



NATIONAL URBAN LEAGUE OVERVIEW

HPF has partnered with the National Urban League to promote awareness of the problem of foreclosure and the 888-995-HOPE hotline.

CCRC counselors may get calls from homeowners who learned about our services from the National or Local Urban League. Please capture this info under “how did you hear about us?” in the database.

Currently the hotline is promoted in these three cities. If you counsel someone from these cities, please consider referring to the local UL for services listed below.

Houston information begins on page 2.

St. Louis information begins on page 5.

Philadelphia information begins on page 7.

HOUSTON AREA URBAN LEAGUE SERVICES

.....

IF YOU COUNSEL ANY HOMEOWNER IN THE HOUSTON AREA, PLEASE CONSIDER REFERRING THEM TO HOUSTON AREA URBAN LEAGUE (HAUL) FOR ANY OF THE SERVICES BELOW, INCLUDING HOUSING PROGRAMS AND EMPLOYMENT SERVICES.

HOMEOWNERS OF ALL ETHNIC BACKGROUNDS QUALIFY FOR THE SERVICES BELOW. COUNSELING IS AVAILABLE IN SPANISH.

MORE INFO ALSO AT WWW.HAUL.ORG.

To refer a homeowner call Jackie Roney at 713-393-8730 or jacqueline@haul.org

.....

Houston Area Urban League (HAUL)

1301 Texas Avenue (Downtown Houston) Houston, TX 77002 713-393-8700

As one of only three HUD-approved housing counseling agencies in the Houston area, the Houston Area Urban League Housing Counseling Program provides comprehensive counseling that focuses on individual counseling to customers experiencing housing problems.

Housing Counseling Programs

Pre/Post Home Purchase Counseling

The Houston Area Urban League provides confidential and intensive one-on-one counseling and works with a family to improve their credit rating within a specific time.

Mortgage Default Counseling

The Houston Area Urban League works with families in time of financial difficulties to prevent mortgage default.

Foreclosure Prevention

The Houston Area Urban League counsels and assists families with alternative options to foreclosure.

Reverse Mortgage Program

As a Senior Homeowner, you may find extra money obtainable with a Reverse Mortgage. A reverse mortgage is a loan against the equity in the home that provides tax-free cash advances, but requires no payments during the term of the loan. You may qualify for a Reverse Mortgage if you are at least age 62 (the youngest homeowner must be at least age 62) and own your home. There are no income or credit requirements to qualify.

To set an appointment please call: 713-393-8738

First Time Homebuyers Class

The First Time Homebuyers Class assists low to moderate-income families with the home buying process. Completion of this class entitles qualified families with down payment and closing cost assistance. Classes are in English and Spanish. To register call (713) 393-8738 or (713) 393 8730 or register online at:

http://www.haulciin.org/Registration_for_Classes.htm

Credit Enhancement Program

The goal of the Houston Area Urban League's Credit Enhancement Program is to assist First Time Homebuyer's with credit blemishes and low credit scores (FICO Score) to achieve their "dream" of homeownership by participation in an extensive "one-on-one" credit-counseling program to improve their credit rating within a specific time frame.

The Credit Enhancement Program is also available to other individuals and families, not currently in the process of buying a home, but interested in improving their credit worthiness by increasing their credit scores. Credit scores is a critical factor used by lending institutions in making loan approval.

To set up an appointment call 713-393-8735

To refer a homeowner to any of the services listed below (other than housing) call 713-393-8700 and press "0" for a live operator.

Mission

The mission of the Houston Area Urban League is to enable African Americans and other minorities to secure economic self-reliance, parity, power and civil rights.

Programs

Economic Development

With a focus on providing the technical assistance and resources necessary for newly created and existing businesses to operate effectively, Economic Development offers a range of services. These include: one-on-one consultation, networking opportunities, business and marketing plan classes, and banking and financial management support.

Education Support Services

The Education Department provides a continuum of services and information to support the intellectual and social development of children. These services range from early literacy development support for toddlers and young children to middle school enrichment and high school leadership development programs.

Health Initiatives

Health Initiatives focuses on issues related to the health and well being of communities of color, which are disproportionately impacted by diabetes and other chronic illnesses. This department offers: outreach and education in diabetes prevention including healthy cooking demonstrations; free health screenings through "Take a Loved One to the Doctor Day" events, and forums on depression and other mental wellness concerns.

Housing and Social Services

With a goal of providing safe, decent, and affordable housing to low-income families in the community, the Housing Department provides: First Time Homebuyers Workshops, Reverse Mortgage Counseling, Mortgage Default Counseling and a Credit Enhancement Program.

Workforce Development

The Workforce Development Department offers a comprehensive approach to job acquisition through a variety of professional services including: job referral and placement assistance through multiple employment fairs, a weekly job club and the maintenance of multiple job banks with local, state and national employment opportunities. Other services include: career counseling, skill assessment, resume preparation, and job readiness workshops.

Workforce Training

Through its Community Technology Center (CTC), Workforce Training provides intensive training and job placement resources for individuals with employment barriers and/or who are underemployed. Its customized training portfolio offers technology training including MOS Certification and has recently expanded to include pre-construction training.

Hurricane Relief Efforts

In support of the multitude of individuals impacted by Hurricanes Katrina and Rita, this special project offers comprehensive services in the following categories: Case Management and Referral, Counseling and Health Assistance, Workforce Development, and traditional Housing Assistance and emergency housing assistance through the newly created Hurricane Relief Call Center.

URBAN LEAGUE OF METROPOLITAN ST. LOUIS, INC. SERVICES

.....

IF YOU COUNSEL ANY HOMEOWNER IN THE ST. LOUIS AREA, PLEASE CONSIDER REFERRING THEM TO THE URBAN LEAGUE OF METROPOLITAN ST. LOUIS FOR ANY OF THE SERVICES BELOW, INCLUDING HOUSING PROGRAMS AND EMPLOYMENT SERVICES.

HOMEOWNERS OF ALL ETHNIC BACKGROUNDS QUALIFY FOR THE SERVICES BELOW.

To refer a homeowner call Eric Madkins, emadkins@urbanleague-stl.org, 314-615-3644.

.....

History

Currently, we are the fourth largest Urban League affiliate in the country with a \$14.2 million budget serving 66,000 individuals per year. The St. Louis Urban League has a staff of 170 dedicated employees, and more than 1,500 volunteers.

Programs

Housing Programs:

- **Housing counseling and support services** as a HUD-Certified Housing Agency. Services and activities include financial aid to prevent foreclosures/evictions, budgeting and money management counseling, pre and post rental/mortgage counseling, homeownership training, financial literacy training, energy conservation and weatherization supplies. Outreach activities include raising awareness about ways to identify and avoid predatory lending practices, the importance of fire prevention and property insurance.
- **Homebuyer Education Program** assists low- to moderate- income families with the process of purchasing a home. Topics include budgeting, negotiating the price of the home, applying for a loan, what to expect at closing, and post-purchase information. The course lasts for 5 weeks.
- **Housing Advocacy/Youth Housing Advocacy Programs** that are designed to stabilize Department of Children & Family Services (DCFS)-referred clients and emancipated youth up to age 21 in permanent, affordable housing. Services provided include case management, home maintenance training, assistance to apply for Section 8 housing certification, housing search, financial aid, support services and referrals for skilled training and job placement assistance.
- **Individual Development (dollar-for-dollar matched savings) Accounts** that are designed to enable low to moderate income families to accumulate assets for home repair/purchase a home, higher education/skilled training, micro-enterprise or to purchase a vehicle.
- **A Neighborhood Assistance Program** that provides home repair assistance to homeowners in St. Louis City. The program provided residents with direct revolving loans with zero to 3% interest rates and a 12-year repayment plan. Working with licensed, insured contractors, the Urban League made repairs on 485 homes in 2003. This program was funded by the St. Louis Community Development Agency.
- **A Housing Advocacy Program** that provides budgeting, money management training, home maintenance and minor repair training, housing search and housing placement

assistance, supported by case management and financial aid to stabilize Illinois Department of Children & Family Services (DCFS)-referred families with children in permanent housing. This program is funded by the Illinois Department of Children & Family Services.

- A **Lead Remediation Program** in St. Louis City and St. Louis County with funds from the St. Louis Community Development Agency and St. Louis County Community Development Agency. Working with licensed and insured contractors, the Urban League made over 300 homes lead safe in 2003.
- A **Fire Prevention & Property Insurance Outreach** Project for tenants and homeowners to promote the importance of fire prevention and the need for all homes to be insured. This project is funded by the Illinois FAIR Plan.
- A **Rent and Mortgage Assistance Program** to pay first month's rent, delinquent rental or mortgage payments to prevent homelessness, evictions and foreclosures.
- A **Utility Assistance Program** to assist clients with payments to prevent homelessness.
- **Housing Fairs** sponsored by the Urban League and participation in community events to promote fair housing, homeownership, etc.

Employment Programs:

Direct Employment Services

- **Workforce Investment Act Youth Services Division The Jobs for Missouri's Graduates (JMG)**
- **Economic Empowerment Project** offering single parents free credit management and homebuyers training.
- In addition, the Urban League offers a **Youth Empowerment Summer Camp** that teaches financial literacy, life skills and career development courses to youths aged 12-15 in a day camp environment.
- The Urban League Young Professionals also has an ongoing financial literacy initiative entitled **Know Your Money Economic Empowerment Program** that teaches young adults fiscal responsibility through a comprehensive personal finance curriculum.
- A **Workforce Investment Act (WIA) Youth Development Program** in partnership with East St. Louis School District 189, Cahokia School District 187 and Brooklyn School District 188, which is designed to improve the academic performance of 14 – 18 year old students.
- An **Urban Youth Empowerment Program** that is designed to help transition 18-21 year old, high risk and adjudicated out-of-school youth into the workforce.

Basic Needs

- **The Urban League Food Pantry Program**
- At the **Annual Rams / Schnucks Thanksgiving Giveaways**, over 1,500 households received free turkey dinners in the St. Louis bi-state region
- The League's **Community Clothes Closets**
- The **"Achievement Matters" Back-to-School Project** provided grade appropriate school supplies for over 5,000 pre-kindergarten to 12th grade students in August.
- The **Healthy Heart Initiative** help African Americans reduce risk for heart disease and stroke.
- **Other programs in Educational Quality & Equality, and Civic Engagement & Social Justice**

Urban League of Philadelphia Summary of Housing Programs

Contact Person:

Ruth Gaskins, Director of Housing
215-561-6070 x203
rgaskins@urbanleaguephila.org

The Urban League of Philadelphia (ULP)

The Urban League of Philadelphia (ULP) is a non-profit, nonpartisan, civil rights and community-based movement that provides services; research and policy advocacy to help individuals and communities reach their fullest potential. Primarily working with African-Americans and other emerging ethnic communities.

Please visit www.urbanleaguephila.org or call 215-561-6070.

Our Mission

The mission of the Urban League is to empower African-Americans to secure economic self-reliance, parity, power and civil rights.

Our Vision

The Urban League of Philadelphia will be known as the leading source for empowering all people in Philadelphia and throughout the region.

Our Strategy

The Urban League employs a three-point Strategy known as the 3 E's- **E**conomic Advancement, **E**ducational Achievement and **E**ngagement.

- **Economic Advancement:** Empowering all people in attaining economic self-sufficiency.
- **Educational Achievement:** Ensuring that all of our children are well educated and prepared for economic self-reliance.
- **Engagement:** Empowering all people to take and active role in public policy and leadership in their communities. Promoting and ensuring our civil rights by actively working to eradicate all barriers to equal participation in all aspects of American society.

Foreclosure Prevention Counseling Services

Housing Consumer Education

This counseling (provided to current homeowners and perspective homeowners) shall include: credit repair and extensive money management and budget counseling; home maintenance and repair; energy conservation programs; earned income tax credit; and other entitlement rebates. As appropriate, housing counselors shall refer clients to relevant City programs (Targeted Basic Systems Repair Programs, Philadelphia Housing Development Corporations, Basic Systems Repair Program, Weatherization, SHARP, etc).

Foreclosure Prevention Counseling

This counseling shall consist of explaining the various factors that lead to mortgage foreclosure, the preventive measures which could be utilized, and the various alternatives to losing the home at a Sheriff sale.

Mortgage Default & Delinquency Counseling

This counseling shall consist of assessing the cause(s) of delinquency (ies), completing applications for HEMAP and/or negotiating a viable Loss Mitigation repayment plan; providing money management and budgeting & reviewing all options regarding there foreclosure. Including applications to other relief programs, i.e., FEMA, etc. When appropriate, we shall provide client assistance in obtaining alternative housing.

- 1. HEMAP (Homeowners Emergency Mortgage Assistance Program)** Counselors assist homeowners who have defaulted on their conventional loan and have received the required Notices, with assembling the documentation and completing an application for HEMAP (this process is time sensitive and provided only in Pennsylvania, under the ACT 91 Law). Clients whose application has been denied by HEMAP shall be informed about the right to appeal, and referred to agencies, which assist with HEMAP appeals, such as Community Legal Services, Philadelphia legal Assistance, or the Unemployment Information Center.

- 2. Loss Mitigation Program**

Counselor shall assist homeowners who have defaulted on their FHA insured loan and/or conventional loan and have received the required Notices, with assembling the documentation and negotiating a viable repayment plan under Loss Mitigation. A copy of the approved Loss Mitigation agreement shall be included in the clients file.

Tax Lien Counseling

This includes budget counseling; assessing the problem and assemble documents to advocate and negotiate a hardship payment arrangement with the firm collecting on tax liens; and referring the client to Community Legal Services/Philadelphia Legal Assistance for legal counsel.

Anti-Predatory Lending Counseling

- 1. Post-Loan Counseling** as appropriate, the counselor shall suggest options such as refinancing, state and federal mortgage delinquency assistance programs (HEMAP, HUD Loss Mitigation, FEMA etc.) and bankruptcy.

Additionally, post-loan counseling shall include providing information on the applicable laws regarding fair housing; real estate; lending; and consumer protection. However, the counselor shall not provide any legal advice or engage in the practice of real estate without a license.

- 2. Pre-Loan Counseling** shall focus on the predatory lending prevention in conjunction with the application for a home equity loan, home improvement loan, refinancing existing loans.

This counseling shall include providing information on predatory loan practices; explaining the different home repair loans available to homeowners (e.g., submitting PHIL loan, etc.); income assessment; credit, credit scores and the ability to borrow; budgeting and money management; understanding equity; pricing comparisons; broker/lender selection; loan closing process; and the settlement process.

Whenever appropriate, this counseling also includes reviewing assessments of the overall condition of the house, including detailed breakdowns of repair costs; and reviewing loan and settlement documents. Counselors shall provide pre-closing intervention and attend settlements with clients, as necessary.

Other Default and Delinquency

This counseling shall consist of negotiating an array of remedies to cure the mortgage default on non-FHA insured loans. These remedies may include negotiating a forbearance agreement, deed in lieu Chapter 13, etc.

Additional Housing Counseling Programs:

- **Mortgage Pre-Purchase Counseling** includes information on homeowners rights and responsibilities; Fair Housing Laws; money management and budgeting; ability to borrow; types of listing; home selection; broker selection; home purchase instructions; house pricing and comparables (seller's price, market price, appraised value, etc.) the importance of obtaining a property inspection and assist with the different loan assistance programs.
- **Rental Counseling** includes providing information on rights and responsibilities of tenant & landlord; Fair Housing Laws; advising clients concerning the availability of rent subsidy programs, information to clients as to the state and local governing of withholding rent and the use of escrow agents.
- **Deed Related Problems** includes information and/or assistance with deed transfers; problems arising out of the title of the property, i.e. tangled-title; donor-taker transactions; structuring transfers between family member and other forms of acquisition.
- **Property Inspection Counseling** consist of reviewing the property inspection report with the client in relation to a purchase money mortgage or a home repair loan, etc., and assist the client with preparing a proposal for seller's repair.