National Foreclosure Mitigation Counseling Program

Congressional Update

September 23, 2016

(data as of April 30, 2016)
# Table of Contents

Executive Summary ......................................................................................................................... 4
Introduction ........................................................................................................................................ 6
Alabama ........................................................................................................................................... 7
Alaska ............................................................................................................................................... 8
Arizona ............................................................................................................................................. 9
Arkansas .......................................................................................................................................... 10
California ......................................................................................................................................... 11
Colorado .......................................................................................................................................... 12
Connecticut ...................................................................................................................................... 13
Delaware .......................................................................................................................................... 14
District of Columbia .......................................................................................................................... 15
Florida ............................................................................................................................................ 16
Georgia ............................................................................................................................................ 17
Hawaii ............................................................................................................................................. 18
Idaho ................................................................................................................................................. 19
Illinois ............................................................................................................................................. 20
Indiana .............................................................................................................................................. 21
Iowa .................................................................................................................................................. 22
Kansas ............................................................................................................................................ 23
Kentucky .......................................................................................................................................... 24
Louisiana .......................................................................................................................................... 24
Maine ............................................................................................................................................... 25
Maryland .......................................................................................................................................... 26
Massachusetts .................................................................................................................................. 27
Michigan .......................................................................................................................................... 28
<table>
<thead>
<tr>
<th>State</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minnesota</td>
<td>29</td>
</tr>
<tr>
<td>Mississippi</td>
<td>29</td>
</tr>
<tr>
<td>Missouri</td>
<td>31</td>
</tr>
<tr>
<td>Montana</td>
<td>32</td>
</tr>
<tr>
<td>Nebraska</td>
<td>33</td>
</tr>
<tr>
<td>Nevada</td>
<td>34</td>
</tr>
<tr>
<td>New Jersey</td>
<td>35</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>36</td>
</tr>
<tr>
<td>New Mexico</td>
<td>37</td>
</tr>
<tr>
<td>New York</td>
<td>38</td>
</tr>
<tr>
<td>North Carolina</td>
<td>39</td>
</tr>
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<td>North Dakota</td>
<td>40</td>
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<tr>
<td>Ohio</td>
<td>41</td>
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<td>Oklahoma</td>
<td>41</td>
</tr>
<tr>
<td>Oregon</td>
<td>42</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>43</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>44</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>44</td>
</tr>
<tr>
<td>South Carolina</td>
<td>45</td>
</tr>
<tr>
<td>South Dakota</td>
<td>46</td>
</tr>
<tr>
<td>Tennessee</td>
<td>47</td>
</tr>
<tr>
<td>Texas</td>
<td>48</td>
</tr>
<tr>
<td>Utah</td>
<td>49</td>
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<tr>
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<td>50</td>
</tr>
<tr>
<td>Virginia</td>
<td>51</td>
</tr>
<tr>
<td>Washington</td>
<td>52</td>
</tr>
<tr>
<td>West Virginia</td>
<td>53</td>
</tr>
</tbody>
</table>
Executive Summary

The National Foreclosure Mitigation Counseling (NFMC) Program was launched in December 2007 with funds appropriated by the United States Congress to address the nationwide foreclosure crisis by dramatically increasing the availability of housing counseling for families at risk of foreclosure. In just over eight and a half years, the NFMC Program has served more than two million homeowners at risk of foreclosure and helped build the nation’s foreclosure counseling capacity. NeighborWorks® America (as authorized by the Neighborhood Reinvestment Corporation Act, 42 U.S.C. 8101-8107) was appointed to administer the NFMC Program and submits this report to Congress to provide an update on its status.

Highlights of Program Results

- As of May 26, 2016, NeighborWorks has awarded more than $802 million in grants to 204 HUD-approved housing counseling intermediaries, state housing finance agencies and NeighborWorks organizations to fund foreclosure counseling and legal assistance to at-risk homeowners.
- The most recent (10th) appropriation was made in December 2015, and grants of those funds were awarded on May 26, 2016.
- The NFMC Program has assisted more than two million homeowners in all 50 states, the District of Columbia, and Puerto Rico.
- The NFMC Program has provided 15,227 scholarships for classroom training to housing counselors and other eligible staff from qualified nonprofit 501(c)(3) organizations. In addition, 11,311 certificates of completion have been earned for three foreclosure-related online courses developed with NFMC Program funds, of which 7,308 were funded through NFMC Program scholarships.
- The NFMC Program strengthened housing counseling organizations and enhanced their capacity through grant funds that helped them create improved methods of foreclosure counseling, communicate more effectively with mortgage servicers, make process improvements that include streamlining the counseling intake process to better manage the demand for services and develop creative strategies to better reach homeowners in need.

In September 2014, the Urban Institute evaluated Rounds 3 through 5 of the NFMC Program covering clients served from July 2009 to June 2012, with outcomes observed through June 2013. The Urban Institute employed robust statistical techniques to isolate the impact of NFMC counseling and found the following:

- NFMC Program clients are nearly three times as likely to receive a loan modification cure compared to non-counseled homeowners.
- NFMC Program-counseled homeowners were 70 percent more likely to remain current on their mortgage after receiving a loan modification cure.
- NFMC Program-counseled homeowners who received a modification achieved an average reduction in payment of $4,980 per year.
- Annual savings resulting from loan modifications for NFMC clients was approximately $518 million.

The Urban Institute evaluation concluded that the NFMC Program has helped homeowners facing loss of their homes through foreclosure. The positive effects demonstrated in the final report are consistent with those found in the Urban Institute’s prior analysis of Rounds 1 and 2 of the NFMC Program.
Counseling Successes and Challenges

NFMC Program grantees describe in their quarterly reports the key successes and challenges they face in operating their foreclosure counseling programs. Quarterly reports from NFMC Program grantees provide insight into common successes and challenges of foreclosure mitigation counseling. Over the course of the NFMC Program, grantees reported that they achieve the most success as their counseling processes become more efficient, as they improve methods of foreclosure counseling and, to a lesser extent, as they progress in communicating with servicers.

Counselors for the NFMC Program continue to report that communicating with servicers remains a major challenge. Lack of adequate homeowner resources also remains a persistent problem. Grantees indicate that unemployment and underemployment are significant factors in determining a borrower’s ability to qualify for a loan modification, afford modified loans and stay motivated to seek help. The profiles in this report document client success stories across the nation resulting from the partnership between the counselor and client and show how that collaboration can lead to positive outcomes for homeowners. Counselors serve as trusted advisors for the homeowner and provide early intervention when the possibility of default is on the horizon. The website Find a Foreclosure Counselor allows homeowners to easily search for NFMC program-funded organizations in their area.

Conclusion

Foreclosure rates are waning nationwide; however, the crisis continues to plague some areas of the country in a significant way. Over the course of the NFMC Program, counselors faced many successes and challenges as they provided foreclosure counseling. Despite many of the challenges, counselors used their ingenuity to help clients find the best possible solution for their specific situation. The success stories and profiles provided in this report offer a glimpse into how impactful counseling is to families across the United States. Studies have shown that the partnership between the homeowner and counselor leads to positive outcomes. As most government foreclosure response programs are scheduled to wind-down by 2017, counselors will continue to serve as trusted advisors for homeowners to help navigate any new programs that will be put into effect, to understand what options remain and to develop reasonable budget and action plans to help mitigate foreclosure.
Introduction

The United States Congress created the National Foreclosure Mitigation Counseling (NFMC) Program to address the mortgage foreclosure crisis by increasing the availability of foreclosure counseling and strengthening the capacity of the nation’s counseling agencies. The NFMC Program was created by the Consolidated Appropriations Act of 2008 (P.L. 110-161) in December 2007, which named NeighborWorks® America (as authorized by the Neighborhood Reinvestment Corporation Act, 42 U.S.C. 8101-8107) as administrator of the program. NeighborWorks submits this report to Congress to update its members on the foreclosure challenges and successes faced by NFMC Program counselors.

In just over eight and a half years, the NFMC Program has served more than two million homeowners at risk of foreclosure. Although foreclosure rates are decreasing nationwide, the crisis continues to plague many parts of the country. The NFMC Program plays a critical role by helping homeowners facing foreclosure find the best mitigation option for their situation. As of May 26, 2016, NeighborWorks has awarded more than $802 million in grants to 204 HUD-approved housing counseling intermediaries, state housing finance agencies and NeighborWorks organizations to fund foreclosure counseling and legal assistance to at-risk homeowners. The details of counseling awards to grantees by organization type are shown in Table 1.

### Table 1: Counseling Services Grant Requests and Awards in Funding Rounds 1 through 10

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<th>Number Funded</th>
<th>Amount Requested</th>
<th>Amount Awarded</th>
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<td>HUD-approved Housing</td>
<td>26</td>
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<td>Counseling Intermediaries</td>
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<td>State Housing Finance Agencies</td>
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<td>NeighborWorks organizations</td>
<td>138</td>
<td>$151,798,326.00</td>
<td>$80,165,422.00</td>
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<td>Total</td>
<td>204</td>
<td>$1,651,458,039.18*</td>
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*Source: NFMC Program data (as of 5/26/2016)

*Note: Starting in Round 2, NeighborWorks imposed caps on grant request amounts, so the amount requested does not accurately reflect demand.

NeighborWorks continues to be an outstanding steward of federal resources with the NFMC Program by developing an efficient application review process, grant and program administration process, and compliance monitoring protocol. Grant funds are disbursed quickly each funding round to ensure that families in need can be assisted in a timely manner. In 2014, the Urban Institute completed a four-year evaluation of Rounds 3 through 5 of the NFMC Program, which showed that NFMC Program counseling continued to have positive effects for homeowners participating in the program. Counseling significantly improved a homeowner’s ability to overcome mortgage delinquency or avoid foreclosure in the following ways:

- Counseled homeowners were about 1.5 times more likely to not have their mortgage re-enter a troubled status after receiving a loan modification cure.
- Counseled homeowners are nearly three times as likely to receive a loan modification cure compared to non-counseled homeowners.
NFMC counseled homeowners who received a modification had their annual payment reduced by an average of $4,980.

Overall, the Urban Institute evaluation found that the NFMC Program has achieved its intended effect of helping homeowners facing loss of their homes through foreclosure.

Training and Information Sharing

Thousands of nonprofit professionals and counselors look to NeighborWorks every year for training in homeownership, financial education, community lending and post-purchase counseling. The NFMC Program’s training funds are utilized to expand NeighborWorks’ foreclosure-related training opportunities. These opportunities include offering additional regional and local training courses, increasing the number of courses available at the national NeighborWorks Training Institutes (NTIs), providing scholarships to housing counselors and other housing counseling agency staff members to attend training events, and developing online courses that counselors and staff can complete at their convenience.

NeighborWorks also provides a private website for the NFMC Program (NFMC Members Site) that allows counselors to share information, receive updates on foreclosure-related matters and provide feedback to NFMC Program staff about servicer programs and other items. A key component of the site is a message board that allows counselors to discuss issues with their peers. Conversations typically pertain to servicer communication, counseling delivery methods, potential workout options and assistance for clients that have been denied loan modifications or have fallen prey to loan scams. The site is an efficient way to reach NFMC Program counselors and to tap into their knowledge about homeowner concerns and national and regional trends. As of April 30, 2016, the NFMC Program website had 14,228 active users. The message board has hosted 1,094 conversations, and users have posted 6,671 comments since January 2009.

Homeowner Success and Counseling Agency Feature Stories

The NFMC Program has helped millions of homeowners since its inception. Through the work of NFMC Program-funded counseling agencies, homeowners across the nation have received foreclosure counseling that has helped them find the best option for their particular situation. This report will look at success stories and profiles that show how effective counseling can be for at-risk homeowners. The stories below provide a state-by-state profile of client success and how NFMC Program-funded counseling organizations are making a difference one day at a time.

Alabama

Susan Clark  
Neighborhood Housing Services of Birmingham  
Birmingham, Alabama

Susan Clark, a single head of household, experienced the hard effects of Alabama’s economic downturn. A licensed social worker, Ms. Clark was repeatedly laid off from jobs due to cutbacks in community service programs. Clark has owned her home since 2001 but became delinquent when she lost her job. Clark attempted to work with her servicer to restructure her mortgage, but the results were not what she hoped. Thus, upon gaining new
employment, Clark decided to seek the assistance of a housing counseling agency to help her with her mortgage.

She approached Neighborhood Housing Services of Birmingham, a NeighborWorks organization and NFMC Program grantee, when she was six years and nearly $130,000 delinquent on her home loan. Working with counselor Kimberly Abrams, Clark was able to get assistance with a mortgage modification based on her reduced income. However, when she lost her job with a family court last year, she again sought foreclosure mitigation counseling. With only six months of unemployment and $50 in food stamps per month, this social worker who has always helped others was again at risk of losing her home.

Because of her distressed financial status, NHS of Birmingham connected her with Hardest Hit Alabama, a state program making Hardest Hit Funds available for eligible homeowners struggling to pay their mortgage. Abrams assisted Clark to submit Hardest Hit documents and to negotiate a loan modification payment down from $2,400 per month to $1,042 per month.

The Hardest Hit Funds relieved financial distress for Ms. Clark so that she could concentrate on obtaining employment. She is positive about her prospects and is actively seeking a job in the social work field in order to make a difference in the lives of others, like she always has.

**Alaska**

Larry Snider  
Director of Education and Community Relations  
Money Management International (formerly CCCS of Alaska)  
Anchorage, Alaska

Alaska presented unique challenges for foreclosure mitigation counseling. The state’s oil and gas economy generated jobs but required imported construction materials and services. The rugged, remote location both increased transportation costs and priced scarce land suitable for housing at a premium. These forces drove up the cost of homes and masked homes’ true affordability to homebuyers. When the lending crisis struck in 2008, and the oil and gas industry slumped not long after, a significant number of homeowners found themselves unable to afford their mortgages.

The Consumer Credit Counseling Service (CCCS) of Alaska, founded in 1981, responded by adding foreclosure mitigation counseling to its existing services. Working first as an NFMC Program sub-grantee of National Foundation for Credit Counseling and continuing after merging with Money Management International (MMI) in 2012, CCCS of Alaska has provided NFMC Program counseling since the first round. It has focused its housing counseling services on homeowners living along rail and road networks, where most of Alaska’s population lives.

Larry Snider, Director of Education and Community Relations for both CCCS of Alaska and now MMI, observed that “Alaska had fewer adjustable-rate mortgages. They were not as popular as they were in the lower 48 states.” Instead, his agency found that distressed Alaska homeowners had been “oversold” homes with inflated prices, took on loans robo-signed by lenders with scant review of affordability and in some cases lacked sufficient financial education. Although the total number of affected Alaska
homeowners may have been less than those of more-populous states, the number was significant as a share of Alaska’s population. “Several hundred homeowners out of a sub-population of about 400,000 people needed help at the height of the crisis.”

CCCS of Alaska/MMI engaged its extensive partnerships to reach out to homeowners dispersed over a vast, rural state. Working through state government agencies, the local United Way network and other partners, the agency made homeowners aware of the availability of counseling. The partners also in some cases served as trusted “sponsors” who provided legitimacy to the offers of support. “Geographically,” Snider said, “it never made sense for us to do the loss mitigation fairs that work well in other states.”

Despite the travel involved, most homeowner clients held face-to-face meetings for their initial counseling sessions. Follow-up sessions could be done by phone, but both the counselors and homeowners appreciated the chance to explore solutions in-person. The foreclosure counseling conversation inevitably also involved a broader discussion about money management. For example, in remote villages and certain Alaska native communities, a lot of economic activity occurred through barter. Homeowners in these communities often needed a more thorough education in the monetary system and the role of debt in one’s finances.

Alaska homeowners counseled through the NFMC Program did attain loan modifications and other non-foreclosure solutions, but it took time for the successes to accumulate. Snider noted, “The longer the NFMC Program progressed, the more streamlined the program’s systems became. The use of e-document exchange, in particular, improved the effectiveness of the program tremendously.”

Arizona

Priscilla Miller
Lead Housing Counselor
Chicanos Por La Causa, Inc.
Phoenix, Arizona

Founded and incorporated in 1969, Chicanos Por La Causa, Inc. (CPLC) was created by a group of community members and students of Mexican descent to address the problems of the barrios of South Central Phoenix, Arizona. Although their initial focus was to create employment opportunities and combat community deterioration, CPLC became increasingly aware that these problems were more deeply rooted. As a result, CPLC expanded its services and provides assistance to disadvantaged individuals regardless of ethnic origin.

CPLC offers extensive services in both urban and rural areas. Its service delivery system provides bilingual and bicultural social services in Arizona, New Mexico and Nevada, impacting more than 200,000 people of low-income each year. This NeighborWorks organization became an NFMC Program grantee in Round 9.

Because the NFMC Program can only support foreclosure counseling, CPLC separately offers assistance in all components of housing, including pre-purchase, post-purchase, first-time home buyer education, financial literacy, foreclosure prevention and fair housing. In addition, CPLC develops and builds
affordable single-family housing units for low-income families in economically distressed neighborhoods.

A Phoenix native who has lived in numerous locales with her military veteran husband, Priscilla Miller left a successful, 15-year real estate career to join CPLC’s Mesa, Arizona office three years ago. Miller works in both the homebuyer education and foreclosure mitigation programs. “We get to the bottom line,” Miller explains, by helping clients keep their homes after financial problems arise. “Clients can stabilize their finances with persistence and the right resources.”

Miller knows first-hand what it is like to experience crisis, a background that informs her work as a housing counselor at CPLC. A two-time cancer survivor, Miller has also experienced the loss of a home. That is why when Miller assists homeowners who are at risk of foreclosure, her work does not stop there. Because CPLC is co-located at the Pat Gilbert Center with MesaCAN, a Community Action Network Assistance Program, Miller is able to refer clients who are in crisis to numerous resources, such as case management services, financial assistance for utilities, Special Supplemental Nutrition Program for Women, Infants and Children (WIC), Goodwill Industries, and the A New Leaf program (an Arizona-based social services initiative).

Miller is able to work with households to find a solution that fits their current challenges along with a goal of longer-term stabilization. Recently, she assisted a family with a disabled daughter obtain support from Arizona’s Hardest Hit Funds program for a period of 24 months, in order to relieve the burden of mortgage payments that were beyond their means due to medical expenses. Miller comments, “I fully understand what families are going through and look for a path forward because I know miracles can happen!”

Arkansas

Roma Isom and Holly Stevens
Executive Director and Assistant Director (respectively)
In Affordable Housing
NFMC Program sub-grantee of HomeFree-USA
Little Rock, Arkansas

In Affordable Housing was founded in 1994 by Roma Isom to “create and preserve affordable housing opportunities” for Arkansans. It has been providing NFMC Program counseling since Round 2 as a sub-grantee of HomeFree USA. Located in the heart of Arkansas in Little Rock, In Affordable Housing provided services in the largest metropolitan area in the state. The majority of its clients travel from surrounding counties, such as Pulaski, Faulkner and Saline, and the organization prefers to conduct in-person counseling sessions. Holly Stevens, a housing counselor at In Affordable Housing, notes that it is difficult for homeowners in rural areas to access in-person services. So, the agency provided services over the phone, by mail and online for homeowners in these hard-to-reach areas.

Isom and Stevens identified difficulty in performing outreach as a small organization with a lack of dedicated funds for advertising. They overcame this challenge by building a strong network of partner social service organizations that provided general housing services but lack foreclosure services for their
clients. The relationships they have built have increased the number of referrals the agency has received throughout the state.

“Most organizations don’t take the time to help individuals going through a foreclosure process because it is long and tedious and much more involved,” said Isom. “Our passion is to help someone who is going to lose the only thing they really have a hold on.” Isom believes that truly helping each individual homeowner succeed in keeping their home is what will lead to greater benefits for the community at large.

According to Isom and Stevens, many of their clients experience one event or one emergency situation that leads to a reduction in income and thus impacts their ability to keep up with mortgage payments. These events can range from illness to divorce to disability. Many of their clients are one or two payments away from bankruptcy and do not have a safety net or cushion to “catch” them. Stevens has also seen a pattern of highly qualified individuals working for low wages. “There is a gap between a person’s education level and the wages they are being paid.” This causes stress for these individuals because they are responsible for their mortgage and children as well as student loans.

To create an incentive for homeowners to proactively pursue a positive outcome, Stevens worked to keep homeowners informed throughout the process and gave them specific tasks to keep them engaged. For example, homeowners were required to contact their lender once a week to maintain the lines of communication and empower homeowners to navigate a complicated process. Isom observed that their role as a counseling agency is to be a sympathetic voice for the clients and a mediator between the client and the lender. Achievement of loan modifications is one of the most frequent outcomes of their services. Over time, servicers have become more willing to offer loan modifications because of their strengthened relationship with In Affordable Housing and other counseling agencies.

Although Arkansas is a judicial foreclosure state, the judicial process for foreclosures has recently accelerated. This has shortened the window of opportunity for counselors to help clients. Three to four months behind in mortgage payments is now considered very late in the foreclosure process; distressed homeowners now receive foreclosure notices from lawyers at this stage when previously this occurred six months or more into delinquency. In Affordable Housing seeks to help clients who are less than three months behind in mortgage payments because this would make the counseling process more effective and sustainable.

**California**

Armando Lopez
Cabrillo Economic Development Corporation
Ventura, California

After his divorce in 2009, it became increasingly difficult for Armando Lopez to make his mortgage payments. Despite stable employment, his monthly payment of $2,600 became unaffordable once combined with child support, alimony and living as a single-parent in a single-income household. His mortgage, along with his other monthly expenses, was costing more than he was earning, and at the end of the month every penny was spent. He began dipping into savings and borrowing from family members to cover his expenses. After a couple of
years, Lopez realized that this simply was not going to work for the long-term. In 2015, he contacted his bank, who told him to call his nearest housing counseling agency for help.

Lopez contacted Cabrillo Economic Development Corporation (Cabrillo EDC), a NeighborWorks organization and NFMC Program grantee, and made an appointment with Heidi Reyes, a counselor in their foreclosure response program. Lopez was three months delinquent on his payments and more than $11,000 in arrears. Nevertheless, Reyes could see that Lopez would be a good candidate for a Home Affordable Modification Program (HAMP) modification and helped him begin the process. She counseled him on the necessary steps and helped him fill out the application. Reyes also helped Lopez to decide on a liquidation plan, just in case the modification was not successful. Fingers crossed, they waited.

The servicer turned the application around quickly. Within about 30 days, Lopez learned that he was approved for a Home Affordable Modification Program (HAMP) trial modification. This extended his term to 40 years and lowered his interest rate to 2 percent for the first five years. This reduced his monthly payment by 50 percent, or about $1,800 a month. A substantial adjustment, this enabled Lopez to afford his monthly payments and stay in his home.

Today, Lopez is happily living within his means. He feels at peace in his home. He is most appreciative because of the positive impact this has had on his children. His greatest wish was for them to remain happy and stable in their home – and the help he received through Cabrillo EDC made his wish a reality.

Colorado

Brian Martinez
Adams County Housing Authority
NFMC Program sub-grantee of Colorado Housing and Finance Authority
Westminster, Colorado

Brian Martinez worked at his job for nearly 33 years when he was laid off after a company restructuring. At the same time, Martinez’s mother-in-law was staying with him; she had Alzheimer’s disease and he and his wife were taking care of her. Martinez was also diagnosed with diabetes around this time and suffered from high blood pressure, both conditions requiring expensive medication. These issues, including the progression of his mother-in-law’s disease leading to her passing away, all made for a very difficult time for the family.

Martinez’s loss of income, compounded with the other challenges, meant the family could not afford their mortgage payments for the long-term. Still, although they were struggling financially, Martinez and his wife did everything necessary to make sure their mortgage was paid each month on time. They took no vacations, they didn’t buy a new car and sometimes, they had to live without groceries. Martinez started a new job in retail, which helped, but they still needed to get the housing payment lowered so they could stabilize financially. “We were going through so much,” Martinez said, “we needed help.”

Martinez called Adams County Housing Authority (ACHA), an NFMC Program sub-grantee of Colorado Housing and Finance Authority, and met with a foreclosure counselor. “Enrica [the counselor]
was a huge help,” said Martinez. “She told us exactly what to do.” Martinez wrote a letter explaining the family’s situation: the loss of income, the chronic illnesses, and the other challenges that it faced. He needed to demonstrate hardship and provide the lender with a thorough explanation of what was going on in their lives. ACHA reviewed the letter for Martinez and collected all of the supporting documents. The counselor reviewed the documentation with Martinez, helped him complete missing items from his loan refinance application and submitted the package.

The application was accepted and their loan was refinanced. The term was extended to 40 years and their monthly payment decreased from $1,164 to $855, which helped their financial situation significantly.

Martinez says their credit was good, which helped with the modification process. Still, he notes that without ACHA they would have lost their home; it was that serious. “There was a lot of back and forth with the bank,” Martinez noted, “It was like a tug of war. If we had not gotten the assistance we did, we would be totally underwater right now. Their assistance was critical.”

Martinez is hoping that things will improve this year and that he and his wife can make some extra housing payments. He would like to retire in a few years and believes that they now have what they need to stay on track. Martinez is grateful for the assistance they received. “They helped us keep our home,” said Martinez, “and we are no longer struggling from month to month. It is a great relief.”

Connecticut

Fabiola Galindo
NHS of Waterbury
Southbury, Connecticut

Fabiola Galindo was in the midst of a contentious divorce when she fell behind on her mortgage. Around the same time, she lost her job and was caring for her two young children by herself. Her soon-to-be ex-husband was not willing to help with child support until everything was finalized in court, so she fell several months behind on her mortgage. It was a challenging time for Galindo. She found herself alone with no help, and she could not afford the mortgage payments.

Desperately wanting to save her home, Galindo began searching for help. She came across information about NFMC Program grantee Neighborhood Housing Services (NHS) of Waterbury, a NeighborWorks organization, during one of her divorce court appearances and decided to make the call. She says that without the support of the foreclosure counselor at NHS, there is no doubt she would have lost her home. “Maria [my counselor] was pushing me and encouraging me,” recalled Galindo. “She had all of the information I needed and was a huge, huge help. I am so very thankful for the NFMC Program.”

Galindo began working with NHS of Waterbury in the autumn of 2013. Her first modification was denied in early 2014, but she didn’t give up. Now that she was a single mother, maintaining stability for her children was more important than ever. Galindo found new employment and eventually received
help with child support. In addition, she was able to rent out an in-law apartment that was attached to her property, which greatly improved her income stability.

Galindo then leveraged her additional income to re-apply for a Home Affordable Modification Program (HAMP) modification. Galindo also began mediation with her servicer in January 2015, attending several sessions before re-submitting documents to the servicer and attorneys. Finally, in April 2015, she was approved for a Home Affordable Modification Program (HAMP) trial modification, which became permanent later that year, in August 2015.

The modification helped Galindo get back on track. It rolled her overdue payments back into the total mortgage balance and gave her a lower interest rate. The interest rate on her previous loan was 4.625 percent for 30 years and the modified interest rate became 4 percent and the terms extended to 40 years. She was initially approved for a streamlined modification with a monthly payment amount of $2,141. Galindo rejected this offer as it meant an increase of $714 in her monthly payment. Her application was reviewed again and was finally approved for a HAMP trial modification, with a more affordable payment amount of $1,378.

Galindo is thankful for the support she received from NHS of Waterbury and her counselor in particular. “Maria was great,” Galindo said. “This was a huge challenge for me and I am so thankful to everyone. Because of them, my kids have a nice place to live and play, and I’m a happy mom.”

Delaware

Perry Veney
National Council on Agricultural Life and Labor Research Fund, Inc.
New Castle, Delaware

Perry Veney is a 55-year-old single father who has raised three older children and is still in the process of raising a ten-year-old. Due to a major and prolonged loss of income, he came within days of losing his home. Veney worked hard to avoid foreclosure and reached out to a NeighborWorks organization and NFMC Program grantee, National Council on Agricultural Life and Research Fund, Inc. (NCALL), for help right before a sheriff’s sale was scheduled.

The NCALL housing counselor immediately worked on Veney’s case and intervened with the servicer on behalf of the family. The lender was contacted and a trial modification was agreed upon that allowed Veney the opportunity for financial stability. Additional negotiations with the lender led to a reduced mortgage from nearly $2,600 per month to a more manageable monthly payment based on Veney’s current household income. From this experience, Veney stated that “This is a great country and there is help available if you keep the faith and don’t give up!”

Now that both of Veney’s daughters have graduated from college and his son has completed Job Corps training, the Veney family is on track financially. The Veneys continue to enjoy celebrations and life events in their family home. “We are so relieved and fortunate to have an outstanding organization like NCALL in our midst. My family and I are so grateful.”
District of Columbia

Sharon Malbury Brooks
Latino Economic Development Center
NFMC Program sub-grantee of National Council of La Raza
Washington, District of Columbia

Sharon Malbury Brooks and her husband struggled with their mortgage payment right from the start. They have both continued to have stable employment, but their mortgage payment along with their other living expenses was more than their two monthly incomes combined. They had no “wiggle room” financially and were constantly struggling.

After a few years of trying to meet their financial needs, they fell behind. They hoped to catch up, but their incomes were never able to meet the demand. “Our income ratio just didn’t match up,” said Brooks. She and her husband were in trouble and started receiving notices from the lender. “We kept getting foreclosure notices,” her husband recalled, “and they got real aggressive. We didn’t think we had any alternatives.”

Then, Brooks received a flyer about the NFMC Program that offered hope for options to stay in her home. They were directed to the Latino Economic Development Center (LEDC), an NFMC Program sub-grantee of National Council of La Raza.

When Brooks and her husband first arrived at LEDC, they were about four months behind on their payments. They met with a foreclosure counselor who helped them organize their paperwork, walked them through every step of the process and submitted the application for them. She helped with all of the negotiations until they got a final response. “The counselor did the best she could to get us the best deal possible,” said Brooks. “She handled everything and kept us updated.”

Brooks and her husband had to go back and forth many times with the servicer because, to the servicer, it appeared that they made enough money to cover their monthly payments. “We were showing them the facts and they kept saying no,” said Brooks, “but they finally surrendered when the Latino Economic Development Center got involved.” Her husband added, “That gave us leverage.”

With a loan modification, Brooks’ monthly mortgage payment is now more manageable. The interest rate decreased by about three percent and the monthly payment dropped from $1,378 to $1,120. The couple worked to pay the past-due amount in full so that amount would not be recapitalized into the loan.

Brooks and her husband are so thankful for the help they received and are now enthusiastic advocates for the NFMC Program. “I’ve been telling people about it and giving them the address,” said Brooks. “I want others to get help if they need it.”
Florida

Maxine Latimer  
Neighborhood Housing and Development Corporation  
Gainesville, Florida

Losing a job is difficult under any circumstance, but single parents know the challenge can quickly magnify when there are children for whom to care. The prospect can be terrifying and also drive parents to fight even harder for stability and security.

Maxine Latimer of Gainesville, Florida was deep in the foreclosure process when she finally started looking for help. After several years of economic strain and falling far behind on her mortgage, she was entering the final stages of foreclosure. Still, she was determined to save her home.

Latimer’s financial trouble began when her employment situation became unstable. She had started a good job, but was let go because she did not have sufficient qualifications. Although she worked hard to make her mortgage payments when possible, she fell behind on them. In an effort to improve herself and her employment options, she went back to school to earn an associate degree. She found another job, but the position was temporary, and eventually Latimer once again found herself unemployed and struggling to make ends meet.

During these difficult years, Latimer applied for a mortgage modification several times, but was repeatedly turned down. Within a couple of years, she owed about $35,000 in back payments. With the threat of foreclosure looming in 2014, Latimer visited a local legal services agency to see if they could help. They introduced her to a foreclosure counselor at Neighborhood Housing and Development Corporation (NHDC), a NeighborWorks organization and NFMC Program grantee. When the counselor looked at Latimer’s conventional mortgage with a 6.2 percent interest rate, she knew that a modification could help.

Latimer saw that the counselor at NHDC was well informed on the process, which documents were needed and how to complete all paperwork correctly. The counselor helped Latimer respond to her lender’s queries and additional requests. Latimer took on additional employment to qualify for a mortgage modification. In the end, she was able to demonstrate her hardship and willingness to work hard to save her home. Her application was approved.

The modification stretched her past due amount, which was $35,000, over a greater number of years and decreased the overall interest rate from 6.2 percent to 3.2 percent. Latimer’s monthly payment dropped from $1,298 to a much more affordable $798.

Latimer is one of many people who faced employment difficulties during the recession. Her fight to save her home was taxing, yet she is proud of her hard work and determination. Now, she says it is a great feeling to make every payment on-time. Her advice to those who face a similar situation is to get help early, listen closely to the tiny details and persevere. “Don’t be too proud,” Latimer said, “and never, ever, give up.”
Georgia

Donny Jackson
JCVision and Associates
NFMC Program sub-grantee of Georgia Department of Community Affairs
Augusta, Georgia

Donny Jackson’s challenge began in 2013 when his contract job expired. He was working as a food service manager at a government site, but the position suddenly ended, putting Jackson out of work for a few months. He did some part-time work here and there, but fell behind on his mortgage. His financial struggles continued and Jackson ended up filing for bankruptcy, which caused him to fall even further behind.

Jackson had an adjustable rate mortgage through the Department of Veterans Affairs (VA) and was almost a year past due when his Chapter 13 bankruptcy finally went through. At this point, he knew he needed help. He didn’t want to move his family or make his children switch schools; they were settled in and he wanted to maintain that. Jackson saw an ad about “saving your home” through the local housing counseling agency – JCVision – so he called.

The foreclosure counselors at JCVision, an NFMC Program sub-grantee of the Georgia Department of Community Affairs, immediately helped Jackson put together an application for a VA loan modification. Jackson says the counselors were organized, supportive and competent. They helped him step-by-step and had an open line of communication with the mortgage company. The counselors consulted with the bankruptcy attorney, were always professional and stood at Jackson’s side throughout the journey. The counselors knew exactly what Jackson needed to do and paid close attention to the finer details. Jackson’s application was accepted.

Jackson’s modification converted his adjustable rate loan with unfavorable terms to a fixed rate mortgage with a 4 percent interest rate. The fixed interest rate created a steady loan payment so Jackson no longer had to worry about fluctuations. Finding new employment was critical to Jackson’s success, but even with a stable income he still had to manage his missed payments. Jackson’s loan enabled him to start fresh with the total amount due, so he could get back on track financially.

Now, in a more stable and structured situation, Jackson can attest to the value of receiving help when needed. He admits that he often felt overwhelmed during the process, but at the end of the day, with JCVision by his side, he was able to see progress and achieve a successful outcome. The stable, fixed payments helped ease his worry and were crucial to his family’s overall stability.

Jackson worked hard to qualify for his VA loan and to achieve homeownership. “Suddenly, to have a job situation result in losing your home,” he said, “it was scary to think about what could have happened.” Fortunately, he found a solution. “The bottom line is,” said Jackson, “if you want to save your home, you’ll do whatever you need to do.”
May Cabusas did not expect to be going through a divorce, but in 2009 she was forced to accept this reality. As she sorted her way through this difficult time, she realized she was financially unprepared for this major shift. She desperately wanted to keep her home in order to maintain a stable environment for her children but the monthly mortgage payments were hard for her to make on her own and she did not have any savings on which to fall back.

Cabusas got a job and contacted the mortgage company to ask for a modification. She submitted paperwork but her modification was repeatedly rejected. Commission-based wages, along with periodic child support payments, caused a constant fluctuation in Cabusas’ income. Each fluctuation required a new set of documentation. Cabusas had numerous delays and frequently had to start over. It seemed that just when she thought she had moved a few steps forward, she had moved a few steps back. It was a difficult few years.

Finally, in 2014 Cabusas was introduced to a NeighborWorks organization and NFMC Program grantee, Hawaii HomeOwnership Center (HHC). She worked with a few counselors there, including Reina Miyamoto. Miyamoto helped Cabusas develop a needs list and kept her on track to apply for a loan modification. Instead of waiting 90 days for each updated document to go through to the servicer, Miyamoto was able to help Cabusas make changes and provide documentation updates within just a couple of days. She communicated with the servicer for Cabusas, a process which was much more efficient and effective. Finally, Cabusas could see an end in sight. She submitted a complete application package and it was approved.

Cabusas’ initial mortgage, which had a 5.375 percent interest rate, was modified to 2 percent. Her monthly payment dropped from $2,800 monthly to $2,280 monthly and her missed payments were rolled back into the loan. Today, her financial situation is stable and Cabusas is happy. She has made it to the other side of her modification trial period and is making timely payments on her own. She finally feels like she is moving forward and is able to turn her attention to other debts that she incurred during this difficult period. She’s working to alleviate these debts one at a time.

Cabusas describes this chapter in her life as a serious shake to her self-esteem; she was on the brink of losing everything and the ordeal was mentally and emotionally draining. One of her largest obstacles had been overcoming her own fears. Cabusas had worried about every possible outcome and sometimes had found herself completely overwhelmed. She knew, however, that she had to pick herself up and move on. When her difficulties began, a good friend told her, “You need to be the stability in your children’s lives,” and reminded Cabusas that she had a place for them to come home to. Cabusas realized that she needed to protect homeownership at all costs, and that’s what she did.
Idaho
Lauren Robblee
Idaho Housing and Finance Agency
Boise, Idaho

Originally from southern California, Lauren Robblee grew up in rental housing that never quite felt like home. “My mother’s last wish was for me to become a homeowner,” said Robblee, 32. “She died when I was 17.” Several years after the death of her mother, who left seed money for a down payment in her will, Lauren was able to assemble financing for a “home of her own” through HUD’s Federal Housing Administration (FHA) program.

She continued to happily work and live in Boise for several years with her fiancé, which included welcoming their new son Jonah in 2008. However, the relationship eventually ended, and Robblee was left alone to assume the house payments and was responsible for raising her son, who had with special needs, with only one income and limited child support.

Sometimes challenges come in threes, and this case was no different. Robblee’s car, which was her transportation to her son’s daycare and work, malfunctioned and required expensive repairs, and the roommate with whom she was sharing housing expenses moved. Being laid off from her job was the last straw – she was thus unable to keep up with the house payments.

At this point, the legacy of her mother’s last wish was in jeopardy. However, always resourceful and hopeful, Robblee noticed a referral on her mortgage statement and reached out to Idaho Housing and Finance Association (IHFA), an NFMC Program grantee, for assistance. In under six months, the agency assisted Robblee in securing a modification with a 30-year term and a reduced interest rate, which better fits with her income and circumstances.

Robblee has since received her real estate license and is seeking opportunities for additional employment and advancement. She is also a full-time advocate for her son Jonah and numerous other children who have special needs. Her enthusiasm for life’s possibilities is contagious, and she has a strong support system of family and friends.

“I am so thankful for this program – it has made a huge difference in my life,” said Robblee. “Because of the assistance I received, I was able to keep my amazing home and provide a safe place for my son to grow. I can now focus, with peace of mind, on teaching Jonah how to be a productive human being.”
James McDowell  
Neighborhood Housing Services of Chicago  
Chicago, Illinois  

A few short years ago, former law enforcement officer James McDowell was director of security in a large, downtown Chicago building. McDowell and his wife had bought a large historic building in the city and converted it into a duplex, an arrangement that worked well with their lifestyle. He and his family lived in the downstairs unit, and the upper floor was rented.

In 2013, they happily welcomed a son into their family. During the same year, while taking visitors on a tour at work, McDowell fell down the stairs and sustained major injuries. For a while, his recovery was on track, but then complications with the insurance company and employer ensued. In order to get the medical treatment and rehabilitation needed to return to work, he had to engage an attorney and begin legal proceedings.

Although the McDowells were living now on one income, they still were making ends meet and feeling optimistic about the future. However, when the upstairs renters became delinquent with payments, the “going got tough,” McDowell said. A very costly eviction process created more financial challenges and loss of savings. There was also a new baby on the way in the McDowell household.

McDowell contacted his mortgage company and requested a modification. The modification application paperwork sent by the mortgage company was overwhelming, and because of a simple mistake unbeknownst to him on one application form, they were denied assistance to retain the home. Instead of being able to work with one person who could follow the modification request and clarify the reason for denial, McDowell was provided with no assistance by his servicer, speaking with a different person each time he called. He tried contacting other agencies for help next but could not get a response. He was at his wit’s end, six months behind on his payments and at risk of foreclosure.

After exhausting all resources, including a loan from a family member, McDowell’s brother-in-law urged him to try one more time, this time through NeighborWorks organization and NFMC Program grantee Neighborhood Housing Services (NHS) of Chicago. Doing so made all the difference. McDowell worked with an experienced housing counselor, Esther Gutierrez, who efficiently helped him navigate the complex loan modification process. Gutierrez uncovered a mistake in the presentation of McDowell’s financial situation in the modification application and provided McDowell with referrals to deal with collection agencies. Together, Gutierrez and McDowell resubmitted a revised modification application. Within 20 days of case submission, the servicer granted a trial modification, which lowered the monthly payments by $397 a month. Ultimately, a permanent modification was granted because of McDowell’s timely monthly trial period payments.

McDowell continued to work on returning to full health, with the ultimate goal of returning to his career in community safety. In the meantime, he cares for his two sons, Marcello and Antonio, ages one and three, in the family home that he worked so hard to achieve. “NHS of Chicago was a godsend,” said McDowell. “We are forever grateful for the kind assistance that helped us save our home.”
Indiana

Scott Miller
LaCasa, Inc.
NFMC Program sub-grantee of Indiana Housing and Community Development Authority
Middlebury, Indiana

Scott Miller is a single father of three who lives in a home uniquely located between a lake and a river in Middlebury, Indiana. Within the last four years, his father was diagnosed with cancer, his mother was in a debilitating car accident, and he went through a divorce.

Because the family business was at-risk due to his father’s illness, Miller left his job of 25 years to keep it functioning. Not surprisingly, in the aftermath of managing all of the family crises and caring for his children with only one income, Miller fell behind in his mortgage. “I thought I was going down for the count,” he said.

Miller contacted his servicer and asked for assistance with a modification in 2013. However, the servicing of his mortgage had been transferred during this time, and the new servicer began an aggressive foreclosure process. A problem solver at heart, Miller heard that LaCasa, Inc. in Goshen, Indiana helped people, and he was right. LaCasa was an NFMC Program sub-grantee of Indiana Housing and Community Development Authority.

Miller originally reached out for mortgage assistance through 877gethope.com in January 2014, attended a LaCasa orientation workshop, and followed intake steps to explore mitigation options. In June 2014, the LaCasa counseling team met with him and confirmed his eligibility for the state’s Hardest Hit Fund financial assistance program. However, LaCasa counselor Tessie Molina discovered that a loan modification had been initiated previously in 2012. Shortly after the modification began, Miller’s mortgage was sold and transferred to a different servicer. The permanent modification had been recorded with the county in February 2013 by the original servicer but had never been transferred correctly to the new servicer.

This loan transfer error meant that the modified payment and payment schedule were not correctly applied to his mortgage. After the transfer, his payments appeared to be incorrect (according to the obsolete original terms of the loan), resulting in rejection of his payments. Molina also referred Miller to the pro bono legal assistance of Notre Dame Economic Justice Center attorney Judith Fox. Fox confirmed that there appeared to be several violations. She took on the case and worked with the new servicer to correct Miller’s payment schedule, with the intent of resolving the delinquency that had developed from a poor servicer changeover. Molina and Fox worked together persistently for nearly two years to assist Miller in receiving the long-term solution needed to secure his home and keep his mortgage payments current. Molina helped Miller complete a loan modification application. Despite Miller experiencing several changes in income during this time, negotiations eventually led Nationstar to offer a modification package. The correct permanent loan modification finally was processed in February 2016. Molina and Fox worked closely with Miller and the attorney representing Nationstar to achieve a resolution.

“I can’t say enough good things about my heroes at LaCasa and the Justice Center,” Miller said. “They never gave up, so neither did I!” In 2016, he is able to concentrate on seeing his children thrive, working at the family business and enjoying the peace and quiet of his beautiful home between the lake and the river.
Iowa

Katy Hackett
Executive Director
Family Management Financial Solutions, Inc.
NFMC Program sub-grantee of Iowa Finance Authority
Cedar Valley, Iowa

The primary vision of Family Management Financial Solutions (FMFS), with roots going back to the 1950s in Cedar Valley, Iowa, is to help residents live their financial truth. Through strong partnerships with the Iowa Attorney General, Iowa Finance Authority (for which it is an NFMC Program sub-grantee), Iowa Mortgage Help and Iowa Legal AID, FMFS works tirelessly to meet its mission of strengthening communities. “I love how Iowa approaches foreclosure challenges,” said Katy Hackett, who has been executive director of the agency for 13 years. “The teamwork and sharing of resources across the state has resulted in reasonable solutions that keep Iowans in their homes and provide long-term opportunities for positive change to families who are struggling.”

“Remember, life happens. If suddenly the given timeframe is not realistic, that’s okay. Revisit the goal and draw a new road map. Goals are not written in stone, they are the desired end result, but sometimes the map to getting there can be a little bumpy or curvy,” Hackett shared, because she knows this all too well. In 2008, with four small children under the age of five, her family experienced a major flood in the Waterloo area, which resulted in the loss of their home and all of its contents, but not the memories. The memories of the aftermath inspire Hackett to help as many families as possible to rebuild financial stability.

In June 2015, FMFS assumed responsibility for the Iowa Mortgage Helpline, following the closure of the Des Moines Mediation Services office, so that the calls from those in need would continue to be addressed. In three months, the agency’s staff performed 104 intake counseling sessions providing clients basic direction with the mortgage mediation process and referrals as needed. Of the clients that FMFS prepared for mediation, 66 percent were offered work-out solutions by their servicers. These solutions stopped active foreclosure processes and enabled homeowners to keep their homes.

A testimony from one of FMFS’ homeowners sums up the impact of counseling: “I was at a loss and had no idea where to turn… I was given notice that my home mortgage was placed in foreclosure. Months of producing documents to my mortgage company… I was denied. Long story short: FMFS was able to receive a loan modification for me that allowed my daughter and I to remain in our home. One of the biggest things I remember feeling is that I was treated with respect and an honest feeling of care and commitment. No words can express my sincere gratitude to the entire staff for outstanding customer service and a huge job well done.”
Kansas

Patricia Gilmore-Wilkins
Executive Director
Greater Kansas City Housing Information Center
NFMC Program sub-grantee of HomeFree-USA
Olathe, Kansas / Kansas City, Missouri

Greater Kansas City Housing Information Center (Greater Kansas City) is the longest-serving HUD-approved housing counseling agency in Kansas and Missouri, and an NFMC Program sub-grantee of HomeFree-USA. Greater Kansas City began serving Kansas in 1986 when the organization worked out of Catholic Charities’ office in Olathe, Kansas. While the agency has traditionally focused on homelessness prevention, it quickly took on foreclosure mitigation counseling when the housing crisis struck in 2008.

Executive Director Patricia Gilmore-Wilkins found that their Kansas counseling clients were highly motivated to understand the foreclosure process. Kansas is a judicial foreclosure state, where foreclosures are overseen by the state court system and judges make rulings based on individual homeowner cases. The process varies by case, and homeowner ability to develop and present a compelling plan for resolving the mortgage delinquency plays a large role in the ruling for each case. Distressed Kansas homeowners are eager for help. According to Gilmore-Wilkins, “We walk them through the judicial process and putting together a plan for regaining the ability to pay their mortgage.”

Judicial foreclosure states also generally allow for greater time to resolve a foreclosure since the courts are involved. Gilmore-Wilkins explained, “What sets Kansas apart from Missouri (a non-judicial foreclosure state) is the amount of time homeowners have to resolve their challenges. The process is less straightforward, but there is usually more time to work with homeowners.”

Greater Kansas City reaches distressed homeowners through partnerships with local organizations. Partners such as churches, community centers, libraries and supermarkets have allowed the agency to distribute flyers advertising foreclosure mitigation counseling and other services.

Many clients are senior citizens coping with reduction in or loss of income, often due to job loss or the death of a spouse who was the primary income earner. These clients face the challenge of increasing income, straightening out spousal finances and managing debt, all while grieving. Greater Kansas City assists by directing them toward loan modification, refinance or forbearance opportunities. The agency can sometimes provide access to emergency funds donated by private sources to pay some household expenses while the homeowners work toward resolving their situation. Greater Kansas City ensures that its homeowner clients take responsibility for overcoming their housing challenges. “We tell our clients that they will need to do 80 percent of the work, and we can assist with the remaining 20 percent,” Gilmore-Wilkins said.

Greater Kansas City has found demand for foreclosure counseling has waned, although there has been some renewed interest in the program recently. “With our experience helping people before they purchase a home, we remain prepared to adapt to what the future will bring.”
Kentucky

Betty Woosley  
Community Ventures Corporation  
Winchester, Kentucky

Betty Woosley, age 74, worked hard during her childhood on her family’s farm and throughout her adulthood as a blue-collar industrial worker. In the town of Winchester, located in Clark County in the Appalachian region of Kentucky, Betty and her husband raised their children to be self-sufficient, with a strong work ethic.

Woosley had never asked anyone for help. She expected that after retirement she would meet household expenses and enjoy her family, her life, and the home that she had worked so hard to build. However, after 27 major surgeries, two bouts of cancer and numerous setbacks, the once stable and hard-working Woosley household fell behind in their mortgage payments, despite all good intentions.

A call came from a seemingly trustworthy woman “out of the blue,” offering mortgage assistance for a fee of $750. The Woosleys paid the fee, but no assistance came. When this person called back and asked for $5,000 in exchange for $50,000 in a mortgage write down, Woosley became alarmed and called the Better Business Bureau, which advised her that this offer of assistance was a scam.

The Better Business Bureau guided the Woosleys to Community Ventures Corporation, a NeighborWorks organization and NFMC Program grantee. At this time, the Woosleys were more than $2,600 past-due and had a mortgage balance of nearly $117,000. Community Ventures Corporation worked with the family and the servicer to modify the mortgage, reduce the payment and apply a Home Affordable Modification Program (HAMP) option to reduce the overall amount owed contingent upon timely payments going forward. The Woosleys were approved for a Home Affordable Modification Program (HAMP) Tier 2 that lowered their monthly payments from $756 to $541.

The Woosleys were able to breathe a sigh of relief after receiving the Community Ventures Corporation housing counseling assistance. They are now able to enjoy retirement along with happy events in their home with their 27 grandchildren, 11 great-grandchildren, and extended family.

Louisiana

Brad Hellman  
Housing Counselor  
Greater New Orleans Fair Housing Action Center  
NFMC Program sub-grantee of Louisiana Housing Corporation  
New Orleans, Louisiana

The Greater New Orleans Fair Housing Action Center (Greater New Orleans) was established in the summer of 1995 to eradicate housing discrimination throughout the greater New Orleans area. Since its inception, Greater New Orleans has built an impressive record of advocating for the fair housing rights of New Orleans consumers through education and homeownership protection. Greater New Orleans
began receiving NFMC Program funding in Round 2 as a sub-grantee of Louisiana Housing Corporation.

Housing counselor Brad Hellman arrived at Greater New Orleans in 2013 by way of California and Washington (state). He had gained extensive skills in legal procedures related to housing preservation for those most at-risk. While working at Bay Legal in Richmond, California, he helped create an eviction defense clinic that has helped thousands of low-income tenants.

Settling into the Upper Ninth Ward upon landing in New Orleans, the first of Hellman’s foreclosure mitigation counseling clients included fellow residents of the Bywater neighborhood. Due to gentrification in this historic area and changes in the combined families’ income, an elderly brother and sister who together had owned their home for more than 40 years were being pressured to sell. Hellman assisted them in negotiations to reduce payments through Home Affordable Modification Program (HAMP), which preserved their ownership and the family legacy.

Due to continued hardship and economic distress in New Orleans, the affordable housing crisis remains, with a strong need for Hellman’s skills in foreclosure mitigation counseling. Residents with roots, memories and ties to the neighborhoods that were ravaged by Hurricanes Katrina and Rita face many obstacles, which include access to affordable housing and financial stabilization.

Regardless of the challenges, which include the possibility of uncertain funding sources for foreclosure mitigation counseling in the future, Hellman persists in his work and has no plans to move from New Orleans, where he is needed. According to Hellman, “The best part of my job is getting people from where they are to where they need to be.”

Maine

Harvey and Catherine Ardman  
Coastal Enterprises, Inc.  
Rockport, Maine

Harvey Ardman and his wife Catherine never missed a mortgage payment. Upon retirement, however, the couple found it increasingly difficult to pay their mortgage on their new fixed income. At the end of the month, this retired writer and his wife, a retired school teacher, had little left to live on. Ardman joked that they weren’t expecting to live a luxurious lifestyle in retirement, but they did want to buy groceries each week.

Ardman heard about the services at Coastal Enterprises, a NeighborWorks organization and NFMC Program grantee, through a friend and decided to investigate. He called the foreclosure counselor to see if there was any way to lower their monthly mortgage payments. Shortly thereafter, they met with foreclosure counselor Mechelle Nash, whom Ardman says was fantastic. “Mechelle Nash helped us through a very long process of submitting paper after paper after paper,” Ardman said, “which outlined every aspect of our lives and every aspect of our finances… to the penny.”

Coastal Enterprises helped the Ardmans assemble, complete and submit the loan modification application to their servicer. The modification application was accepted, and the Ardmans’ mortgage
payment decreased from about $1,725 to $1,475. The interest rate was lowered to 4 percent and the loan term was extended to 40 years. The Ardmans are finding the monthly payment to be much more sustainable.

The Ardmans did run into one obstacle during the process. When the modification first began, the servicer continued to send bills for the original mortgage amount. At the same time, the modification department advised them not to pay the original payment since they were also paying the modification amount. Unfortunately, those non-payments were reported to the credit bureaus and the Ardmans’ credit score decreased significantly, even though they had an approved modification.

Still, the current payment is much easier to handle and the Ardmans are now working to correct the issue with their credit. They have no debt other than their mortgage and a car payment. The Ardmans have now opened a credit card and pay it off every month to increase their credit score. They are currently at the end of their four-month trial period and are waiting for the final mortgage modification package to arrive.

Ardman says that the success of this modification is due to the counseling he received through Coastal Enterprises. “Mechelle Nash at Coastal Enterprises was extremely nice and helpful,” he said. “This is not an easy process; it is complex. I am certain that many people become discouraged who try to do this on their own. Mechelle made it so we didn’t have to say, this is too much.”

When things first became financially difficult for the Ardmans, they knew they had other options – they could sell the house and rent an apartment – but they didn’t want to do that. They love their home and didn’t want to move. “My home fits me like a glove,” said Ardman. “The fact that there was another possibility was great.”

Maryland

Lillian Humphrey
Eastside Community Development Corporation
NFMC Program sub-grantee of Maryland Department of Housing and Community Development
Baltimore, Maryland

Upon losing her job, Lillian Humphrey found herself in a difficult situation. She collected unemployment benefits for a while, but she eventually had no choice but to sign up for social security. During this transition, there were two months in which she had no income and she fell behind on her mortgage payments.

Struggling with unemployment at the age of 62 was daunting. Even so, Humphrey stayed focused and had hopes of catching up on her mortgage as soon as her social security payments began. Her new income, however, made this impossible; her fixed pay just wasn’t enough. She tried going back to work, but two weeks into her new part-time position she was diagnosed with breast cancer and had to stop working. Facing this new battle, Humphrey knew she needed to find help. She could have asked family members but didn’t want to burden them.
She called her mortgage servicer and while they were able to give her respite for a while (they even tried lowering her monthly payments by $100), it still was not enough and they eventually needed to collect the amount past due. The servicer sent Humphrey a flyer with a list of organizations that might be able to help, so she reached out. Humphrey met with an NFMC Program foreclosure counselor from Eastside Community Development Corporation (Eastside CDC) a meeting that she describes as pivotal in helping her to find a solution to her problem. Eastside CDC was an NFMC Program sub-grantee of Maryland Department of Housing and Community Development.

Eastside CDC suggested a mortgage modification and told Humphrey exactly what she needed to do to accomplish this task. Her foreclosure counselor provided exact details and reviewed every form to make sure everything was complete and in order. He gave her a to-do list and made sure she completed it. In addition to helping Humphrey with all of the logistical pieces of the loan modification process, the counselor at Eastside CDC also helped to ease Humphrey’s worry during this very difficult time.

The servicer offered Humphrey a Home Affordable Modification Program (HAMP) modification and she was very happy. Her mortgage payment had been close to $700 per month and it now became $354 per month. The modification extended her loan from eight to 20 years to make it more affordable and this helped a great deal.

Humphrey says her servicer was good to her. She had been a good customer with a good payment history so they were willing to consider her situation and help her when she needed it. Today, she openly expresses her gratitude for the help she received from Eastside CDC and appreciates the flexibility of her lender; without these two elements she doesn’t know where she’d be today. After a difficult few years, Humphrey now has a workable budget and is comfortable in her home with a sustainable mortgage.

Massachusetts

Mavis Boateng
Oak Hill Community Development Corporation
Worcester, Massachusetts

In 2013, Mavis Boateng’s husband had to leave the country unexpectedly. For her family, this sparked a series of complications as Boateng now had to cover the entire mortgage payment, plus all other living expenses, on her own. Boateng tried to stay current on her mortgage while also caring for her young daughter, but her mortgage payment combined with childcare expenses were too great and she fell behind on her payments. She began borrowing money from family and friends and found herself unable to pay them back. She called her mortgage company, but they were uncertain about resolving her situation because her husband was not in the country to sign documents or provide verifications. Eventually, the challenge proved too great. Something had to give, so Boateng reluctantly stopped paying her mortgage.

Boateng did not want to lose her home and was determined to solve the issue. One day at work, she confided in a co-worker who suggested that she do some research about local programs that offer homeownership assistance. Boateng was doubtful, but her co-worker encouraged her to pursue it. Then she came across Oak Hill Community Development Corporation (Oak Hill CDC), a NeighborWorks organization and NFMC Program grantee.
Boateng made an appointment with a foreclosure counselor at Oak Hill CDC and explained her situation. When she and her counselor did her initial budget counseling, their analysis indicated not only that she should qualify for a Home Affordable Modification Program (HAMP) modification, but also that a modification would completely erase her household budget deficit and put her on sound financial footing moving forward. The counselor provided her with specific instructions on the next steps and explained the paperwork needed to apply for a loan modification. He helped her through the entire process and helped her meet the very strict timelines. The foreclosure counselor guided her every step of the way and helped her get the loan modification application fully submitted.

The servicer denied her requests for modification on three occasions, including a Home Affordable Modification Program (HAMP) denial for “ineligible occupancy” due to confusion regarding her husband's residency status. Working with her counselor, Boateng persevered, resubmitting her application multiple times. A trial modification was finally approved. She still owed payments, but her affairs were “back on track” and she was determined to make the modification work.

This experience was stressful for Boateng but, without a doubt, the situation is much improved. She had achieved a solid financial plan and a lower monthly payment. Her final words about the overall situation were of gratitude. It was a difficult undertaking, but thanks to the help of Oak Hill CDC, she is financially stable and secure in her home.

Michigan

Patricia and Scott Hess
Southwest Michigan Community Development Corporation
Colon, Michigan

Patricia and Scott Hess, both in their late 30s, worked hard to purchase their home and keep their mortgage payments current by working multiple jobs and saving for numerous years. The combination of their two incomes was necessary to stay afloat and support their growing family.

Within a short period of time after their second child was born, Patricia Hess returned to work but developed a chronic and painful illness. Even so, she continued to work at the retail job that she had held for several years, but one day reluctantly had to call in sick. The request for sick leave led to the loss of her job and income, which resulted in the inability of the couple to make their mortgage payments. Although the couple has roots and family in the area, they were unable to ask family for assistance. Patricia’s mother is blind and unable to assist financially and “everyone has their own problems.”

“Asking for outside help was hard, but turned out to be the best thing we ever did,” Patricia said, referring to the family's contacts with Southwest Michigan Community Development Corporation (Southwest Michigan CDC), a NeighborWorks organization and NFMC Program grantee. The Hesses were seven months behind in mortgage payments and earning only one income. The housing counselor at Southwest Michigan CDC helped the Hess family to qualify to become one of the 30,000 Michigan households to receive Hardest Hit Fund assistance to stay in their homes. The couple wholeheartedly agreed that “Having a secure home for our children means everything to us – we are blessed.”
Minnesota

Brenda and Pat Fogarty
Lutheran Social Services
NFMC Program sub-grantee of Minnesota Housing
Silver Lake, Minnesota

Brenda and Pat Fogarty grew up together, married and planned to live happily ever after in their hometown of Silver Lake, Minnesota with their children and grandchildren. Along the way they purchased a house, with a combination of their two incomes, and turned it into the home of their dreams.

The Fogartys’ “happy-ever-after” was interrupted in 2014, when Pat Fogarty learned that he might lose his job. Brenda contacted the mortgage company to seek advice as a proactive step. However, she was told that because they weren’t behind in payments yet, there was nothing that could be done. The family’s concern grew as their mortgage terms required a balloon payment due in 2017.

Adding to the family challenges was Brenda Fogarty’s cancer diagnosis in 2014. Out-of-pocket medical expenses for her treatment exceeded $6,000 during the next year. As the family had feared, with their savings exhausted and household income significantly reduced due to Brenda’s illness and Pat’s layoff, the Fogartys fell behind in payments.

The Fogartys once again contacted the mortgage company for guidance, but instead received an overwhelming 30-page application for a mortgage modification and simultaneous ongoing notices of a pending foreclosure process. “We almost decided to walk away due to the mixed messages from the mortgage company and the feelings of defeat, but our home means the world to us and we were determined to keep it!” Brenda said.

Responding to information found in their church bulletin, the family contacted Lutheran Social Services, an NFMC Program sub-grantee of Minnesota Housing. The agency assisted them in navigating through a mortgage modification process that resulted in a reduction of their monthly mortgage payment and restructuring of terms in order to remove the concern of the balloon payment.

In June 2016, the Fogartys celebrated Brenda’s remission and 50th birthday at their home in Silver Lake with their four children and grandchildren as planned. Brenda exclaimed, “There is a lot to celebrate this year!”

Mississippi

Christian Tirado
Housing Program Manager
Navicore Solutions
Mississippi

Navicore Solutions was founded in 1991 in New Jersey and it is now a national nonprofit leader in financial counseling. Yearly, Navicore assists over 100,000 people nationwide in person, over the phone and online. They started receiving NFMC Program funding during Round 2 as a sub-grantee and
member agency of the Homeownership Preservation Foundation. They became a direct grantee for the NFMC Program in Round 8.

Navicore counsels the majority of its Mississippi clients by phone. Although Navicore does community-based outreach to local organizations, many clients do not feel comfortable speaking to a counselor in-person and enjoy the convenience of phone counseling. Navicore’s clients are mainly referrals from other partners, servicers, national social service organizations and their own internal referrals from other lines of business. Additionally, the HUD website has information about how to contact Navicore’s National Hotline in order to speak with a counselor.

Christian Tirado, the Housing Program Manager who works out of Navicore’s San Diego office, describes three nationwide concerns of Navicore clients. Some clients seek services when they are already delinquent on their mortgage payments, and others come in current on their mortgage payments yet are struggling to make ends meet and are at a high risk of defaulting. A smaller group of clients look for advice on principal reduction when their home’s value may be underwater. For the Mississippi NFMC clients, budgeting is a key point to cover in counseling sessions. Around 40 percent of NFMC clients in this state had deficits and, according to Tirado, many of these clients benefitted greatly from learning the importance of budgeting and completing a financial analysis during the counseling session. Tirado mentioned that in order to have an efficient counseling process counselors work their hardest to address all possible solutions to the issue being presented.

The large rural population in Mississippi represented a unique set of clients with whom to work. In fact, around 50 percent of NFMC Program clients in this state were based in rural areas. In the culture of rural Mississippi, independence is valued. Often, homeowners wait until very late in the foreclosure process to seek help from housing counselors. This can make the counseling process more difficult for the homeowner.

Additionally, 70 percent of Mississippi clients were African-Americans, a population that was disproportionately affected by the foreclosure crisis due to, in part, decades of racial segregation and the disproportional marketing of subprime loans by lenders. Navicore is determined to assist communities that were hardest hit by the crisis.

NFMC Program funding helped Navicore adapt to the high level of tracking needed for federal programs. The NFMC Program’s detailed grant requirements enabled Navicore to build a more organized monitoring and evaluation system and collect more robust data on the organization’s counseling work nationwide.
Missouri

Barbara Anderson
Beyond Housing
St. Louis, Missouri

Barbara Anderson, 60, is a great-great-grandmother who cherishes her 30 grandchildren of all ages. “They keep me going strong,” Anderson remarked as she attended her younger granddaughter’s graduation from Hazelwood East High School in June 2016. In fact, it was out of love for her grandson, whom she had raised, that she became a homeowner in 2000 so that they could live in a neighborhood where he could grow and thrive.

Living on a fixed income for several years, Anderson was shocked when she was notified of a balloon payment of over $30,000 due on her mortgage in July 2015. “When I contacted the mortgage company I was not treated respectfully or provided help to sort out the situation.”

Anderson continued to pursue her request for a mortgage refinance or modification to no avail. “I continued to send in my monthly payments but I could not make any headway,” she recalled. As the mortgage company moved to foreclosure on her home, fees were added. “At one point because my payment was six cents short due to the fees being added, I was charged a large penalty.” Since the balloon had matured, the only option was a refinance or modification. Qualifying for a refinance was not possible so a modification was her last option to keep her home.

During this same time period, Anderson lost a son to a violent crime, which created a sense of hopelessness within her. However, she was encouraged by her large family, who rallied around her, and she was referred by a friend to contact Beyond Housing, a NeighborWorks organization and NFMC Program grantee. Through foreclosure counseling, Anderson received the help she needed to obtain a Making Home Affordable (MHA) trial modification in keeping with her fixed income and circumstances. After successfully completing her three trial payments, she received a permanent modification with a 2 percent interest rate and principal forgiveness of $1,179 (which she will never have to repay). Also, if Anderson pays on time for five years, she will earn a one-time pay-for-performance incentive of $5,000 to further reduce the principal balance.

“Michele, my housing counselor, was kind, patient and gave me hope and help when I most needed it,” she said. Anderson quite possibly could have lost her home if not for the expertise and tenacity of her NFMC Program housing counselor.
Montana

Greg Harper
Housing Counselor
Rural Dynamics, Inc.
NFMC Program sub-grantee of NeighborWorks Montana
Missoula, Montana

In 1968, Consumer Credit Counseling Service of Montana opened its doors. Over the years, its services and horizons have broadened and the name has changed to Rural Dynamics, Inc. (RDI), but the mission of helping families to achieve economic independence remains steadfast. Now licensed in Montana, Wyoming, Idaho, Washington, Oregon and Minnesota and with “brick and mortar” branch locations in Montana and Idaho, RDI envisions a world where all ages in households have the capacity and opportunity for a positive financial future. RDI is an NFMC Program sub-grantee of NeighborWorks Montana.

Enter Greg Harper, who wears many hats and is certified and experienced in numerous financial counseling areas, including homeownership, credit, foreclosure and bankruptcy. Harper works in the Missoula, Montana office, but he has contacts whom he can call upon throughout the region. If you have a crisis, you want Harper on your team. “I don’t come to a job every day,” Harper explained. “Instead, I come to meet, empower and encourage people.”

RDI and Harper use a combination of coaching and advocacy to affect positive change. However, RDI and Harper know that one size does not fit all when working with families in crisis and at risk of losing their homes. Working with the NFMC Program, Harper said, “I focus on the journey, not the destination.” That pathway widened in 2012 through the Keep My Montana Home program resources, resulting from the landmark settlement with the nation’s top mortgage companies. This funding enabled RDI to expand staffing significantly.

For example, Harper met a homeowner client couple, Rob and Brenda, in 2013. Both working in retail, Brenda had lost her job at Kmart in 2011 and then experienced health problems. Although her husband’s job was stable, their monthly expenses, including debt due to medical and family issues, were $600 more than their income per month. The couple agreed that they couldn’t afford their home without two incomes, so they sought legal counsel and decided to focus on a debt management plan, which meant letting the house go into foreclosure.

Harper helped Rob and Brenda identify that their true goal was to stay in their home for three years until their son, who has autism, graduated from high school. As a result of RDI’s financial counseling assistance, they were able to pay their outstanding non-mortgage debt within a year. With continued assistance from RDI in working with the servicer, the family eventually was able to qualify for an interest-only loan modification that deferred $42,830 of principal until March 2021. While this modification may not represent a permanent solution, it provided the family time to reevaluate their options for after their son graduates.

Although the Keep My Montana support has since ended, the foreclosure crisis in Montana is far from over. With the housing counseling staff reduced to one, Harper is busier than ever before making a difference one person at a time. “I don’t care what brought you here,” Harper said, “but RDI and I strive to be the catalyst that helps you find your way home again.”
Nebraska

Lori Uribe
Housing Counselor
GreenPath Financial Wellness
Norfolk, Nebraska

GreenPath Financial Wellness (GreenPath) was founded in 1961 in Michigan and now serves as a national financial wellness organization and NFMC Program grantee that helps homeowners all over the United States. It became one of the first organizations to be approved by HUD to provide housing counseling services. GreenPath works to serve difficult-to-reach clients, such as those who reside in rural areas.

Lori Uribe has served as a housing counselor for 16 years. She started out at Consumer Credit Counseling of Nebraska and continued after the agency merged with GreenPath. Such mergers are part of a common consolidation strategy for smaller financial counseling services as the housing crisis has receded.

Uribe’s service area is northeastern Nebraska and primarily rural. The volume of foreclosure has declined in rural Nebraska over the past few years, as homeowners benefit from the thriving, agriculture-based, local economy. Although her clients struggle less with foreclosure than perhaps individuals in more urban areas such as Omaha or Lincoln, the need remains for financial counseling for buying and maintaining farm homes. She groups her foreclosure counseling clients into two categories: those who struggle with personal finances due to reduced income or a loss of employment, and others who face medical issues or other unexpected expenses and may have to quit work or work fewer hours.

Counseling clients often struggle because they simply use their paycheck to pay the bills without having a structured plan in place. GreenPath has found that budget counseling reaps large benefits for homeowners. “We do a thorough budget for all clients,” Uribe said. “It never ceases to amaze me how often people aren’t living with a monthly budget.” Budgeting can go a long way in helping clients realize how to continue paying their mortgage on time.

In order to reach out to clients in rural areas, the Community Engagement Department of GreenPath created relationships with local banks, and in turn, the banks informed borrowers of GreenPath’s services. Uribe also participated in outreach herself by attending community engagement meetups with other nonprofit organizations.

Nebraska’s rural culture makes counseling unique in some ways. Because about half of the lenders in Lori’s service area are local, there is already a sturdy communication line between the lender and client—unlike what many urban areas experience. “People tend to know their bankers on a first-name basis,” Uribe explained. “If homeowners encounter difficulties paying their mortgage, their first reaction tends to be to talk to their bank to see what can be done.” Local banks can be receptive and flexible with borrowers because they understand the business cycle of agriculture, and are willing to wait for borrowers to repay loans until they sell their crops for the season. However, there are limits to the benefits of this servicer engagement. “The difference between a banker and a counselor is that counselors focus on the underlying issue or budget or insufficient income,” she observed.
NFMC Program funding has enabled GreenPath to improve its service outreach. In Nebraska, Uribe has found that the foreclosure crisis’ hardest-hit communities are slowly rebuilding. As this trend continues, future work may shift toward reverse mortgage and pre-purchase housing counseling.

**Nevada**

Maureen Saccomani and April Rodriguez  
Grant Development Specialist and Housing Counselor  
(respectively)  
Community Services of Nevada  
NFMC Program sub-grantee of Nevada Housing Division  
Las Vegas, Nevada

Community Services of Nevada’s (CSNV) purpose is to engage in comprehensive community development projects that promote neighborhood revitalization, economic development, community education, civic engagement, housing, youth development, cultural awareness, equity and unity. CSNV is the only local bilingual, bicultural HUD-approved counseling agency in Las Vegas that provides pre-purchase and mortgage delinquency counseling. The agency provides services to low-to-moderate income constituents whose incomes meet or fall below 80 percent of the area median income. CSNV has provided NFMC Program counseling as a sub-grantee of Nevada Housing Division since Round 2.

As an epicenter of the tourist trade, Las Vegas has not fully recovered economically from the decline in tourism in recent years. Once home to the highest mortgage foreclosure rates in the United States, Las Vegas remained a severely hit metropolitan area in 2016. At least 30 percent of homeowners who have stayed in their homes during this economic crisis are now “upside down,” owing much more on their mortgage than their home is currently worth on the market.

Now in her “third career,” Maureen Saccomani retired in 2008 after serving for 25 years as a public safety dispatcher in Connecticut. She moved to Las Vegas to be closer to family in 2013. After gaining experience in not-for-profit finance for three years, Saccomani hit the ground running when she joined CSNV’s staff in April 2016. Counselor April Rodriguez joined CSNV at age 22, serving in triage/intake. Now 26, Rodriguez has been serving as a housing counselor and educator for three years. While working at CSNV full-time, she also worked part-time in the evening delivering pizzas to make her dream of becoming a homeowner reality. At the age of 23, Rodriguez became a homeowner as well as a housing counselor.

Saccomani’s and Rodriguez’s most memorable moment at CSNV involved stopping an imminent foreclosure. The homeowner client came in less than 24 hours before her home was slated for a foreclosure sale. The client was the caretaker for her sick husband, fell behind on her mortgage due to medical bills and had few resources. While most housing counseling agencies would have told the client that it was too late to stop the process, Rodriguez went to work on behalf of the client. Mustering all available resources, CSNV was able to forestall the foreclosure. The client is now on track to save her home.
New Jersey

Deborah Stoll
Housing Partnership of Morris County
Newton, New Jersey

For three years, Deborah Stoll and her husband were living without full-time employment and unfortunately running several months behind on their mortgage. During this difficult period, they had to dip into savings and their 401(k) funds to survive. Stoll was proactive, however: She called her servicer to see what it could do.

Stoll was unable to find a solution directly through her servicer, so she contacted Housing Partnership for Morris County (Housing Partnership), a NeighborWorks organization and NFMC Program grantee, for help. She had seen an advertisement in the local newspaper about mortgage modification assistance. The foreclosure counselor at Housing Partnership, Chris Brogan, helped Stoll assemble the paperwork needed and submitted everything to the lender. The two worked together at a satellite location in Newton, New Jersey that was generously provided by another nonprofit organization, the Center for Prevention.

Negotiations for the modification went on for many months, mostly due to a complication related to Stoll’s husband’s paystubs. His employer administered all paystubs by hand for each pay period and the servicer requested paystubs that provided a year-to-date amount. Those did not exist. Deliberations about employment documentation continued for months. Finally, the servicer’s underwriting department accepted the modification application and the modification was approved.

Most helpfully, the modification rolled the past-due amount back into the loan. At the end of the 30-year payment period, Stoll will owe a balloon payment of $68,000, but she believes that she and her husband have time to plan for that. In the meantime, the modification also lowered the interest rate and monthly payment.

Stoll and her husband are back to work full time. In addition, during the months that their application was in negotiations, they put their regular monthly mortgage payment into savings so they would have those funds available. They are now making their payment with no problem and have a cushion to fall back on. Stoll feels good about where they stand: the monthly payments are under control and she and her husband are building back their savings.

“What was most helpful,” said Stoll, “was that Chris [at Housing Partnership] was always ready and able to answer our questions. He helped with clarification and submitted everything through the online loan portal. It was really helpful to have that go-between, plus, he has a record of everything. He knew what needed to be done and he did it.”
New Hampshire

James Krajniak
Affordable Housing Education and Development
Woodsville, New Hampshire

Ten years ago, James Krajniak suffered two strokes, the second leaving him disabled and unable to work. He had worked in construction all his life and knew that no reputable contractor would let him walk onto a construction site without the use of his right leg. This sudden change in his physical health forced Krajniak into early retirement. He and his wife had to transition to living on his Social Security Disability income, which was less than half of his regular income.

Compounding the issue, Krajniak’s monthly mortgage payment increased, and he and his wife both had regular – and costly – medical expenses. Their disability check was almost entirely consumed each month, and there were times when they had to choose between making a mortgage payment and buying their medications. Sometimes Krajniak would sacrifice taking his medication so that they could afford his wife’s medication. Fortunately, Krajniak was able to enter into the Department of Veterans Affairs (VA) health system and now receives medical benefits through the VA, which has helped his family’s overall financial situation.

Krajniak had a small financial cushion with a 401(k) and stock options, which kept his family financially stable for a while. On the other hand, the Krajniaks ended up using all of their resources during these difficult years. It took everything they had to stay afloat. They finally contacted their servicer to see about a mortgage modification and the company sent them a list of agencies that might be able to help.

Krajniak contacted NFMC Program grantee Affordable Housing Education and Development (AHEAD), NeighborWorks organization, and made an appointment. He said the two counselors at AHEAD were the most helpful people with whom he had ever worked. “Mari and Matt treated us so well,” said Krajniak. “They were fair and they never judged.”

The Krajniaks were a few months behind when they started working with AHEAD. The foreclosure counselors helped them assemble the paperwork for a loan modification application and served as a mediator with the servicer. The Krajniaks prepared the modification application, assembled all required documentation, and submitted the application through HOPE LoanPort. The counselors helped with extra documentation and answered questions from the servicer. The Krajniaks had a to-do list of precise steps their counselors helped develop for the homeowners. The application process took about six months and the modification was finally accepted.

The Krajniaks’ loan modification is now permanently in place and their monthly payment is less than 38 percent of their gross monthly income. The interest rate dropped from 6.9 percent to 3.375 percent and the term was extended to 25 years. Their payment went from just under $900 to $489, an amount the Krajniaks could afford. The only drawback is that a balloon payment is due at the end of the term, but the Krajniaks believe that they have time to plan for that. They also know that they can reach back out to AHEAD if they need advice.
The Krajniaks cannot say enough about the help they received from AHEAD. “No one plans to have health issues,” Krajniak said. “While I was working, we had no problem with our mortgage payment. You just never know when something is going to happen and suddenly you cannot afford it.”

Krajniak said that the NFMC Program not only saved their home but also improved their quality of life. “We are no longer always stressed,” he said, “not knowing if we will have enough money to pay for our mortgage and buy our medications.” He only wishes now that they had sought help sooner and hopes that others are aware and will reach out when they need it.

**New Mexico**

Ruben Trujillo  
Housing Counselor  
Tierra Del Sol Housing Corporation  
Las Cruces, New Mexico

Tierra Del Sol Housing Corporation’s (TDS) initial efforts in 1973 to bring the American Dream to New Mexico farm workers and the working poor was through a self-help housing program funded by the Farmers Home Administration. Today, TDS continues to provide housing in rural and urban settings that include Las Cruces and Anthony, New Mexico, and El Paso, Texas. TDS is a NeighborWorks organization and NFMC Program grantee since the first round.

Ruben Trujillo came to TDS’s Las Cruces office five years ago with strong experience in public housing and Section 8 programs. He was eager to make a difference for his fellow New Mexicans in keeping with the mission of the organization.

In 2012, Trujillo and TDS became extremely busy with housing counseling work that was focused on foreclosure prevention, which was supported by the NFMC Program and the Keep Your Home New Mexico initiative, a state program funded by the national mortgage settlement with large servicers. TDS was called upon during this time period to expand to the entire state of New Mexico, encompassing 33 counties and 1,021 homeowners, who needed assistance with delinquencies.

Although the Keep Your Home New Mexico funding ended in 2015, resulting in staff reductions, the need for foreclosure prevention services is still prevalent. TDS and Trujillo are currently assisting 30 homeowners in crisis, one of whom is Alma Baez.

Baez, a stay-at-home mother of three for 17 years, found herself as the principal wage earner after a divorce. She found a job driving a school bus, which enabled her to be at home with her two youngest children, 10 and 13, in the afternoons. However, when the job was unexpectedly eliminated, Baez worried that she would lose the only home her children had known. She tried calling the mortgage company, but the process seemed overwhelming. “I had lost all hope,” said Baez.

When Baez reached out to TDS, Trujillo assisted Baez with negotiating a trial modification, which has reduced her payment significantly. She is now driving for Uber, which enables the flexibility that is needed to attend her children’s school events and help with homework and employs the use of her strong people skills.
New York

Denise Kelly
Hudson River Housing
Wappingers Falls, New York

Denise Kelly and her husband were perfectly comfortable; they had made their monthly mortgage payment on time for 14 years with no problem. They continued to be financially stable even after her husband retired—his retirement covered the mortgage payment and the income from her small business paid the rest of their living expenses. The original mortgage was made at an 8.8 percent interest rate and their monthly payment was $3,000 a month.

What upset the balance was when Kelly’s landlord for her small business raised the rent. Kelly realized that the new rental amount was going to be unaffordable, but the landlord was not flexible on the amount. It eventually became too much, and Kelly was forced to put her business up for sale.

Unfortunately, the business did not sell and Kelly had to shut it down. Six months later, living solely on her husband’s retirement, the Kellys could no longer afford the mortgage. Kelly was basically out of work and her husband was on a fixed, limited income. They fell behind on their monthly mortgage payments.

Kelly tried to refinance her mortgage, but her servicer had closed and transferred her loan to another company. She called the new servicer to request a loan modification. Kelly filled out a loan modification application and sent in paperwork, but the servicer said there were missing items in the application and turned down her request. Kelly and her servicer went back and forth for many months and Kelly thought a solution was impossible. She and her husband were not going to qualify without her business income, and the servicer would not accept partial payments. The Kellys were in a tough situation; they had invested in their home and felt like they were losing everything.

When the Kellys received papers with a foreclosure court date, Kelly called the district attorney’s office in a last-ditch effort to save the couple’s home. The district attorney’s office told her about Hudson River Housing (HRH), a NeighborWorks organization and NFMC Program grantee. She called the agency immediately. Kelly and her husband met with HRH housing counselor Carmen Penchi, whom Kelly said was fantastic. “Carmen served as a liaison with the servicer and helped us with the application,” she said. “She helped us get our papers together and even went to court with us on several occasions to advocate on our behalf.”

Penchi explained the foreclosure process and was very thorough in working with the Kellys to assemble a loan modification application. Penchi submitted the Kellys’ application quickly and, soon after, the application was accepted. The Kellys were thrilled that the modification went through. However, their situation is not ideal: their mortgage amount is $397,000 while the house is worth $280,000. They had lost all of their equity and their mortgage was upside down. Still, their monthly payment had become more than affordable—about $650 less per month than it was previously. Their missed payments were wrapped back into the loan and their interest rate was lowered to 2 percent.

The Kellys realized that they did not make all the right moves before seeking HRH support. However, after NFMC Program counseling and securing a loan modification, they have stabilized their financial situation and are grateful. With a retired husband and Kelly being in her fifties, she wondered how they
could possibly manage without a home. “We are fortunate that we were able to qualify for a loan modification and wish we had found Hudson River Housing sooner,” Kelly said. “However, we are healthy and have a roof over our heads, so we are thankful.”

North Carolina

Kimberly Cannon
Blue Springs Hoke County Community Development Corporation
NFMC program sub-grantee of North Carolina Housing Finance Agency
Raeford, North Carolina

Kimberly Cannon’s childcare business had been stable and successful for 14 years when the recession hit hard in her small, rural community. Many parents lost their jobs, which impacted their need for childcare services and put a strain on Cannon’s business. Fortunately, a few military families were utilizing her services and she was able to maintain her mortgage payments for a while. Then, a military rotation took those families to a new town and Cannon’s business was seriously affected, causing a significant reduction in her income.

During this transition period, it was hard for Cannon to sustain her monthly mortgage payments. Cannon eventually fell behind on her mortgage. She was making payments every other month when her bank contacted her and sent a letter listing federal programs that might be able to help. She didn’t know how the mortgage modification process worked, so she called the number on the flyer and talked to a foreclosure counselor at Blue Springs Hoke County Community Development Corporation (Blue Springs), an NFMC program sub-grantee of North Carolina Housing Finance Agency. By this time, she was about $9,000 behind on her payments.

The counselor at Blue Springs helped Cannon with the application. “There were many steps to follow,” recalled Cannon, “but things turned around for me that day.” Blue Springs informed her of what documents to bring and what information to include in her hardship letter. Cannon was living and working in one of the hardest hit areas of North Carolina, so demonstrating hardship was not a problem. Cannon told the story of her childcare business and the struggling economy. She was able to document her prior success and subsequent difficulties. “I did everything they asked me to do and it turned around for me,” said Cannon. “I’m still on track today and it’s still going well.”

Cannon’s monthly payment decreased from $875 to $540 a month and the loan essentially started over. The lender was able to write off a portion of the mortgage and the modification changed her due date to later in the month so her payment schedule would work better with her business schedule.

Cannon notes that she was having a hard time seeing a solution on her own and attributes the success of her modification to the counselor at Blue Springs. “Sometimes you need another pair of eyes to see an answer to a problem,” said Cannon. “Blue Springs saw a quick solution and said a restructure was possible. The counselor served as a mediator and the bank cooperated. Everything has been going smoothly since.”
Cannon is now rebuilding her business clientele. She says the decreased mortgage payment has helped a great deal and now that she’s back on track, she has her confidence back. She admitted that the challenge had been not only a matter of paying the bills. It had affected her personally and eroded her self-esteem. “Blue Springs helped me get all of that back,” said Cannon. “I didn’t have to borrow more and some of the funds were waived through the program. It was a great help.”

North Dakota

Christian Tirado
Housing Program Manager
Navicore Solutions
North Dakota

North Dakota was one of the states least affected by the early foreclosure crisis. In fact, during the late 2000s, North Dakota’s housing prices increased by 11 percent, its unemployment rate was fairly low (4.3 percent) compared with other states, and the 90-day delinquency rate on mortgages averaged 1.0 percent. North Dakota also experienced non-metropolitan area job growth of 5.8 percent from 2010 to 2011, one of the highest in the United States. The strong economy was driven by a boom in oil and gas development, primarily in the western half of the state. This economic boom later turned into a bust when oil prices slumped. During this boom and bust cycle, there were North Dakotan families who experienced financial hardship and challenges staying current on their mortgages.

Navicore Solutions has been a major housing counseling agency since 2002, and in 2003 it became a HUD-approved intermediary. The organization has received NFMC Program funding since Round 2 and has continued to serve homeowners. Not only does Navicore provide foreclosure prevention counseling, but also it focuses on personal finance, consumer credit and student loans. The 12 offices nationwide provide services to homeowners across the country.

Christian Tirado, Housing Program Manager, noted that all clients served by Navicore in North Dakota happened to be Caucasian, non-Hispanic, and residing in metropolitan areas, despite the predominantly rural nature of the state. The challenges faced by these homeowners varied. For example, two homeowner clients had very different monthly budget circumstances, yet both struggled to pay their mortgages. One client had a $4,000 deficit in monthly income versus monthly expenses. The other client had a $1,600 surplus in monthly income versus monthly expenses. One difficulty Navicore counselors had to face was determining how to counsel such varied situations. With these two clients, counselors looked deeper at each client’s financial circumstances to identify the root cause of their difficulties paying their mortgage. Counselors could then work with the homeowners to address those root causes as part of an action plan for each homeowner to regain the ability to sustain a mortgage.

The NFMC Program brought challenges and benefits. One challenge that Navicore faced with NFMC Program funding was the restriction on the type of client eligible for counseling. Navicore sometimes receives calls from relatives or heirs of a deceased borrower, but NFMC Program guidelines prohibit the use of NFMC Program funding for counseling non-borrowers (non-owner occupied properties) directly. On the other hand, Tirado found that the NFMC Program’s rigorous requirements encouraged Navicore to become more organized and able to keep more detailed records of counseling sessions and successes.
Ohio

Debra and Stephen Kimble
Neighborhood Housing Partnership of Greater Springfield, Inc.
Springfield, Ohio

Since 1988, the Kimbles have loved and enjoyed their beautiful home located near a nature preserve. They raised their children there and throughout the years, have hosted family picnics, celebrations and nature hikes, as their family grew to include grandchildren and a great-nephew.

A series of unexpected challenges occurred in the last few years, including illness and job loss, resulting in several months of no income. The Kimbles liquidated their savings and retirement funds and sold all of their possessions in order to save their home. They managed to stay current with their mortgage until they were down to nothing. Ever positive and resourceful, the family began self-employment activities and contacted the servicer in order to catch up with mortgage payments. Despite the Kimbles’ best efforts, foreclosure proceedings began.

In 2015, the Kimbles turned to NeighborWorks organization and NFMC Program grantee Neighborhood Housing Partnership of Greater Springfield for assistance. The couple worked with Amy Miller, Senior Housing Counselor at the agency, for six months to seek a solution. Demonstrating to the servicer that the recent self-employment income would stabilize their financial situation proved to be a major challenge. However, with persistence, the Kimbles were able to make their case. The servicer agreed to modify their mortgage to provide a payment reduction of greater than $500 per month and relief from the threat of foreclosure.

The Kimbles’ income has now become sufficient to sustain the modified mortgage payments. Also, as a result of NFMC Program counseling and the loan modification, the Kimbles are able to afford something they always wanted and needed: not a vacation or a new car, but rather new siding installed on their forever home in the woods!

Oklahoma

Edith Phelps
Neighborhood Housing Services Oklahoma City
Norman, Oklahoma

Edith Phelps, 62, lived for seven years with her mother in a house they bought and paid for together. The arrangement was comforting to both of them, and they enjoyed the time together. When Phelps’ mother passed away at age 87 last year, Phelps could no longer afford the monthly payments on a retired custodial worker’s income.
Although her mother had left instructions that Phelps should keep the home, there were legal complications hindering ownership status. The challenge to confirm continued ownership seemed overwhelming. Phelps also was not able to afford the housing expenses on her own. She tried to contact the servicer, but she could not navigate the system in order to get a reduction in payments or refinance the mortgage.

In desperation, Phelps even tried to sell the house while trying to pay all of the expenses with only her fixed, social security income. She was not able to sell the house due to the way in which the deed was originally and jointly filed.

Phelps was more than four months behind in mortgage payments when she approached Neighborhood Housing Services (NHS) of Oklahoma City, a NeighborWorks organization and NFMC Program grantee, for assistance. The housing counselor worked with Phelps and the servicer to achieve a loan modification that was affordable.

Phelps will now be able to spend her 63rd birthday in the home where she cared for and happily lived with her mother. “NHS of Oklahoma City was a godsend. I felt lost in a system that I did not understand, and they helped me find my way and keep my home and memories.”

Oregon

Kay Hughlett
NeighborWorks Umpqua
NFMC Program sub-grantee of Oregon Housing and Community Development
North Bend, Oregon

Kay Hughlett fell behind on her mortgage after a series of difficulties. Along with much-needed home repairs that had to be addressed, she welcomed a foster child into her home and had unexpected family expenses. She knew she needed help and contacted her mortgage servicer, but they were not able to negotiate a solution. Hughlett was facing foreclosure and was in serious trouble.

Overwhelmed by her situation, Hughlett simply didn’t think she had the strength to do the paperwork for a loan modification. Still, she wanted to keep her home. She was familiar with the services at NeighborWorks Umpqua, an NFMC Program sub-grantee of Oregon Housing and Community Services, so she called to see if the agency could help. She started working with housing counselor Nikkole Elletson.

“Nikkole was absolutely amazing,” said Hughlett. “We had a lot of family stress at the time and my world was upside down. If I called to say I didn’t have transportation to get to an appointment, Nikkole was firm. She would say she expected to see me. She pushed me when I needed to be pushed.”

Hughlett says NeighborWorks Umpqua provided the power behind the process. Her foreclosure counselor worked with the attorney to put a loan modification application together. Her counselor also provided her with instructions for completing the documents as well as information on the timeline of this process. Ultimately the issue was resolved. NeighborWorks Umpqua submitted the application to the servicer through HOPE LoanPort in April 2015, and a Home Affordable Modification Program (HAMP) modification was approved a couple of months later.
Hughlett made her trial payments on time and received a permanent loan modification in September 2015. She was able to secure a reduced interest rate – her interest dropped from 6.75 percent to 3.875 percent – and her arrearage payments are now covered. Her monthly payment is now at the affordable amount of $589. Hughlett now feels she is in a better place with her mortgage; everything is settled and she is happy to have been able to save her home.

Hughlett credits NeighborWorks Umpqua and the NFMC Program with getting her through this dilemma. “I was so thrilled with this program,” said Hughlett. “They bent over backwards to help me.” Her advice to others? “Don’t wait until panic time to get help.”

**Pennsylvania**

Denise Delva  
NeighborWorks Housing Services of Greater Berks  
Sinking Spring, Pennsylvania

Several years ago, Denise Delva fell behind on her mortgage. Her husband – a Philadelphia taxi driver – was hospitalized for a diabetic condition and his illness reduced his ability to work, which in turn led to a decrease in household income. Their monthly mortgage payments were high, so the decrease in income made it difficult to cover all expenses. Adding to their struggle was the death of Delva’s step-son.

The Delvas had purchased a new construction property that carried a higher assessment value than an older property would. When their household income decreased, the real estate taxes escrowed in their monthly housing payment remained high based on the assessed value and became a major contributor to the unaffordability of their payment. Delva and her husband fell far behind: they owed the bank $19,000 and could not come up with the past-due amount. Delva had stable income but the monthly mortgage payment was more than $1,700 and – along with their other bills – that was too much. The Delvas’ struggle continued.

A friend told Delva about NeighborWorks organization and NFMC Program grantee Neighborhood Housing Services of Greater Berks (NHS of Greater Berks) and suggested she call to see about a loan modification. Delva called and made an appointment with the HomeOwnership Center Manager, Sue Hufford. Hufford met with Delva and her husband several times to get their documents in order. She made phone calls to the servicer on Delva’s behalf and handled the paperwork. When Delva was denied or needed additional items, Hufford would address the obstacle. Together, they submitted a final modification application in January 2015 and the Delvas received a trial modification shortly thereafter.

When real estate market values declined in the region, Hufford encouraged the Delvas to seek a Berks County Tax Assessment appeal to attempt to lower their real estate tax payments.

Delva said she understood very little about the process and that NHS of Greater Berks was a great help. “Sue would fix any problems and would handle the phone calls with the servicer,” said Delva. “She knew what was best for me and helped me to get the modification through.” Delva’s payments decreased from $1,720 to $1,445.

Delva said that being faced with foreclosure and going through the loan modification process was a very stressful experience. Today, her monthly payment is lower but is still difficult to make. However, she
and her husband are focused on success. They are still fighting and remain determined to stay in their home.

**Puerto Rico**

Armando Navarro  
Ponce Neighborhood Services  
Ponce, Puerto Rico

Armando Navarro found himself struggling to pay his mortgage, along with many other struggling Puerto Rican homeowners during the island’s worst economic crisis. For Navarro, homeownership was a childhood dream that became more of a nightmare when his mortgage payments started to raise. He knew that he needed to act quickly to save his home, so he reached out to his family and friends to find Ponce Neighborhood Housing Services (Ponce NHS), a NeighborWorks organization and NFMC Program grantee in Ponce, Puerto Rico.

“Ponce gave me confidence and peace of mind,” said Navarro referring to his numerous counseling sessions with his foreclosure mitigation counselor. Once he scheduled an appointment with Ponce NHS, the counseling process helped him forge a path forward. He brought in countless documents as his foreclosure mitigation counselor worked tirelessly to produce a modification.

Finally, after several counseling sessions and many nights spent organizing his financial documents, Navarro will be receiving a modification that will lower his monthly mortgage payments. To receive his modification, Navarro was required to attend classes related to financial planning and to produce a financial action plan to lessen the likelihood of mortgage delinquency. Reflecting on the impact of Ponce NHS on his life, Navarro said, “I don’t know where I would be without Ponce.”

**Rhode Island**

Rosa Pastor and Antoine Boyer  
Housing Counselors  
West Elmwood Housing Development Corporation  
Providence, Rhode Island

West Elmwood Housing Development Corporation (West Elmwood), a NeighborWorks organization located in Providence, Rhode Island, was founded in 1970 with the goals of “enabling homeownership, community engagement, and economic development.” The agency has received NFMC Program funding since Round 2 and has provided foreclosure counseling services since before that time.

Rosa Pastor and Antoine Boyer, housing counselors for West Elmwood, noted that the agency belongs to a unique Rhode Island institution, the Housing Network of Rhode Island, which coordinates the work of all housing organizations in the state and refers services among them. The network creates a curriculum so that all organizations will have the same information, provide consistent services and
comply with state regulations. One of the most useful aspects of being involved in the network is the Housing Network Community Calendar, which shares information for all housing and financial classes offered by member organizations. “When a client comes in to sign up for a class but is unable to join a session,” Pastor explained, “I can quickly search and find where and when another class on the same subject is being held. This creates a sense of community and responsibility for housing organizations in Rhode Island.”

West Elmwood has unique ways to reach out to clients. In addition to handing out flyers and knocking on doors, the agency participates in local radio shows and interviews. Additionally, every Wednesday, they hold the West Elmwood World Market: a farmers market where current and potential counseling clients buy and sell produce, meet with West Elmwood staff and learn about the agency’s services. West Elmwood offers a multi-tier support model that includes the market, affordable rental housing, community gardening and housing counseling. The breadth of services allows their clients to have a well-rounded experience. Homeowner clients can “live, grow and sell within a block of their community,” said Pastor. This is especially important because West Elmwood serves an area with a large immigrant and refugee population, principally from Southeast Asia and West Africa. Boyer explains, “Many of our immigrant clients come from farming backgrounds, so the garden and market gives clients the power to practice what they know.”

Pastor has noticed a seasonal relationship between the housing market and the weather. According to Pastor, during the summer and spring, the housing market picks up and there is a surge of interest in West Elmwood’s homebuyer education classes. During the fall and winter, however, Pastor sees a sharp increase in clients who are facing foreclosure. “I spend almost 90 percent of my time doing foreclosure counseling during the winter.”

Pastor and Boyer agreed that working with clients to produce action plans is one of the most impactful tools of foreclosure counseling. Clients were able to learn step by step how to approach their housing situation. The counselors also increased client involvement by assigning them activities such as researching taxes or servicer policies to keep clients engaged in the process. One of the most frequent outcomes West Elmwood helped their clients achieve was loan modifications. However, the agency remains focused on their clients’ long-term goals, which usually means “to keep their home and get a resolution at an affordable monthly payment.”

South Carolina

Rito Singleton
Origin SC
Wadmalaw Island, South Carolina

Rito Singleton’s foreclosure problems began when his marriage ended. As a result of his divorce he had to start paying alimony as well as child support. However, the real challenge emerged when the family home and mortgage were transferred to his ex-wife who was unable to sustain the mortgage payments. Singleton was the original borrower of the mortgage and had always made the payments on time. After about a year, the home went into foreclosure.
When Singleton discovered the problem, he returned to court and asked that the house be transferred back to him. The court provided his ex-wife with some time to get her finances in order but she ultimately moved out so Singleton could move back into the home.

Singleton was able to afford the monthly payments when he moved back in – he had always covered them on his own – but there was a large amount in arrears, about $42,000. He attempted a mortgage modification through several different companies but was unsuccessful. He even paid an upfront fee of $3,000 to a company that never provided him with modification assistance. The company took the fee and did nothing, taking advantage of his vulnerable position.

Singleton wanted to keep fighting for the home and kept working to get things back on track. He had three full months of payments that he could make in one lump sum but the bank would not accept it; they wanted the entire amount that was due.

Singleton’s cousin told him about Origin SC (formerly Family Services, Inc., a NeighborWorks organization and NFMC Program grantee) so he called and talked with foreclosure counselor Laura Rosado. “Family Services stopped it right there,” Singleton recalled. “They helped me put the paperwork together and walked me through the process. Also, they kept in touch. I gave them what they needed and they submitted everything. They really helped me.” Origin SC helped Singleton submit a loan modification application which was accepted by the servicer.

The mortgage was modified with a five-year fixed rate and Singleton’s new monthly payment became about $900. The payment is not that much less than it was – it’s about $50 less – but the amount past-due was rolled back into the loan. Singleton’s interest rate was lowered and the term was extended to 30 years, which kept the payment affordable. Singleton got through the trial period without a problem and has received his final paperwork. His monthly mortgage payment was set up to be withdrawn directly from his bank account to avoid future late payments.

Singleton had many good things to say about the foreclosure assistance he received through Origin SC. They were there for him and allowed him to maintain a stable home for himself and his four children. “We moved out here so the kids could be safer and happier,” said Singleton. “That’s why I bought this house and I would hate to leave it. Now I can put that behind me and move on, and my kids and I can be happy.”

South Dakota

Jesse Hall
Associate Director, Center for Financial Counseling
Lutheran Social Services of South Dakota
NFMC Program sub-grantee of South Dakota Housing Development Authority
Sioux Falls, South Dakota

Lutheran Social Services of South Dakota (LSSSD), an NFMC Program sub-grantee of South Dakota Housing Development Authority, was founded in 1920 to provide aid to young mothers and has since developed a variety of programs including refugee and immigration services and rural mentoring.
programs. In 1984, this organization began financial and housing counseling programs with the establishment of Consumer Credit Counseling Service. It has participated in the NFMC Program since Round 1 in 2008.

Jesse Hall, Associate Director at the Center for Financial Resources, was proud of the level of outreach LSSSD was able to provide throughout South Dakota. Although South Dakota is a primarily rural state with a geographically dispersed population, LSSD’s foreclosure mitigation program was able to touch the lives of many families struggling with financial and mortgage issues. Halls estimates that his agency conducted 70 percent of its NFMC Program counseling in-person, 30 percent by phone, and in rare situations by email or other online method.

The organization’s strong coordination among its different departments facilitated outreach and address diverse needs identified through counseling. LSSSD could help clients in a multifaceted manner through referral services. According to Hall, “Many clients who use other services within our agency, such as marriage counseling or addiction counseling, discover they also have underlying housing and mortgage issues.” LSSSD made service referrals not only among its own departments, but also to resources at other social service organizations as well.

LSSSD takes pride in actively serving the large Native American population in the state. The agency belongs to the South Dakota Native Homeownership Coalition, a network of tribal organizations as well as key social service nonprofit organizations. Although foreclosures have not been a severe problem for South Dakota’s Native American community, many Native American clients have benefited from financial planning component of counseling, budgeting in particular.

“Budgeting is key and the basis for any mortgage issue,” Hall said, and it is an effective long-term solution for financial challenges. He added that although clients may be looking for an immediate solution to an impending foreclosure, counselors are there to ensure that clients can continue to be financially responsible for the long-term, and teaching fiscal responsibility is one of their most valuable strategies. Hall found the attitude of his homeowner clients has been an asset: most clients have been very determined, hardworking and willing to go beyond what is required of them.

Hall praised the ways in which the NFMC Program has positively impacted his organization. The funding has enabled LSSSD to expand its service area and impact because NFMC Program funding supported a focus on foreclosure counseling and the ability to put extra resources into outreach to struggling homeowners.

**Tennessee**

Lisa M. Johnson
GreenPath Financial Wellness
Christiana, Tennessee

When Lisa Johnson’s husband passed away 10 years ago in his mid-forties, she was left with two young children and a mortgage payment. These expenses had required two incomes in order to meet the payments. As her children grew, so did expenses. Johnson became involved in a “vicious whirlwind cycle” of finance companies and payday loans in order to keep her mortgage payments current. “At 24.9 percent interest, I was getting nowhere with paying back the loans and needed the payday loans to meet
monthly expenses,” she explained. Johnson also fell behind in mortgage payments that were far beyond an affordable percentage of her income.

Eventually, continued financial distress and a low credit rating led Johnson to file for bankruptcy. When she approached the credit union to try to refinance her mortgage, her personal circumstances caused her application to be declined. However, after speaking with a staff member, she received valuable advice to seek foreclosure mitigation counseling from GreenPath Financial Wellness (GreenPath), an NFMC Program grantee that operates nationwide.

Based on her circumstances and agreement to participate in counseling, Johnson’s mortgage payments were lowered for at least a year. “The GreenPath counselor helped me get a workable plan for paying things off and helped me see the financial changes that I needed to make on a long-term basis. Although I am 54, I had a lot to learn!” Johnson said. “Now, I no longer owe any finance companies, have no payday loans and have paid a couple of people off that kindly loaned me money on a personal basis. Hallelujah!” Johnson also began making her mortgage payments on time and remains on track to keep her home, which is near her now adult children and her grandchild.

Texas

Patricia Ayala
Foreclosure Counselor
NeighborWorks Laredo
Laredo, Texas

NeighborWorks Laredo was founded in 1991 with a mission to empower individuals and families by using all available resources to develop affordable housing opportunities. The organization strove to promote and preserve homeownership pride, which in turn enhanced neighborhood character and strengthened communities. As a NeighborWorks organization and NFMC Program grantee, NeighborWorks Laredo actively worked with 25 to 30 households each month, including at least five households at risk of foreclosure.

Patricia Ayala joined the NeighborWorks Laredo team in 2013 and works in both the homebuyer education and foreclosure mitigation areas at the agency. As a lifetime resident of Laredo, Texas, Ayala is committed to making a difference in her community. The best part of her job, she said, is “helping people help themselves.” This means forming a partnership with the homeowner to find a long-term solution to financial stability.

Due to Laredo’s economic dependence on the oil industry and the frequency of seasonal labor layoffs, the area has an atmosphere in which permanent jobs are challenging to find. Horacio Ramos was five months behind on his mortgage payments and in the midst of active foreclosure proceedings when he came to NeighborWorks Laredo. The difficult economy had challenged Ramos with repeated layoffs—this reduction in income made it difficult for Ramos to keep up with mortgage payments. A hard worker with a family to support, Ramos turned to NeighborWorks Laredo for help. Housing counselor Ayala greeted him at the door.
Ramos felt like giving up after repeated contacts with the servicer and recurring layoffs, but Ayala persisted. Ayala worked on the foreclosure mitigation process with the servicer and the Ramos family for 12 months. Ramos continued to seek stable employment and secured a new job. Ayala’s and Ramos’ efforts paid off with a modification that fit Ramos’ financial situation.

“We want to give a shout-out to NeighborWorks Laredo for all of the support and attention that Patty Ayala gave us to solve our problem and save our home!” said Ramos. Ayala added, “There are a lot of families who need help. Life happens, hardships happen and we all have to work together.”

Utah

Fredrick Daliry
NeighborWorks Provo
Saint George, Utah

Fredrick Daliry was a successful business owner for 11 years as well as an enlisted military serviceman. When the housing bubble burst and the economy collapsed, he started losing business. His customers were filing for bankruptcy and could not pay him. As a result, Daliry lost his business and began a phase of financial difficulty of his own. Then, he was deployed to Afghanistan.

During his time abroad, Daliry became delinquent on his mortgage and also became disabled while serving on active duty. Thankfully, an executive order passed that stated veterans and military families could not be foreclosed upon while they were on active duty. This kept Daliry and his family out of foreclosure until he returned in December 2014. When he returned from overseas, Daliry knew he needed help getting back on track. Daliry called NeighborWorks organization and NFMC Program grantee NeighborWorks Provo and worked with Jamie Peterson who helped him apply for a loan modification.

Daliry received a Home Affordable Modification Program (HAMP) modification which lowered his interest rate to 2 percent and refinanced his delinquent payments back into the loan. These adjustments brought the monthly payment down from $2,600 to $1,200, which was much more affordable. Even when the rate increases in a few years, Daliry believes the monthly payment will still be reasonable.

Daliry was able to keep his house and is very happy. He found NeighborWorks Provo to be an excellent support. “Jamie helped me all the way,” he said. “She researched everything and talked to the bank for me. She helped with the paperwork, told me what needed to be done and told me what to expect. She was there for me from beginning to end.”

Daliry noted that the NFMC Program services at NeighborWorks Provo were a great opportunity. “It is a great program that really helps people,” he said. Daliry is now back to work and is moving forward. He says he’s learned a lot from this experience, but is happy to be moving on with his life. “We are going to keep the house,” he said, “and we appreciate Jamie and the organization.”
Vermont

Donna Despirito-Bird
Champlain Housing Trust
NFMC Program sub-grantee of Housing Partnership Network
Burlington, Vermont

Years ago, Donna Despirito-Bird and her husband moved into her aging and ill mother’s home to care for her. At that time, Despirito-Bird and her husband assumed ownership of the home, including her mother’s home equity loan. Despirito-Bird does not work outside of the home and her husband works seasonally for a local construction company. After her mother passed away, Despirito-Bird found it difficult to keep up with the monthly payments. When her husband became ill and was out of work for a long period of time, things became even more difficult. His hospital and medication expenses began to add up, and the Birds were struggling financially.

The new hardships they faced, combined with ongoing student loan payments, credit card debt and their home equity loan, all became too much for the Birds. They could not make ends meet and ended up filing for bankruptcy. After the bankruptcy was discharged in 2015, the Birds were $24,000 behind on their mortgage and the servicer resumed its attempt to foreclose on their home.

In late 2015, even though their home was advancing toward foreclosure, the Birds did not give up. They called the HUD foreclosure assistance helpline listed on her loan statement and were connected with Eric Hoffman, a housing counselor with Champlain Housing Trust in Burlington, Vermont. Champlain Housing Trust is an NFMC Program sub-grantee of Housing Partnership Network. Hoffman spoke with the lender. The Birds and Hoffman requested a loan modification through the Home Affordable Modification Program (HAMP) but were denied because the servicer did not participate in HAMP and the monthly payment was not over 31 percent of the Birds’ gross monthly income. They tried for a standard modification but were denied for that as well because the loan had been modified in 2010 and again, their housing ratio was not over 31 percent.

After further negotiation, the servicer agreed to a forbearance to move the past due amount to the end of the mortgage and allow the Birds to resume their regular monthly payments as long as they paid an upfront amount of $3,356. The Birds did not have enough money saved at the time to pay the entire amount. However, they did not give up; they visited a local emergency housing nonprofit organization and secured a grant for $2,600 toward the lump sum payment. With this help, the Birds were able to meet the requirements for the forbearance agreement and resume their regular monthly payments. They will be required to make a balloon payment for the past due amount at the end of their mortgage term in another 25 years, but this agreement allowed them to remain in their home and continue to make a mortgage payment that they can afford. Without this forbearance the Birds would have been displaced from their home and forced to compete for rental housing in a tight housing market.

Many of the Birds’ issues were due to medical expenses, so the counselor helped them plan and coordinate other areas of their budget. They worked to set a better schedule for billing statements, lower monthly student loan payments, decrease monthly utility bills and bundle insurance costs. Now the Birds come out ahead after each mortgage payment period and are better able to handle seasonal work fluctuations. “I was frightened when I came here,” said Despirito-Bird, “But Eric taught me how to lower my bills. I could see it on paper and within a few months I was paying my bills ahead of time.”
Despirito-Bird felt very fortunate to have met her housing counselor and hoped that others who are facing similar difficulties will reach out. “Look for help,” she advised, “and don’t give up, even if it looks impossible.”

Virginia

Marie Nianda
Urban League of Hampton Roads
NFMC Program sub-grantee of National Urban League
Chesapeake, Virginia

Marie Nianda was married for 39 years when her husband passed away in 2010. After this devastating loss, Nianda was forced to adjust to life on her own. She and her husband had worked together to pay their bills so life was both emotionally and financially difficult for Nianda after he passed away.

Nianda called the mortgage company to request a decrease in her monthly payment but they were unable to help her. In fact, she tried repeatedly for years to work directly with the bank but failed because the mortgage was in her husband’s name. A friend at her church suggested that she call the Urban League of Hampton Roads (Urban League), an NFMC Program sub-grantee of National Urban League, to get help with a mortgage modification.

The foreclosure counselor at the Urban League, Oneida Cary, helped Nianda. Cary was persistent and told Nianda that the two of them would need to work together to get through the paperwork to update the ownership status of the house. It took almost a year to get through the process; they had to rework and resend the application many items. It was a difficult process and Nianda had to delay other payments. She was constantly afraid that she would go into foreclosure. She had children to care for and was struggling. Nianda also had family back in Africa for whom she provided.

Finally, an approval was received to change the ownership interest of the house. Nianda had a forbearance agreement, so for a set number of months she had to pay just half of the mortgage amount. This gave her time to increase her income in order to qualify for a loan modification at a later date. Nianda decided to enroll in nursing school to improve her financial situation during the initial phase of the loan modification process. When her forbearance agreement ended, she returned to the Urban League to apply for a loan modification. She had completed nursing school by this time and had two jobs as a certified nursing assistant. Her updated financials were submitted to the lender and a three-month trial modification was approved in October 2014. In December 2014, a trial modification monthly payment of $896 began, which was about $400 less than her original payment.

Nianda stated that the help she received from the Urban League was a huge relief and a huge help. “Oh my goodness,” she said, “I cannot thank them enough.” Nianda was able to avoid foreclosure and her overall living situation has improved. She also has some words of encouragement to anyone facing a similar challenge. “Don’t wait until the last minute. When you see a problem, call them,” she said. “Sometimes our pride takes over, but you need to put your pride away and do the hard work. Sometimes that means asking for help.”
Washington

Richard Buquing
Housing Counselor
Clearpoint Credit Counseling Solutions
Seattle, Washington

Clearpoint Credit Counseling Solutions was established 50 years ago as a credit counseling agency. Since then, 40 offices have opened up across the country including the Seattle office, which has been serving the Washington community for more than 30 years. Clearpoint has served as an NFMC Program grantee nationwide since Round 3.

Richard Buquing has been a part of the Clearpoint team for 14 years and a certified housing counselor since 2006. At one point in his career, he was the only certified housing counselor in Washington. He has seen the effects of the housing crisis since it began. According to Buquing, the crisis severely impacted Washington state. He witnessed housing values decline while unemployment increased. The effects of the crisis created a high demand for counseling services in western Washington.

To accommodate the high volume of clients it received, Clearpoint implemented an on-demand telephone counseling system. Whenever an individual called in seeking financial services, a counselor would be available for an immediate session. This session included a full financial analysis, debt advice, budget advice and a Making Home Affordable (MHA) program eligibility check. This quick response to the needs of clients proved very efficient and necessary to address the time-sensitive nature of foreclosure mitigation counseling.

In the past, Washington had its own state program for foreclosure mitigation. Buquing had the ability to refer clients to this program. Once clients enrolled in the program, often after receiving a notice of default, a meeting would be arranged between the client and the servicer, and mediated by a member of the Department of Commerce. This system greatly opened up the line of communication between the servicer and the consumer.

Since servicers established single points of contact, Buquing has also seen a change in the general attitudes of servicers toward clients applying for loan adjustments. In the beginning, servicers were incredibly difficult to reach, but for the past few years they have been communicative and open to educating and helping clients. Banks such as Wells Fargo and Bank of America even began to hold outreach events for counseling services. At the servicing events, financial capability and housing counseling nonprofit organizations were invited to discuss budgeting with clients. The clients then had the opportunity to meet with a mortgage specialist from the bank. Buquing has also been invited by corporations such as Kimberly-Clark to speak with employees in soon-to-be closed branch offices about housing options and budgeting.

A positive change that Buquing has seen in homeowners recently is that clients are more likely to come to him while still current on their mortgage, but worried about falling behind. In the past, many clients came in with a notice of default. According to Buquing, recent clients have been very proactive in making a budget plan and following the advice from counselors. It is possible that a healthier economy, a decrease in unemployment and a better job market could have influenced the change in needs of the client over the years.
West Virginia

Christian Tirado and Richard Verrillo
Housing Program Managers
Navicore Solutions
West Virginia

The housing crisis had a unique impact on “rust belt” states such as West Virginia. Housing prices in rust belt states fell while unemployment rose leading to a rise in default rates. Many jobs in West Virginia are in agriculture, manufacturing and mining, and so subject to seasonal work patterns and layoffs. Employment instability has led to the need for foreclosure and financial counseling. Navicore Solutions (Navicore) was established in 1991 to provide housing and financial services and has since become a nationally recognized social service organization. Navicore’s phone-based counseling system enabled it to reach rural communities in West Virginia, and the agency has participated as a grantee in the NFMC Program for more than eight years.

West Virginia’s large rural population includes a portion with relatively high poverty rates and a lack of mobility. Around 40 percent of West Virginia’s NFMC Program clients resided in a rural area. Housing Program Manager Christian Tirado explained that Navicore provided NFMC Program counseling over the phone to give homeowners who lack easy access to transportation the opportunity to receive help. Additionally, the development of Navicore’s National Hotline allowed clients to immediately contact counselors over the phone – an easily accessible form of counseling that addressed urgent demand without the need for scheduling an appointment. Because Navicore has well-established systems for phone-based counseling, the organization has been able to respond quickly to crises in the state without risking the quality of the program.

For foreclosure counseling, Tirado stated that the two largest groups of clients that Navicore received were either already delinquent on their mortgage payments or faced the prospect of (and sought to avoid) falling behind on payments. Of all NFMC Program clients in West Virginia, 40 percent were also delinquent in their mortgage payments when they first reached out to a counselor.

Navicore branch office staff member Richard Verrillo believes that the organization will soon shift its attention to pre-purchase counseling. There are hotspots in the United States that are still in need of foreclosure counseling but for now, Verillo looks forward to assisting with loss mitigation and homebuyer education programs after the Making Home Affordable (MHA) program has ended.

Wisconsin

Deborah Lee-Eskridge
Housing Resources, Inc.
Milwaukee, Wisconsin

The thought of losing the home that Deborah Lee-Eskridge grew up in and which her family has owned since 1968 was unfathomable to her. Unaware of the challenges that would come in a few short years, Lee-Eskridge obtained a mortgage loan on the home so she could make necessary repairs and convert the upstairs into a duplex, where her daughter and her family now reside. However, when her husband became ill with cancer three years ago, the Eskridge family finances were compromised and her beautiful home was at-risk of foreclosure.
Due to the mounting expenses caused by the illness, Lee-Eskridge fell behind in the mortgage payments, which at the time amounted to over 53 percent of the family’s rapidly decreasing income. Based on a friend’s advice, Lee-Eskridge contacted Housing Resources, Inc., a NeighborWorks organization and NFMC Program grantee, for help. The housing counselor worked with the servicer to significantly reduce Lee-Eskridge’s mortgage payments to a more manageable amount. Lee-Eskridge also received help from Housing Resources to enroll in the Home Affordable Modification Program (HAMP), which provided a $5,000 reduction in the overall mortgage amount based on timely payments for five years. The final modification deferred more than $65,000 of the loan balance and around $45,000 was forgivable if Lee-Eskridge remained current with payments.

With Lee-Eskridge’s husband’s health improving during 2016, Lee-Eskridge has returned to enjoying the secure ownership of her home and family legacy. Lee-Eskridge and her husband are proud of their flower and vegetable gardens and enjoy watching their grandchildren grow up in the neighborhood she lived in and called home as a child herself.

**Wyoming**

Julie MacDougall  
Financial Counselor  
GreenPath Financial Wellness  
Cheyenne, Wyoming Field Office

GreenPath Financial Wellness (GreenPath) opened a branch office in Wyoming in 2011 through its merger with Consumer Credit Counseling Services (CCCS) of Southeast Wyoming and has been an NFMC Program grantee since Round 6. GreenPath conducted phone-based housing counseling nationwide and served Wyoming through phone-based and in-person counseling through its Fort Collins, Colorado and Cheyenne, Wyoming field offices.

Julie MacDougall already had 18 years of experience as a housing counselor in Michigan before she moved west in 2011 to serve in the Colorado and Wyoming field offices. She worked mainly out of Fort Collins and conducted phone sessions and in-person meetings with Wyoming clients. Many Cheyenne-area homeowners found it convenient to make the short trip to Fort Collins to meet face-to-face. Julie also made occasional trips to Cheyenne.

GreenPath found Wyoming to be a different loss mitigation environment from most states. Wyoming has generally had low foreclosure rates, especially in Cheyenne, from where most counseling clients have come seeking services. Cheyenne-area homeowners have benefited from a stable job market due to a local economy anchored by the U.S. Air Force and Veterans Administration as well as robust agriculture and mining jobs.

“We almost never see clients with awful sub-prime mortgages here,” MacDougall said. For some Wyoming homeowners, a major source of income was the mineral rights of their land, leased or sold for oil and gas development. With the slump in the oil markets, however, the value of and income from these rights have been reduced. In MacDougall’s experience, Wyoming homeowners were very proactive regarding their mortgages. “Everyone I’ve seen this year was current on their mortgage. They were more concerned about the potential to fall behind in their payments, rather than dealing with a
growing delinquency or threat of foreclosure. Wyoming is different in this way.” Homeowners often initially called about financial issues such as debt management, but the conversation lead to a discussion of mortgage expenses. Counseling thus “backed into” opportunities to restructure mortgages to reduce expenses and the likelihood of becoming delinquent on mortgage payments. Counselors helped homeowners explore various loan modification or refinance options, outside of a crisis situation.

GreenPath leveraged CCCS of Southeast Wyoming’s existing relationships and outreach efforts. These connections allowed GreenPath to find homeowners in need and partner with local banks to offer services. They proved critical to GreenPath quickly offering NFMC Program counseling, among other services. “We’re able to educate credit union or bank staff about our services and how to detect homeowners in need,” MacDougall explained. “Credit unions or banks can then make referrals for homeowners to our agency.”

GreenPath harnessed its national-level organization to administer the NFMC Program efficiently. GreenPath employed a proprietary client management system to collect and manage all client documentation and NFMC Program forms. This system facilitates counseling and allows the agency to report counseling activity easily and share documents with clients and servicers. “We can send materials directly to servicers if need be,” MacDougall explained, “but we encourage homeowners to do so themselves if they can.”

The future will bring greater engagement with homeowners outside of the Cheyenne area. GreenPath formed a partnership with a Casper credit union, Reliance Federal, to reach homeowners in central Wyoming. This built the capability to reach more rural homeowners and those with less reliable sources of income. MacDougall noted, “This should present a different demographic and the opportunity to reach new homeowners in need.”

**Conclusion**

The NFMC Program has helped homeowners facing foreclosure find the best available solutions to mitigate their individual circumstances. Over the course of the NFMC Program, counselors have faced many successes and challenges as they provided foreclosure counseling. These success stories and profiles show that counseling is working for many families across the United States. NFMC Program-funded counseling organizations collaborate with homeowners and servicers to find a positive outcome. NFMC Program counseling employs budgeting and action plans as tools to help homeowners identify options for mortgage modification and financial stability. Counselors also leverage knowledge of the Making Home Affordable and the Hardest Hit Fund programs to identify clear options for loan modifications. As these government programs wind down through 2017, counselors will play a major role in helping homeowners navigate the new loss mitigation landscape moving forward.

As a result of NFMC Program support, many counseling agencies have cultivated partnerships with community groups, other social service organizations and mortgage servicers. NFMC Program-funded organizations can be found on the website [Find a Foreclosure Counselor](#), which allows homeowners to easily search for organizations in their area. Counselors serve as trusted advisors for the homeowner and provide early intervention when the possibility of default is on the horizon. Studies have shown that a partnership between a homeowner and counselor leads to positive outcomes.

Although counselors have made in-roads regarding their communication with servicers, there are still many counselors who find consistent communication with servicers to be a challenge. The use of technology to share client documents with servicers is a best practice of many counseling agencies. Over
the past four years, the impact of electronic document-sharing has improved communication with servicers. As counselors look to the future, they will need to develop more partnerships with servicers and other housing professionals to reach at-risk homeowners in new and creative ways. Counselors also must prepare for current and future industry changes while continuing to help homeowners obtain sustainable outcomes.

Appendix

Appendix 1: Number of Counseling Units Delivered by State

Appendix 2: Number of Counseling Units Delivered by Congressional District
Combined Rounds 1-9 National Foreclosure Mitigation Counseling Program

Number of Counseling Units Delivered Nationally by State

Legend
- Water
- Delivered Counseling Units
  - Over 50,000
  - 20,000 - 49,999
  - 5,000 - 19,999
  - Up to 4,999

Source: NFMC Data as of 4/30/2016
Note: Includes Level 4 units related to HAMP counseling
Map Created by: Lucas Belury, Analysis Services Fellow
Combined Rounds 1-9 National Foreclosure Mitigation Counseling Program

Number of Counseling Units Delivered Nationally by Congressional Districts

Legend:
- Blue: Water
- Dark Red: Over 6,500
- Red: 5,000 - 6,499
- Orange: 3,000 - 4,999
- Light Orange: Up to 2,999

Source: NFMC Data as of 4/30/2016
Note: Includes Level 4 units related to HAMP counseling
Areas of greatest need reflect Round 9 designations
Map Created by: Lucas Belury, Analysis Services Fellow