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New ally in fight against foreclosures

By Brandon Butler bbutler@sentinelandenterprise.com Article Launched: 06/21/2008 06:00:49 AM EDT

FITCHBURG -- Last year Marc Dohan, executive director of the Twin Cities CDC, knew there would be a problem with the foreclosure crisis in North Central Massachusetts.

"What are we going to do about it?" Dohan recalls thinking, he said Friday.

Dohan decided to launch a regional networking of home ownership organizations in an effort to address the problem.

On Friday, the organization officially launched.

"This is a one stop resource for homeowners and potential homeowners," said Kathleen McDermott executive director of the Montachusett Opportunity Council, Inc.

"Whenever you have a need, you can call this number."

The NeighborWorks Home Ownership Center is a collaboration of five organizations combining their programs into a single center.

The new phone number and Web site unveiled Friday will provide direct, client-based assistance to homeowners who fear they are in financial trouble, or potential homeowners who can qualify for a variety of state, federal and private incentive programs.

The phone number is (888) 978-6261.

Anyone who calls the number will be directed to the appropriate organization to help with a variety of services from homebuyer classes to financial wellness education to downpayment initiatives and about a dozen others.

Organizations that are part of the collaborative include Twin Cities CDC, Montachusett Opportunity Council, RCAP Solutions, Inc., Greater Gardner CDC and Montachusett Regional

Planning Commission.

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Local and state officials gathered at the MRPC's Fitchburg headquarters Friday commended the organizations

for coming together and providing a regional approach to the issue of foreclosures.

"In one word this is brilliant," Mayor Lisa Wong said during the conference. "The work of these organizations is selfless."

Mayor Mark Hawke of Gardner said this is the "pooling of the best of the best of these organizations."

Tina Brooks, the undersecretary for the state's department of Housing and Community Development, said the best part about the program is its regional approach.

"If we're going to find solutions to these problems, it's going to start here," Brooks said during the conference.

Afterward, Brooks said the foreclosure issue has grown worse in the state in large part because of the drop in the market value of homes.

Furthermore, she said many people can get into poor financial situations because of a small setback, which can then snowball into a bigger problem. She said there are programs that can help.



"Lots of people don't even realize there are options to help them," Brooks said. "This will be a very effective tool for helping people stay in their homes."

Martha Rivera used the services in the Twin Cities CDC to help her qualify for assistance programs. One program almost entirely covered her downpayment while other programs give her fixed-rate mortgages so she can properly plan her expenses. Now she lives in an apartment she owns and works in the same city she works in.

"There are so many great resources that people don't know about," she said.

LaRayne Hebert, the regional director of the NeighborWorks program, which provided grant funding for the collaboration, said she's happy the organizations are able to come together.

"The only way we're going to claim our cities and streets back is through collaboration," she said.

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