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Grant will educate Worcester residents about housing issues

TELEGRAM & GAZETTE STAFF

WORCESTER — RCAP Solutions, a federal Housing and Urban Development-certified housing counseling agency, has been awarded a \$100,000 grant from the state to provide financial literacy counseling services for Worcester residents.

Through this program, RCAP Solutions' 'Housing Consumer Education Center' counseling staff can assist homeowners in searching for resources to alleviate the problem or rectify the delinquency, create a household budget that the homeowner can live within and advocate with other creditors to help lower non-housing related debt.

The money is awarded through the Office of the Attorney General's Financial Literacy Education Grant Program

Homeowners can also learn about their rights under Fair Credit and Reporting Regulations, and understand loans and loan documents to identify and avoid sub-prime and predatory loans. The program can also help access loan products to make emergency repairs, and help pursue loan modifications, repayment agreements, short sales and other options.

The program can also assist with securing new safe, affordable housing if there is no solution to a foreclosure.

For more information, contact David Anderson at (978) 630-6692 or Leah Donohoe at (978) 630-6689 or visit the Resource Center at RCAP Solutions located at 90 Madison St, Worcester.

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