

Community Service Programs of West Alabama, Inc.'s Impact

The Housing Stability Counseling Program was designed to fund housing counseling agencies' crisis response to the COVID-19 pandemic and the aftermath. Agencies supported households facing eviction, default, foreclosure, loss of income or homelessness by providing access to information, education, and resources to ensure stable housing.

Community Service Program of West Alabama, Inc. was part of HSCP with 120+ organizations reaching nearly 100,000 households facing economic hardships. Their services continue to be invaluable to individuals and families seeking education and support.

Total Grant Award

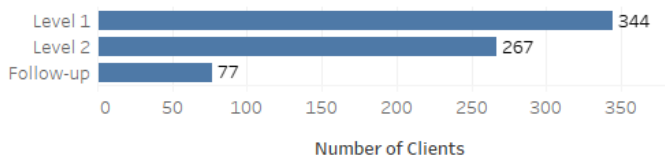
Counseling:	\$219,114.80
PRS:	\$65,734.44
OO:	\$-
Total:	\$284,849.24

Total Number of Clients Served

344 Clients

79.4% Renters and 20.6% Homeowners

Levels of Counseling

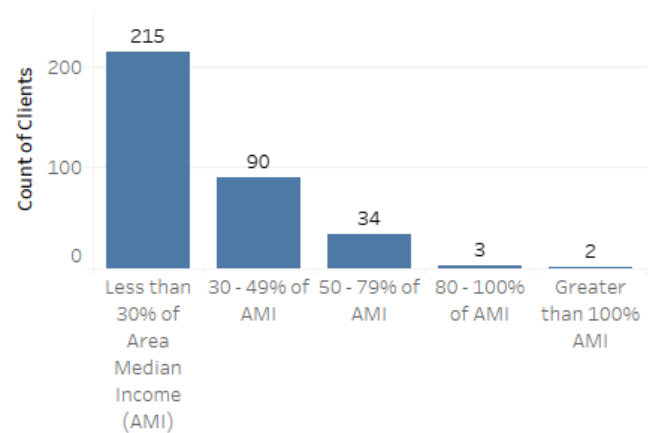


Targeted Populations

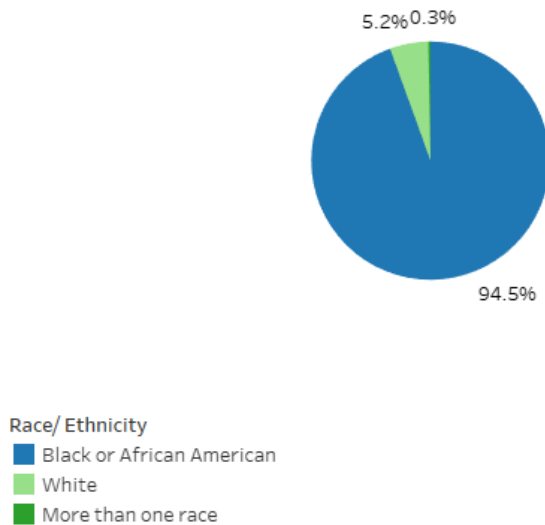
- 98.5% of Clients that are Low Income
- 94.8% of Clients that are a Minority
- 91.6% of Clients reported are in neighborhoods having high concentrations of minority and low-income populations based on the targeted geography.

Client Details

Area Median Income of Clients



Client Demographics



Reasons for Housing Instability

Primary Reason for Housing Instability



Secondary Reason for Housing Instability



Reasons for Housing Instability

- Default
- Eviction
- Foreclosure
- Homelessness
- Loss of income

Top outcomes renters experienced (% of outcomes reported by renters)

Counseling Outcome

Brought rent current with rescue funds (private/public)	30.6%
Initiated repayment plan	26.4%
Currently in negotiation with landlord; outcome unknown	18.2%
Received emergency rental assistance	7.0%
Avoided a legal eviction	4.1%

Top outcomes owners experienced (% of outcomes reported by owners)

Counseling Outcome

Currently in negotiation with servicer	45.7%
Brought mortgage current with rescue funds (private/public)	37.9%
Modification	6.9%
Brought mortgage current (w/o rescue funds)	2.6%
Counseled and gained access to non-housing resources (Social or legal services; public benefits; Social Security; Med..)	2.6%

