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Thursday, June 26, 2008

Gardner agency recertified

GARDNER— RCAP Solutions was approved for recertification by the U.S. Department of Housing and Urban Development as an official housing counseling agency on June 16, in a letter from Brenda J. Bellisairo, director of the program support division.

HUD-approved housing counseling agencies, such as RCAP Solutions, help homebuyers and homeowners to realistically evaluate their readiness for a home purchase, understand their financing and down payment options, and navigate what can be an extremely confusing and difficult process.

Certified agencies also educate about predatory lending by helping unwary borrowers to avoid unreasonably high interest rates, inflated appraisals, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and even foreclosure.

“The demand and broader audience for those in need of housing counseling has been dramatically increased over the last six months,” said Karen A. Koller, president and CEO of RCAP Solutions. “Housing is instrumental in maintaining stability and a quality of life for individuals and families. We are thrilled that RCAP Solutions will continue to provide this much needed service to the community.”

RCAP Solutions, with offices in Gardner and Worcester, is a comprehensive nonprofit community development corporation whose mission is to foster personal and public self-reliance and improve the quality of life of individuals, families and the communities in which they live.

For more information about RCAP Solutions, visit www.rcapsolutions.org or call Kimberly Thomas, communications manager at (978) 630-6653.



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