who have been evicted due to foreclosure find new housing.
- No. We refer RENTER households searching for housing to another organization.
- This has not been an issue. No RENTER households facing eviction have approached us for housing search assistance.

5. Housing Search Assistance & Number of Renters

9. In the last year, have you seen any change in the number of RENTERS seeking services from your agency due to an eviction related to foreclosure?

- Yes, there are MORE renters seeking services due to an eviction related to foreclosure.
- No, there has been no change in the number of renters seeking services due to an eviction related to foreclosure.
- Yes, there are FEWER renters seeking services due to eviction related to foreclosure.

10. For RENTERS seeking new housing alternatives, are you aware of households that have ended up living in the following situations?

	Yes	No	Don't Know
An apartment or home for rent nearby (with no rental assistance)	jñ	jñ	jñ
An apartment or home for rent in another community (with no rental assistance)	jñ	jñ	jñ
A relative's home nearby	jñ	jñ	jñ
A relative's home in another community	jñ	jñ	jñ
The home of a nonrelative nearby	jñ	jñ	jñ
The home of a nonrelative in another community	jñ	jñ	jñ
Assisted housing (housing voucher, Section 8, rental assistance, public housing)	jñ	jñ	jñ
Homeless shelter	jñ	jñ	jñ
Hotel/Motel	jñ	jñ	jñ
Automobile/Outside/Camp Site	jñ	jñ	jñ

11. Thinking about the RENTER households you've counseled - After learning that they were being evicted due to foreclosure, how many days would you say they are typically allowed to reside in the house?

- jñ 1 day or less
- jñ 2 days to 1 week
- jñ 1 week to 2 weeks
- jñ 2 weeks - 1 month
- jñ 1 - 2 months
- jñ More than 2 months

6. Referral Agency for Housing Search Assistance

12. If you refer RENTER households in need of housing search assistance to another agency, please provide the following information for that agency. If you refer to more than one, provide the information for the agency that assists the most households.

Name:

Company:

City/Town:

State:

Email Address:

Phone Number:

7. Thank You!

13. If you would like to provide any additional information on the income of households facing foreclosure or the impact of this crisis on renters, please do so in the space provided here. Also indicate if you would like NLIHC to contact you directly to discuss this matter. If so, please provide your phone number.

This concludes our survey. We at NLIHC thank you for your time and contributions to this process. If you have any questions about our research or findings, please feel free to contact Keith Wardrip, research analyst, at keith@nlihc.org or (202) 662-1530 ext. 245.

1. Default Section

This survey contains fewer than 20 questions and should take only a couple of minutes to complete. Depending on your responses, you may not be asked all of the questions because some may not apply to you or your agency. If you have any questions, please contact Keith Wardrip, research analyst at the National Low Income Housing Coalition (keith@nlihc.org; 202-662-1530 ext. 245).

* 1. Which types of housing counseling does your agency currently provide?

- mortgage delinquency/foreclosure prevention counseling
- housing search assistance for renters (e.g., those displaced by foreclosure)
- both types of counseling
- neither type of counseling

2. Both Types of Counseling

2. How does the number of requests for MORTGAGE DELI NQUENCY counseling in the past 12 months compare to previous years?

- Significantly fewer this year (down by more than 50%)
- Somewhat fewer this year (down by less than 50%)
- About the same, no change
- Somewhat more this year (up by less than 50%)
- Significantly more this year (up by more than 50%)
- Don't know/No such cases

3. If possible, please estimate the number of households that have received MORTGAGE DELI NQUENCY counseling from your agency in the past 12 months.

4. How does the number of RENTERS seeking FORECLOSURE-RELATED housing search assistance in the past 12 months compare to previous years?

- Significantly fewer this year (down by more than 50%)
- Somewhat fewer this year (down by less than 50%)
- About the same, no change
- Somewhat more this year (up by less than 50%)
- Significantly more this year (up by more than 50%)
- Don't know/No such cases

5. If possible, please estimate the number of RENTER households that have received FORECLOSURE-RELATED housing search assistance from your agency in the past 12 months.

6. Thinking about all of the RENTER households that have been EVICTED as a result of FORECLOSURE in the past 12 months, what percentage lived in the following types of situations BEFORE they were evicted? Estimates should add to 100% if possible.

	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Rented a single-family unit (detached house, condo).	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ
Rented one unit in a home or building that the owner also occupied.	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ
Rented one unit in a multi-unit building occupied entirely by renters.	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ

3. Renter Counseling Only

7. How does the number of RENTERS seeking FORECLOSURE-RELATED housing search assistance in the past 12 months compare to previous years?

- Significantly fewer this year (down by more than 50%)
- Somewhat fewer this year (down by less than 50%)
- About the same, no change
- Somewhat more this year (up by less than 50%)
- Significantly more this year (up by more than 50%)
- Don't know/No such cases

8. If possible, please estimate the number of RENTER households that have received FORECLOSURE-RELATED housing search assistance from your agency in the past 12 months.

9. Thinking about all of the RENTER households that have been EVICTED as a result of FORECLOSURE in the past 12 months, what percentage lived in the following types of situations BEFORE they were evicted? Estimates should add to 100% if possible.

	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Rented a single-family unit (detached house, condo).	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ
Rented one unit in a home or building that the owner also occupied.	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ
Rented one unit in a multi-unit building occupied entirely by renters.	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ	jñ

4. Homeowner Counseling Only

10. How does the number of requests for MORTGAGE DELINQUENCY counseling in the past 12 months compare to previous years?

- Significantly fewer this year (down by more than 50%)
- Somewhat fewer this year (down by less than 50%)
- About the same, no change
- Somewhat more this year (up by less than 50%)
- Significantly more this year (up by more than 50%)
- Don't know/No such cases

11. If possible, please estimate the number of households that have received MORTGAGE DELINQUENCY counseling from your agency in the past 12 months.

5. Income #1

12. Do you offer housing counseling to all households, regardless of income?

- Yes.
- No.

If you answered NO, please explain how income is used to determine a renter household's eligibility for such counseling.

* 13. Do you collect income data from clients who have been affected by foreclosure and record it as a percentage of the area median income (AMI)? For example, are you able to tell us what proportion earns 0-50% or 51-80% of AMI?

- Yes, we can provide this sort of data specifically for households affected by foreclosure.
- Yes, we collect this sort of data. However, we cannot summarize it specifically for households affected by foreclosure.
- No, we do not collect income data and/or cannot compare it to the AMI.

6. Foreclosure-Related Income Categories

14. Using the most recent data available, please use the following income categories to enter the number/percent of households affected by FORECLOSURE that your agency has counseled. If entering percentages, please indicate with a "% sign" and make sure your numbers sum to 100%. (AMI = Area Median Income)

0-50% of AMI	<input type="text"/>
51-80% of AMI	<input type="text"/>
81-100% of AMI	<input type="text"/>
>100% of AMI	<input type="text"/>

15. Do you know what number/percent of all households seeking FORECLOSURE-RELATED counseling have income less than or equal to 30% of Area Median Income?

No

Yes

If YES, please provide the number/percent of all households earning 0-30% of AMI here. We'll subtract the number/percent from the "0-50% of AMI" value that you provided above. (Indicate percentage with %.)

16. Please indicate the time period that the income data reported in the previous questions apply to.

Start of period (mm/yy or mm/dd/yy)

End of period (mm/yy or mm/dd/yy)

7. Broader Income Categories

17. Using the most recent data available, please enter the number/percent of ALL households counseled by your agency that fall within the following income categories. If entering percentages, please indicate with a "% sign" and make sure your numbers sum to 100%. (AMI = Area Median Income)

0-50% of AMI

51-80% of AMI

81-100% of AMI

>100% of AMI

What kinds of counseling did these households receive?

18. Do you know what number/percent of these households have income less than or equal to 30% of Area Median Income?

No

Yes

If YES, please provide the number/percent of all households earning 0-30% of AMI here. We'll subtract the number/percent from the "0-50% of AMI" value that you provided above. (Indicate percentage with %.)

19. Please indicate the time period that the income data reported in the previous questions apply to.

Start of period (mm/yy or mm/dd/yy)

End of period (mm/yy or mm/dd/yy)

8. Income, Open-Ended

20. In your own words, please provide any additional information you can about the incomes of households - both owners and renters - affected by foreclosure.

9. Agency Info

21. Please provide the following contact information for your agency.

Name:

Company:

Address:

City/Town:

State:

ZIP/Postal Code:

Email Address:

Phone Number:

This concludes our survey. Thank you very much for your time and help with this research. If you have any questions, please feel free to call or write Keith Wardrip, research analyst at the National Low Income Housing Coalition (202-662-1530 ext. 245; keith@nlihc.org).

Appendix C

Table C1

Clients Receiving Foreclosure Counseling by Income Category

(in ascending order by Total Low Income)

Agency's Location	Income Data Collection Period ¹		Extremely Low Income	Very Low Income	ELI + VLI	Low Income	Total Low Income	Not Low Income	Foreclosure-Related Clients in Last 12 Months
	Start	End	0-30% AMI	31-50% AMI	<50% AMI	51-80% AMI	<=80% AMI	>80% AMI	
OR	05/01/2007	05/01/2008	---	---	0%	0%	0%	100%	65
TX	10/06/2008	12/07/2008	0%	0%	0%	0%	0%	100%	90
MT	10/01/2008	05/31/2008	0%	0%	0%	0%	0%	100%	15
OK	11/01/2007	05/22/2008	0%	0%	0%	2%	2%	98%	35
NJ	10/01/2007	05/16/2008	0%	0%	0%	5%	5%	95%	---
OH	04/01/2007	04/01/2008	---	---	0%	15%	15%	85%	106
AL	05/01/2007	05/01/2008	---	---	10%	10%	20%	80%	85
NY	05/01/2007	05/01/2008	0%	0%	0%	20%	20%	80%	10
MA	05/07/2008	05/07/2008	---	---	0%	33%	33%	66%	440
WA	03/01/2008	04/30/2008	---	---	0%	33%	33%	67%	6
IA	01/01/2007	12/31/2007	2%	13%	15%	22%	37%	63%	70
NY	04/01/2007	04/01/2008	---	---	12%	25%	37%	63%	50
OK	10/01/2007	4/31/2008	---	---	10%	30%	40%	60%	30
CA	10/01/2007	12/01/2007	---	---	18%	23%	41%	53%	---
NH	10/07/2008	03/08/2008	---	---	33%	8%	41%	58%	70
MI	04/07/2008	03/08/2008	---	---	15%	28%	43%	57%	650
NY	04/01/2007	03/31/2008	---	---	25%	22%	47%	53%	350
NY	07/01/2007	05/27/2008	---	---	27%	20%	47%	55%	25
CA	10/07/2008	04/08/2008	5%	15%	20%	30%	50%	50%	90
PA	10/01/2007	05/20/2008	---	---	10%	40%	50%	50%	26
PA	10/01/2007	05/27/2008	0%	5%	5%	45%	50%	50%	50
NY	05/01/2007	05/01/2008	---	---	21%	31%	52%	48%	29
IN	05/31/2007	05/20/2008	---	---	5%	50%	55%	45%	1,000
NY	05/01/2007	05/19/2008	31%	17%	48%	8%	56%	45%	101
NY	01/01/2007	03/31/2008	0%	23%	23%	35%	58%	42%	50
NC	04/01/2007	04/30/2008	---	---	14%	44%	58%	42%	380
NJ	06/01/2007	---	---	---	60%	0%	60%	40%	15
CO	10/01/2007	03/31/2008	---	---	40%	20%	60%	40%	82
NC	03/08/2008	05/30/2008	35%	0%	35%	25%	60%	40%	300
NH	07/01/2007	05/16/2008	---	---	10%	50%	60%	40%	203
MA	03/01/2007	05/21/2008	---	---	10%	50%	60%	40%	200
VA	10/01/2007	05/15/2008	---	---	0%	60%	60%	40%	12
CO	10/01/2006	09/30/2007	---	---	34%	27%	61%	39%	323
ME	10/01/2006	05/19/2008	---	---	23%	38%	61%	39%	---
AL	05/01/2007	04/30/2008	---	---	29%	34%	63%	37%	165
AZ	09/01/2007	05/23/2008	18%	23%	41%	23%	64%	37%	130
TN	03/07/2008	03/08/2008	28%	12%	40%	25%	65%	35%	175
TN	---	---	---	---	35%	30%	65%	35%	145
MI	01/01/2007	12/31/2007	---	---	5%	60%	65%	35%	550
---	10/01/2007	05/22/2008	---	---	5%	60%	65%	35%	80
CA	07/01/2007	05/19/2008	0%	0%	0%	65%	65%	35%	250
MA	10/01/2006	12/01/2007	---	---	39%	29%	68%	32%	440
IL	10/07/2008	5/22/2008	---	---	25%	45%	70%	30%	100
OR	10/01/2006	09/30/2007	0%	0%	0%	70%	70%	30%	20
UT	04/07/2008	04/08/2008	13%	27%	40%	31%	71%	29%	106
VA	11/07/2008	05/08/2008	---	---	40%	33%	73%	27%	15
PA	04/01/2007	03/31/2008	---	---	43%	30%	73%	28%	700

Appendix C

Table C1

Clients Receiving Foreclosure Counseling by Income Category

(in ascending order by Total Low Income)

Agency's Location	Income Data Collection Period ¹		Extremely Low Income	Very Low Income	ELI + VLI	Low Income	Total Low Income	Not Low Income	Foreclosure-Related Clients in Last 12 Months
	Start	End	0-30% AMI	31-50% AMI	<50% AMI	51-80% AMI	<=80% AMI	>80% AMI	
LA	01/01/2007	03/31/2008	---	---	10%	64%	74%	26%	15
CA	05/01/2007	04/30/2008	---	---	66%	9%	75%	25%	878
ID	04/07/2008	03/08/2008	---	---	50%	25%	75%	25%	23
FL	05/07/2008	04/08/2008	---	---	40%	37%	77%	24%	450
DE	01/01/2008	04/30/2008	---	---	60%	20%	80%	20%	161
AZ	01/01/2007	05/27/2008	---	---	60%	20%	80%	20%	20
TN	01/01/2008	04/30/2008	---	---	50%	30%	80%	20%	300
NY	06/01/2007	05/31/2008	---	---	40%	40%	80%	20%	45
PA	10/01/2007	09/30/2008	17%	23%	40%	40%	80%	20%	253
CA	04/01/2007	03/31/2008	---	---	30%	50%	80%	20%	---
TX	05/31/2007	05/31/2008	---	---	30%	50%	80%	20%	80
FL	04/01/2007	04/01/2008	3%	0%	3%	77%	80%	20%	150
NE	07/01/2007	05/15/2008	0%	0%	0%	80%	80%	20%	20
MA	10/01/2006	03/01/2008	---	---	53%	28%	81%	19%	10,153
CA	01/01/2007	12/31/2007	0%	22%	22%	60%	82%	18%	163
OH	01/01/2007	12/01/2007	27%	30%	57%	26%	83%	17%	---
MN	10/01/2006	12/01/2007	---	---	56%	27%	83%	17%	5,868
GA	01/01/2008	05/15/2008	---	---	46%	37%	83%	17%	700
DE	10/01/2006	05/21/2008	---	---	70%	14%	84%	16%	63
WA	04/01/2007	04/30/2008	37%	26%	63%	21%	84%	16%	528
IL	09/01/2007	04/30/2008	25%	20%	45%	40%	85%	15%	---
OH	10/01/2007	05/01/2008	---	---	45%	40%	85%	15%	100
NY	10/07/2008	09/08/2008	5%	15%	20%	65%	85%	15%	200
GA	09/01/2005	03/01/2008	22%	32%	54%	32%	86%	14%	176
AZ	05/27/2007	05/27/2008	19%	26%	45%	41%	86%	14%	25
CA	05/01/2007	12/01/2007	33%	21%	54%	33%	87%	13%	400
NJ	10/01/2006	12/01/2007	---	---	32%	56%	88%	12%	238
MT	02/01/2008	05/01/2008	---	---	60%	29%	89%	11%	11
FL	07/01/2007	04/01/2008	17%	40%	57%	32%	89%	11%	65
AL	04/30/2007	05/01/2008	---	---	80%	10%	90%	10%	144
NY	09/01/2007	05/23/2008	0%	65%	65%	25%	90%	10%	12
ID	10/01/2006	12/01/2007	---	---	62%	28%	90%	10%	1,391
VT	01/01/2007	12/31/2007	30%	20%	50%	40%	90%	10%	185
FL	05/01/2007	04/30/2008	---	---	30%	60%	90%	10%	300
NJ	10/01/2007	04/30/2008	---	---	25%	65%	90%	10%	245
GA	05/01/2007	05/01/2008	---	---	10%	80%	90%	10%	75
IL	10/01/2007	03/31/2008	---	---	37%	55%	92%	8%	250
AR	10/01/2007	05/15/2008	7%	29%	36%	57%	93%	7%	25
NE	01/01/2008	03/01/2008	40%	35%	75%	20%	95%	5%	254
NC	07/01/2006	06/30/2007	---	---	85%	10%	95%	5%	1,300
MI	10/01/2007	9/31/2008	80%	5%	85%	10%	95%	5%	360
NY	10/07/2008	03/08/2008	---	---	75%	20%	95%	5%	15
CA	10/01/2007	05/27/2008	---	---	75%	20%	95%	5%	145
SC	01/08/2008	05/08/2008	---	---	55%	40%	95%	5%	30
MI	01/01/2007	12/31/2007	---	---	35%	60%	95%	5%	180
ME	10/01/2006	09/01/2007	---	---	88%	9%	97%	2%	43
PA	07/01/2007	05/01/2008	68%	23%	91%	8%	99%	1%	100

Appendix C

Table C1

Clients Receiving Foreclosure Counseling by Income Category

(in ascending order by Total Low Income)

Agency's Location	Income Data Collection Period ¹		Extremely Low Income	Very Low Income	ELI + VLI	Low Income	Total Low Income	Not Low Income	Foreclosure-Related Clients in Last 12 Months
	Start	End	0-30% AMI	31-50% AMI	<50% AMI	51-80% AMI	<=80% AMI	>80% AMI	
NY	07/01/2007	05/19/2008	---	---	38%	61%	99%	1%	276
TX	01/08/2008	05/08/2008	---	---	100%	0%	100%	0%	95
MO	01/01/2007	12/31/2007	---	---	80%	20%	100%	0%	70
IA	10/01/2006	03/31/2008	10%	60%	70%	30%	100%	0%	103
CT	09/01/2007	05/15/2008	30%	20%	50%	50%	100%	0%	29
NC	06/07/2008	05/08/2008	30%	10%	40%	60%	100%	0%	13
LA	05/01/2007	05/01/2008	0%	0%	0%	100%	100%	0%	69
Median			---	---	35%	30%	77%	24%	---

¹ Dates provided by agencies are reported as-is. Some start dates occur after the end dates provided, indicating that some data are erroneous.

Appendix C
Table C2
All Clients by Income Category
(in ascending order by Total Low Income)

Agency's Location	Income Data Collection Period ¹		Extremely Low Income	Very Low Income	ELI + VLI	Low Income	Total Low Income	Not Low Income	Foreclosure-Related Clients in Last 12 Months
	Start	End	0-30% AMI	31-50% AMI	<50% AMI	51-80% AMI	<=80% AMI	>80% AMI	
MS	---	---	---	---	0%	0%	0%	100%	---
---	03/07/2008	03/08/2008	---	---	0%	0%	0%	100%	8
PA	10/01/2006	09/30/2007	---	---	0%	20%	20%	80%	500
CA	04/30/2007	04/30/2008	---	---	10%	30%	40%	60%	1,900
CA	06/07/2008	05/08/2008	---	---	5%	40%	45%	55%	---
OH	10/01/2007	04/30/2008	---	---	15%	35%	50%	50%	---
NY	05/01/2007	05/01/2008	---	---	30%	30%	60%	40%	45
UT	01/01/2007	12/12/2007	---	---	20%	40%	60%	40%	50
CO	01/01/2007	05/19/2008	---	---	0%	60%	60%	40%	30
CA	06/01/2007	05/21/2008	---	---	0%	60%	60%	40%	200
TN	---	---	---	---	15%	50%	65%	35%	150
GA	01/08/2008	05/08/2008	---	---	12%	55%	67%	33%	10
TN	01/07/2008	04/08/2008	12%	18%	30%	39%	69%	31%	675
MA	10/01/2007	05/21/2008	---	---	61%	9%	70%	30%	125
CO	01/01/2007	12/31/2007	15%	15%	30%	40%	70%	30%	1,351
NC	10/01/2007	03/31/2008	---	---	25%	45%	70%	30%	35
CT	---	---	---	---	20%	50%	70%	30%	250
MD	01/08/2008	05/08/2008	---	---	10%	60%	70%	30%	---
TX	10/01/2007	03/31/2008	---	---	33%	38%	71%	29%	150
NY	---	---	---	---	67%	7%	74%	26%	20
GA	06/07/2008	06/08/2008	---	---	25%	50%	75%	25%	1,000
NM	01/01/2007	04/01/2008	---	---	10%	65%	75%	25%	30
MI	10/01/2007	05/22/2008	---	---	46%	34%	80%	20%	225
---	04/01/2007	03/31/2008	---	---	20%	60%	80%	20%	600
WA	10/01/2006	03/01/2008	---	---	0%	80%	80%	20%	42
NY	10/01/2007	03/31/2008	---	---	43%	38%	81%	20%	116
CA	05/01/2007	04/30/2008	---	---	79%	5%	84%	16%	1,961
MS	10/1/2006	9/1/2007	---	---	---	---	85%	15%	2,553
---	05/01/2007	04/30/2008	---	---	75%	10%	85%	15%	22
FL	02/28/2008	04/30/2008	---	---	69%	16%	85%	16%	---
FL	10/01/2007	04/31/2008	---	---	60%	25%	85%	15%	200
GA	10/01/2007	03/31/2008	---	---	60%	25%	85%	15%	100
NY	05/15/2007	05/15/2008	---	---	53%	32%	85%	16%	7
VA	10/01/2006	09/30/2007	---	---	50%	35%	85%	15%	90
TX	04/07/2008	03/08/2008	---	---	40%	45%	85%	15%	---
NV	01/01/2007	12/31/2007	---	---	67%	20%	87%	13%	103
KY	07/01/2007	03/30/2008	---	---	60%	27%	87%	13%	1,000
MS	10/01/2007	03/31/2008	---	---	52%	37%	89%	11%	24
---	---	---	50%	30%	80%	10%	90%	10%	---
---	05/01/2007	04/30/2008	---	---	75%	15%	90%	10%	80
IA	10/01/2006	03/31/2008	---	---	70%	20%	90%	10%	103
KY	05/20/2007	05/20/2008	---	---	50%	40%	90%	10%	134
MI	---	---	---	---	40%	50%	90%	10%	400
IL	10/01/2007	05/16/2008	---	---	77%	14%	91%	9%	42
MD	10/01/2007	03/31/2008	---	---	40%	53%	93%	7%	---
IN	10/01/2006	09/30/2007	---	---	72%	22%	94%	6%	124
---	01/01/2007	12/31/2007	---	---	92%	3%	95%	4%	600

Appendix C
Table C2
All Clients by Income Category
(in ascending order by Total Low Income)

Agency's Location	Income Data Collection Period ¹		Extremely Low Income	Very Low Income	ELI + VLI	Low Income	Total Low Income	Not Low Income	Foreclosure-Related Clients in Last 12 Months
	Start	End	0-30% AMI	31-50% AMI	<50% AMI	51-80% AMI	<=80% AMI	>80% AMI	
---	10/01/2006	09/30/2007	60%	20%	80%	15%	95%	5%	---
ID	05/01/2007	04/30/2008	---	---	79%	16%	95%	5%	---
NY	07/01/2008	05/15/2008	75%	0%	75%	20%	95%	5%	---
IN	10/01/2006	09/30/2007	---	---	75%	20%	95%	5%	106
PA	01/01/2007	12/31/2007	---	---	30%	65%	95%	5%	30
NJ	10/01/2007	05/16/2008	35%	35%	70%	27%	97%	3%	30
AL	07/07/2008	05/08/2008	---	---	85%	14%	99%	1%	21
MN	01/02/2007	05/23/2007	---	---	90%	10%	100%	0%	---
IL	10/10/2007	03/31/2008	---	---	65%	35%	100%	0%	215
DC	07/01/2007	06/30/2008	---	---	60%	40%	100%	0%	---
MS	---	---	---	---	25%	75%	100%	0%	---
KY	01/08/2008	05/08/2008	---	---	25%	75%	100%	0%	---
---	05/31/2007	04/30/2008	0%	0%	0%	100%	100%	0%	22
Median			---	---	43%	35%	85%	15%	---

¹ Dates provided by agencies are reported as-is. Some start dates occur after the end dates provided, indicating that some data are erroneous.