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When fear of foreclosure hits home RCAP offers mortgage, renters' aid

By Sandy Quadros Bowles CORRESPONDENT

GARDNER — If the mortgage payment has become a monthly nightmare and foreclosure fears are closing in, don't panic.

But don't ignore the situation, either.

Help for people facing housing concerns is available at the Housing Consumer Education Center, a program offered through RCAP Solutions, which has an office in Gardner.

RCAP Solutions is a nonprofit organization funded through federal and state agencies, businesses and private foundations.

For people seeking assistance with housing problems, time is of the essence, said Brian Scales, director of planning and development for RCAP Solutions.

"Don't wait until you get that bank notice" to seek help, he said. "Most people can see what's coming down the road. There are a lot more options when you have time than when you don't."

Unfortunately, Mr. Scales said, "a lot of people wait to avail themselves (of support) until it's very late in the game."

He compares the Housing Consumer Education program to a triage center. Staff members meet people who are having housing issues, determine what their needs are and then refer them to the agency that can best help in that particular situation.

Not all situations are catastrophic, he said. "Sometimes you just need that little bit of help."

Sometimes a one-time dose of financial assistance can help a homeowner make the bills for the month and move on to more security.

"We see these people every day," Mr. Scales said. "We know the difference just a few dollars can make. We encourage anybody that needs assistance to come in."

Trained staff members can help homeowners negotiate with their mortgage holders to create a more workable payment plan.

"It's a lot more expensive for banks to go through foreclosure" than for them to work with customers, he said. "We look at the whole picture."

Renters can also receive support and guidance at the center. Renters also fall victim to landlords who are themselves facing foreclosure or other financial difficulties, he said.

"Sometimes they're the last to know" when the landlord can't keep up with the mortgage, Mr. Scales said.

"It's important to know that people have rights and people have options."

Housing problems exploded in the fall of 2008. "It has been a constant need, a growing need," he said.

In recent weeks, he noted with cautious optimism, the situation seems to have leveled off.

But there are still many people who need support, and Mr. Scales encourages them to reach out.

"Everybody comes through here, all walks of life," he said. "Everything's confidential. We're here to help."

For more information, visit www.RCAPSolutions.org or call (800) 488-1969.

The office is located at 205 School St.



Brian Scales, director of planning and development for RCAP Solutions. (T&G Staff/RICK CINCLAIR)