

Community Outreach Strategies That Work

*Produced by the NeighborWorks® Community Building & Organizing Initiative
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How do you reach the people at risk of losing their homes to foreclosure — before it's too late? Too many homeowners don't reach out for help soon enough. Whether due to fear, embarrassment, or lack of knowledge about the alternatives, delay can make the difference between renegotiating a mortgage on workable terms, or losing a home.

The following case studies, focusing on outreach to niche communities, provide organizations with new tools and strategies. Each case study describes a real organization addressing the real challenges of reaching various constituencies they serve. Each includes a summary of lessons learned and who to contact for more information. Feel free to share these materials with others. See more [foreclosure-related best practices](#).

For the latest updates on the foreclosure crisis and how to help individuals and communities, visit the [NeighborWorks Center for Foreclosure Solutions](#).

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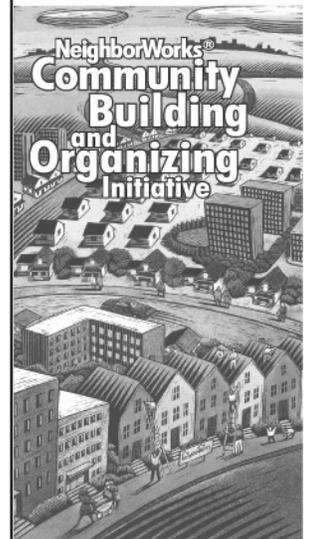
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For More Information

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CHHAYA Outreach to South Asian Communities

Background

Chhaya Community Development Corporation is a community-based non-profit organization focused on improving access to housing opportunities, resources, and information for South Asian Americans throughout New York City and the metropolitan area. Chhaya CDC advocates for community and economic development and justice within South Asian and other immigrant communities. Chhaya means “shelter” in several South Asian languages.

South Asian Americans, a group that includes immigrants from India, Bangladesh, Pakistan, and Caribbean nations such as Guyana and Trinidad, are New York City’s second-largest Asian community. These New Yorkers have a wide range of service needs. All of Chhaya CDC’s services are offered in Bangla/Bengali, English, Hindi, and Urdu.

Chhaya works in the following key housing and immigration-related areas:

1. Homeownership Education and Counseling
2. Financial Fitness
3. Tenant Rights Organizing, Education, and Counseling
4. Information on Illegal Conversions
5. Voter Engagement
6. Assistance with Discrimination or Harassment Cases
7. Research, Policy and Advocacy

The Problem

Extensive documentation has demonstrated that communities of color, including South Asian immigrants, were disproportionately affected by subprime and predatory lending practices and are thus at the greatest risk of losing their homes. Much of the recent gain in wealth in these communities is now being lost to foreclosures. In New York City, the neighborhoods with the highest rates of subprime lending and foreclosure are also neighborhoods with high concentrations of immigrants from India, Bangladesh, Pakistan, Guyana and Trinidad.

According to executive director Seema Agnani, home purchase lending and the real estate sales business grew rapidly over the last five years – the same time that subprime lending was growing significantly. Chhaya recently studied mortgage defaults in various New York City zip codes, and found that the percent of defaults attributed to South Asians was as high as 50 percent in some zip codes such as Jamaica, South Ozone Park and Jackson Heights.

At the same time, Chhaya has seen a marked increase in customers at risk of foreclosure – individuals who got into mortgages they really couldn’t afford. South Asians, like many immigrant groups in major urban areas such as New York, are particularly lacking in information about their options when it comes to buying a home, and their rights as consumers – creating greater vulnerability to scams. Another study conducted by Chhaya

documents that South Asians suffer from limited options in financing, incur higher loan fees and pay more for their homes than the average New York City homeowner.

There are few local or national financial literacy programs that target South Asians in their diverse languages or that have an understanding of the barriers that they face when trying to purchase a home. As a result, when they do buy homes, they—along with other immigrants—are at higher risk for predatory lending. Many South Asians did not know how to navigate the mortgage market, and went to the first language-appropriate option when they decided to buy a home — often a member of their own community new to the business of mortgage brokering. According to Agnani, a troubling number of predatory mortgage products were sold to unsuspecting first-time homebuyers heavily dependent on their mortgage or real estate broker because of convenience, language and cultural affinity.

Chhaya CDC believes there is a pressing need for the South Asian community to know where to go for assistance, and for homeowners who might be unclear about the affordability of their mortgage products to act immediately.

Their Approach

Serving such a large geographic area, Chhaya had to find new ways to reach its target population. Instead of solely relying on clients to come to the office, Chhaya staff travel to different parts of the city to conduct community outreach. They have developed a 90-minute outreach forum they can take anywhere.

Other outreach methods include:

Partnerships with faith institutions. Religion plays an integral part in the lives of many members of the community, so Chhaya routinely distributes information outside of mosques in Jamaica and gurdwaras (Sikh temples) in Richmond Hill. They have also done announcements and prevention clinics after religious services.

Partnerships with community-based media such as *The South Asian Insider*, and the *Queens Chronicle*, that serve their target populations. This includes press conferences to release new data and “advertorials” — Q&A formatted news articles that Chhaya writes and translates, and newspapers publish.

Research on the specific impacts of foreclosure on the South Asian community, which is then highly publicized and helps raise awareness among households at risk.

Direct flyering on the streets. Chhaya does a lot of voter registration already, and have combined their foreclosure outreach with that effort.

Community forums in restaurants and other businesses that serve the community to engage community members, distribute information and clear up misconceptions about foreclosure. These settings are important in breaking the ice because in most immigrant communities there is a general mistrust of government and apprehension about revealing personal financial information.

Partnering with local elected officials, who co-sign letters to lend credibility, make connections with churches, cosponsor events and help with direct mail.

Partnering with public libraries. Libraries attract a lot of South Asian households who access translation services there, rent videos from their home countries and read ethnic newspapers carried there. The library system hands out flyers in advance of a Chhaya forum to as many as 10,000 households through their New Americans program.

Website Features. At its Web site, www.chhayacdc.org, Chhaya offers fact sheets on foreclosure rescue scams in English and Bangla, reprints of news articles, notices of foreclosure clinics and other assistance. Customer tracking shows that a Google search is a common way people find Chhaya.

Monthly call-in show on cable television. The show is produced by an Indian community leader, who offers Chhaya a time slot once a month. Chhaya does a short presentation and has a guest – Freddie Mac, Fair Housing, etc. The viewership includes about 50,000 households, primarily South Asian.

Partnership with 311, New York City's phone hotline for government information and non-emergency services. Chhaya was added to their database, which has resulted in many calls.

Impact

Chhaya's grassroots media campaign has been implemented extensively and consistently, so that Chhaya is now a household name in the South Asian community. Appointments with customers at Chhaya for assistance with mortgage counseling have increased from two to three per week to to three per day. Chhaya's inclusion in the city's 311 database, in particular, has had phones "ringing off the hook" according to Executive Director Seema Agnani.

Lessons Learned

1. Even if one person shows up for a clinic or forum, the impact can be significant – they talk to a lot of people. Don't be discouraged – give that person the best service you can.
2. Don't underestimate word of mouth – clients are the most powerful form of outreach.
3. Partnerships are key to expanding influence. As a result of the successful partnerships Chhaya has had with faith leaders, political leaders, libraries, businesses and others, the organization is forming a leadership council of customers, media and other partners to help guide future growth and outreach.
4. Language and cultural skills are critical in reaching out to immigrant households – just translating materials isn't enough. Invest resources in staff who have language and cultural skills that match your target markets.

For More Information

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Baltimore Homeownership Preservation Coalition Using Local Media to Reach Less Connected Residents

Background

The Baltimore Homeownership Preservation Coalition (BHPC) was formed in the summer of 2005 to address the high number of home foreclosures in Baltimore City, the majority of which have impacted Baltimore's low-moderate income African-American community. BHPC has 81 members representing banks, nonprofits, realtors, foundations, and state and local public agencies. One of BHPC's main strategies has been to support the work of grassroots non-profits in tackling the foreclosure issue. Between the fourth quarter of 2006 and the fourth quarter of 2007 there was a 1,000 percent increase in foreclosure activity throughout the state of Maryland. Consequently, BHPC has seen an increase in resources and political will to deal with the issue, prompting BHPC to expand and develop new strategies.

Their Approach

BHPC relies on the networks of their member organizations to spread the word about various homeownership counseling, education, and other foreclosure prevention services. They continue to seek out new relationships and connections in order to expand these networks. However, BHPC is keenly aware that no matter how deep these networks may run, there are large numbers of people in Baltimore who do not attend meetings or otherwise come into contact with member organizations. Given the resources available to the Coalition, BHPC adopted a media strategy to reach out to "unconnected" individuals.

Two particular media strategies stand out in BHPC's approach:

- the production of "Judge Smartt," a local cable Judge Judy-esque program that provided education information about foreclosure prevention, and
- the use of radio advertisements and public service announcements (PSAs).

"Judge Smartt"

BHPC used some of its resources to produce a relatively high production-value program called "Judge Smartt." Modeled after "Judge Judy," the show not only provided contact information for BHPC's foreclosure counseling members, but also provided information on how to avoid predatory lending, foreclosure prevention tips, healthy financial practices, and other information that viewers could use in real life. The program was well received by City officials, who repeatedly ran the show on the mayor's cable station. In addition, free copies were made available to local non-profits to use at community meetings, group housing counseling workshops, and other financial education workshops.

Radio Ads and PSAs

Recognizing that a majority of people affected by foreclosures in Baltimore are African-American, BHPC intentionally developed relationships with radio stations that cater to the African-American community, ranging from gospel to hip-hop. Their media message stressed the need for residents to act quickly and proactively when they experience mortgage problems, to

connect with legitimate non-profit counseling services, and provided the contact information for organizations providing these services. BHPC retained a PR consultant who helped to develop the message and to broker relationships with many stations to do free PSAs or informational interviews in conjunction with paid advertisements that were funded mainly through city dollars.

Impact

The number of people receiving general homeownership counseling from BHPC's member organizations increased 36 percent from 2006 to 2007, and the number receiving foreclosure related counseling increase 244 percent. While these increases are likely due to a number of factors, the airing of "Judge Smartt" appears to have increased the number of calls and visits to legitimate, non-profit counseling agencies. The ad campaign is ongoing, but also promises to help get good information into the hands of those who need it. Additionally, many elected officials, city, state, and federal, became more aware of the growing crisis and increased their commitment to developing foreclosure solutions as a result of BHPC's efforts.

Lessons Learned

1. Pooling resources

BHPC has accomplished a scope and scale to their media strategy that no individual organization could have accomplished. Critical support from foundations and member organizations to the Coalition went above and beyond what a member organization might have expected if it were acting on its own.

2. Partner with niche/ethnic media

Part of the success of BHPC's radio ad campaign is due to developing relationships with the stations that cater to those who are being hardest hit by foreclosure. In Baltimore, this means developing relationships with media sources that cater to an African-American audience. In other localities, this may mean developing relationships with ethnic, non-English language, or other "niche" media outlets that have successfully built a base of listeners and readers in communities that may be experiencing high rates of foreclosure.

3. Production value matters

Part of the success of BHPC's media strategy came from having access to a PR consultant and the resources to produce pieces with a high production value. Though not all organizations who seek to utilize the media to spread the word about foreclosure prevention services will have the same resources as BHPC, finding ways to produce high quality media pieces may help convince residents that the services being offered are also reputable and of high quality.

For More Information

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Belair-Edison Neighborhoods Inc. Place-Based Relationship-Building Brings Residents in the Door

Who Should Read this Case Study?

1. Groups doing foreclosure prevention outreach in a defined geographic area;
2. Groups looking to more effectively utilize their foreclosure prevention outreach efforts.

Background

The Belair-Edison community in Baltimore consists of approximately 6,500 households, home to approximately 18,000 residents. The community is mostly middle-income homeowners, with a homeownership rate around 80 percent and an average income of \$35,000. Because of the relative affordability and stability of the neighborhood, Belair-Edison Neighborhoods, Inc. sees a large number of younger, new homeowners, most of whom are first time home buyers.

The community is currently 70 percent African-American and 30 percent white, though these numbers were reversed before significant white flight in the 1970s and 1980s. Belair-Edison Neighborhoods, Inc. (BENI) works to enhance investment in the community by increasing connection among residents, thereby increasing residents' likelihood to lead neighborhood revitalization efforts. Like many moderate income communities over the last few years, Belair-Edison has seen an increasing number of foreclosures begin to impact its community.

The Problem

As an organization that receives funds through Baltimore's Healthy Neighborhoods Initiative, BENI was faced with a choice. Its desired outcome was clear – spark reinvestment in the community. However, the process by which this could be achieved was less clear. Many groups working in the Healthy Neighborhoods Initiative chose a more development-focused approach, investing in real estate but not really engaging with the people. BENI felt there was something wrong in this approach – the development was disconnected from the residents, and the bricks and mortar didn't necessarily contribute to a strong community of connected neighbors. To respond to this dilemma, BENI decided to invest in resident leadership and resident-led neighborhood improvement as their model for economic development. This approach has led them into very direct and consistent contact and partnership with the residents of Belair-Edison.

Their Approach

BENI has capitalized on its particular geographic focus by developing specific tools and techniques that have allowed the organization to spread the word about foreclosure prevention and homeownership counseling.

Consistent, Direct Contact

If you are a resident of Belair-Edison, you will likely get at least five direct contacts with BENI in any given year, more if you are at risk of mortgage problems or foreclosure. BENI sends two mass mailings per year to each house in its community explaining the services and role of the organization. In addition, the organization produces a newspaper with articles about refinancing and foreclosure prevention written by its homeownership counseling staff. This newspaper is delivered, three times a year, to every house in the neighborhood.

Personal Contact

BENI knows that simply getting information out through mailings and fliers is not enough. The organization employs marketing and community organizing staff to also be a personal presence in the neighborhood. As these staff members develop relationships in the community (often around issues other than foreclosure prevention) they increase the ties between residents and the organization, increasing the likelihood that residents will come to BENI when mortgage troubles surface.

Tailored Contact

In addition to the general mailings described above, BENI has partnered with the Community Law Center to get information on new homes purchased in the community, allowing them to track the types of loans used to purchase these properties. This more detailed research allows the organization to tailor its outreach to households that have received sub-prime mortgages or other indicators of mortgage trouble that could lead to foreclosure. The organization has also purchased mapping software that allows it to track home purchases, sales prices, and foreclosures in the community, allowing its organizing and homeownership counseling staff to approach each block differently, depending on the dynamics at play.

Impact

BENI has seen great success in stemming the tide of foreclosure in its community. Recognizing the key role that BENI and its geographic outreach has played in the comparably low rates of foreclosure in Belair-Edison, two adjacent neighborhoods are currently seeking funds to enable BENI to replicate its model in their communities.

In addition to the recognition from other neighborhoods, BENI is seeing its geographic outreach focus reinforced by its own residents. When BENI started comprehensive counseling services in 2004, residents were only coming to them after falling behind on their mortgage payments. Now, however, residents are coming in before they fall behind, citing their familiarity with BENI as a reason for coming forward. Additionally, BENI has seen increased numbers of residents coming into its offices before signing loan documents, again showing that the organization's grassroots marketing is paying off.

Lessons Learned

1. Concentrated Contact Matters

Much of BENI's success comes from its geographic base in a community. By focusing on a particular area, the organization has been able to develop critical relationships with residents that allow its outreach about foreclosure prevention to find a receptive market and bring in the people who need help. Other organizations seeking to reach out to "hard to reach" populations may wish to emulate BENI's model, either by focusing on geographically concentrated areas or by adapting BENI's consistent outreach strategies to a geographically dispersed, but otherwise homogenous, groups.

2. Outreach Smart and Hard, Not Just Hard

Though BENI spends a great deal of resources making sure that everyone in the community knows them, they also have developed the in-house capacity and partnerships to identify where more intensive outreach is needed. By developing research capacity that can improve outreach efficiency, the organization gets more bang for its outreach buck.

For More Information

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Staff Integration Case Study

Belair-Edison Neighborhoods Inc.

Closing the Circle of Marketing, Counseling, and Organizing

Who Should Read This Case Study?

1. Organizations that want to better integrate their internal homeownership counseling and community organizing/building departments;
2. Organizations doing solely homeownership counseling OR community organizing/building who want to partner with an organization that provides the other skill set.

Background

The Belair-Edison community in Baltimore consists of approximately 6,500 households, home to approximately 18,000 residents. The community is mostly middle-income homeowners, with a homeownership rate around 80 percent and an average income of \$35,000. Because of the relative affordability and stability of the neighborhood, Belair-Edison Neighborhoods sees a large number of younger, new homeowners, most of whom are first time home buyers.

The community is currently 70 percent African-American and 30 percent white, though these numbers were reversed before significant white flight in the 1970s and 1980s. Belair-Edison Neighborhoods, Inc. (BENI) works to enhance investment in the community by increasing connection among residents, thereby increasing residents' likelihood to lead neighborhood revitalization efforts. Like many moderate income communities over the last few years, Belair-Edison has seen an increasing number of foreclosures begin to impact its community.

The Problem

BENI's Executive Director Johnette Richardson recognized that her staff were working hard, but not always working together in a strategic, formal manner. At staff meetings where different departments were asked to give status updates, counselors would make reference to a resident who they were working with, only to have the organizing staff also mention that they were working with the same resident. And the same thing happened in reverse. Yet the organization had no formal mechanisms for capitalizing on these shared relationships, and no real strategy about how to coordinate the work of these departments, even though the overlap was clear. Richardson realized that a real opportunity was being missed.

Their Approach

BENI knows that a community is not defined by its issues with foreclosure. The organization's goal is to increase overall investment in the community by increasing the social fabric so that residents and business owners are motivated to lead investment in the community. To implement this approach to neighborhood development, the organization has crafted a multi-faceted strategy that combines marketing, homeownership counseling, and community organizing. This strategy has seen particular payoff in the mortgage and foreclosure crisis, as the organization has deep roots and connections with the community that ease residents' reluctance to come forward when they need assistance.

An Integrated Outreach Team

BENI's outreach team consists of its marketing, homeownership counseling, and community organizing staff. Though all have different functions within the organization, BENI's leadership has recognized the need for these departments to work well together in order to have residents apprised of the full range of opportunities for engagement and services offered. The outreach team meets formally on a regular basis to coordinate outreach efforts and materials, report on progress, and update each other on any particular outreach needs of their department (e.g. upcoming events or meetings).

BENI's integration of its outreach team achieves two very important results. First, and perhaps most obviously, the integration insures the development of a consistent external message in the community that reflects the whole of the organizations. Secondly, and equally important, it allows for internal relationships to develop among staff so that referrals of residents from one department to another flow smoothly.

Developing Relationships Beyond Service Provision

Another hallmark of BENI's approach to the community is their investment in a community organizer whose job is to facilitate resident-led initiatives on a block-by-block basis. The organizer engages residents in each block to identify what they want to happen and then helps them to get the resources to achieve it. In addition to achieving its goal of facilitating resident-led neighborhood stability, this process allows the organizer to develop relationships of trust with residents, which increase the likelihood that residents will approach the organization as a resource if mortgage problems arise.

Additionally, because the organizer is armed with research the organization conducts about home sales, mortgage types, and other economic indicators for each block, she can also probe for issues that exist beneath the surface and connect residents to the more service-oriented departments of BENI.

Impact

According to BENI's executive director, "our organizer is always bringing people into the circle" (the circle referring to the circle of marketing, counseling, and organizing). "Her presence in the community is one of the greatest assets we have in getting residents to come forward about mortgage problems."

Richardson's observations are born out by the experience BENI has had with its integrated approach. Every time the organizer begins to work on a block level, conducting meetings and developing neighborhood improvement strategies, housing counselors see an increase in calls from the block seeking help with home payment delinquency or default. The calls are not always from residents who are already in trouble, but also represent preventative calls where residents worry they might be heading for trouble. Presumably, without the organizer being on the block, many of these calls (especially preventative calls) would not be made.

As a concrete example showing this impact, BENI's organizer recently met with residents in the 2800 block of Lake Avenue regarding trash clean up and a block painting project. As a result of

her presence on the block, one resident asked for a referral to BENI's housing counselor. In this case, the mortgage was not the problem, but unpaid water bills threatened to put the house into tax sale rolls. The counselor was able to work with the resident to develop a budget, get the mortgage lender to add the delinquent water bills onto the mortgage, and get a more favorable mortgage payment.

This relationship is not a one-way street. In the same way in which the organizer brings residents into the circle, so do the marketing and counseling staff. For instance, with the recent increase in publicity around foreclosure, many residents will come into BENI's office to review their financing documents with a counselor. If the resident is on a block that is not active in BENI's community organizing efforts, the counselor will introduce the resident to the organizer and help to broker a conversation to get the resident to act as a catalyst for block activities. If there is organizing activity already on the block, the counselor asks to see if the resident is already engaged in it and, if not, again makes the introduction to the organizer.

In this way, BENI has created a truly permeable relationship between their service provision and community organizing activities. Staff coordination, knowledge of one another's activities, and willingness to work together increases the efficiency of both the organizing and foreclosure prevention work, while simultaneously providing residents with a more positive experience with BENI's staff and programs.

Lessons Learned

1. Engage on Residents' Terms

One of the key lessons from BENI's experience is that developing genuine relationships with residents requires more than just alerting them of services that you provide. The organizer's presence on a block, helping to coordinate efforts that are directed by residents on the block, opens up more genuine, open relationships that translate to greater likelihood that residents will also come forward when mortgage difficulties emerge.

2. Internal Relationships Matter

It is easy to assume that because an organization has homeownership counseling services and does community organizing that staff can simply refer people from one department to another. However, without consistent contact internally within the organization, co-workers may feel resentful if someone from another department "dumps" another client or community resident on their already busy work schedule. BENI's multi-disciplinary outreach team meets regularly, helping to make sure that each department understands the needs of the others, as well as understands why they may be asked to step in at certain times.

For More Information

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Community Outreach Strategies That Work

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Making a Difference No One Else Can Make — How Faith Communities Can Reach Out to Families at Risk of Foreclosure

How does foreclosure happen?

- There are many different paths to foreclosure.
- It's important to know that families and individuals of *all incomes* and in *all neighborhoods* are part of the statistics of the current foreclosure crisis.
- People may feel frightened, embarrassed and guilty, but the sooner they seek help, the better their chances of saving their home or their credit.

There are many different paths to foreclosure.

- Some people have lost jobs, experienced life changes such as divorce, or had health crises.
- Some people were borrowing from their home equity to sustain a lifestyle they couldn't otherwise afford. When home prices stopped going up, there was no more equity to borrow.

And some people got unaffordable and inappropriate loans because of unethical business practices or because they could not document their income:

- “Predatory lending” involves targeting of elderly, low-income, and minority homeowners for high-cost and sometimes fraudulent home-equity and other loans.
- “Subprime lending” is a larger category that includes higher-cost loans made to people whose credit wasn't good enough for a “prime” interest rate, but who didn't want to wait to buy a home — or — who had good credit but could not document their income because for example, they were self-employed.
- “Teaser rates” were a common part of home purchase loans in the last few years — they made the monthly payment affordable in the first couple of years, but then rates adjust and neither buyers nor lenders made sure they could afford the new payments.

Families and individuals of all incomes and in all neighborhoods are at risk:

- Young families (who bought in the last three years with an unaffordable loan), long time homeowners (who borrowed against their home equity), seniors (who own their home outright and borrowed against home equity).
- Families at risk of foreclosure are increasingly middle class, working families living in suburbs.
- More and more landlords are in foreclosure, displacing renters.
- No community is immune.

No matter what their path, people at risk may feel frightened and guilty. This is a huge obstacle to getting them the help they need, but the sooner they seek help, the better.

- Despite the sweeping scale of this problem, too many people are afraid to admit they have a problem and to ask for help. Many people don't even know that help is available or are afraid of scams.
- Renters may not know they are at risk of losing their home.

- But every household can be helped to have a softer landing if they reach out – the sooner they call, the better the results.

So what kind of help is available? Foreclosure counseling is the key first step.

- Trained counselors can assess the situation quickly and know how to contact the servicer of the loan.
- Some people will want to be counseled by phone: 1-888-995-HOPE is a national hotline that offers free, confidential help.
- If they want to be referred to a local housing counselor, the hotline will do that.

What are the possible solutions to an unaffordable loan?

1. Refinance: in some cases, an owner may be helped to refinance into a more affordable loan, usually with a fixed rate so the payments are reliable and affordable. So far, this option is usually only available if the owner is not yet delinquent on their payments, and if their credit is in reasonable condition. Obviously, this solution works best when owners ask for help before they are delinquent, usually when they know their interest rate is about to go up.
2. Forbearance: The homeowner is allowed to delay payments for a short period, with the understanding that another option will be used afterwards to bring the account current.
3. Reinstatement: When the homeowner is behind in payments but can promise a lump sum to bring payments current by a specific date. In some states, there are “rescue funds” available to help a homeowner get back on track.
4. Repayment plan: If the homeowner’s account is past due, but they can now make payments, the lender may agree to let them catch up by adding a portion of the past due amount to each current monthly payment until their account is current.
5. Mortgage modification: The lender can modify the homeowner’s mortgage to extend the length of the loan (or take other steps to reduce payments). One solution is to add the past due amount into the existing loan, financing it over a long term.
6. Home sale: If catching up on payments is not possible, the lender might agree to put foreclosure on hold to give the homeowner some time to attempt to sell their home to pay off the mortgage. In some cases where the homes have lost significant value, the lender might agree to a “short sale” – to accept less than the full amount of the mortgage and forgive the portion that represents lost value in the overall housing market.
7. Property give-back: The lender can allow the homeowner to give back the property – and then forgive the debt. Give-backs do, however, have a negative impact on the owner’s credit record, although not as much as a foreclosure. The lender might require that the owner attempt to sell the house for a specific time period before agreeing to this option, and it might not be possible if there are other liens against the home.

Not all offers of help are safe – more and more scams are starting to appear:

- “Phantom help”: where the “rescuer” charges outrageous fees for simple work the homeowner could have done or on the promise of better representation that never comes. By the time the homeowner realizes what’s happened, there is no time left and they’ve given away any money they had.
- “Bailout”: The homeowner surrenders title to the house believing they will stay on as renters and buy the house back later. They may be told that someone with better credit

must hold title to save it from being foreclosed. Then the terms are so difficult that the homeowner cannot meet them and loses the home after all.

- “Bait-and-switch”: The homeowner does not realize they have surrendered ownership of the house in exchange for a so-called rescue. They thought they were only signing new loan documents.
- And now there is a new side industry of “scam teachers” : they advertise their seminars as helping you to help those in distress, helping you to cash in on the foreclosure market, or helping you to buy real estate with no money down.

These scams make it more important than ever that faith communities reach out and let people know where safe help can be found.

Why are faith communities critical to reaching out to families at risk?

- Faith communities have the trust of members and others: if people don’t know the organization offering help, they may be afraid to reach out without the suggestion of their faith leader
- Faith communities are leaders: faith communities are often the first on the scene in any kind of disaster, and the foreclosure crisis is a disaster
- Faith communities have a reputation for caring: people know that their faith community is a place to seek trusted advice and that they will receive help without judgment
- Faith communities understand their members better than many others: faith communities often know best how to reach their members, what their members care about most, how to make the connection that will result in each family getting help

And, in some communities:

- Many people do not have a TV and are not exposed to advertisements for help — or don’t respond to that kind of outreach
- In some communities, many people cannot speak English and miss advertisements of help

How have other faith communities reached out to families at risk of foreclosure?

- Many pastors have done Sunday foreclosure sermons. The goal of these sermons is to make sure members know it is OK and important to seek help and where to get it.
- Spiritual guidance for members who are worried or in crisis.
- Posting phone number for help 1-888-995-HOPE
- Add web banners from HOPE hotline— great materials like this are available at www.foreclosurehelpandhope.org or www.nwstore.org.
- Direct mailings to members from the faith institution about foreclosure and the help available — free and low-cost postcards, posters, brochures and door-hangers in Spanish and English are available from www.nwstore.org.
- Faith leaders can invite individual members to private meetings with them and a housing counselor.
- Another way to help is to assess the risk of your membership with a confidential survey that is developed and processed by a nonprofit counseling agency. The nonprofit can then tailor assistance to your membership.
- Organize volunteers to leaflet at-risk neighborhoods

- Political support for legislative efforts: many cities and states are in the process of trying to write and pass legislation to protect homeowners and to protect neighborhoods from the fallout of increased vacant property. Faith communities can be powerful voices to help shape and pass such legislation.

Even as one individual, each of you can help by:

- Learning about foreclosure
- Talking about it to friends, family and neighbors
- Being aware of warning signs — who lost a job, got sick, got divorced, whose formerly tidy home is going without maintenance — and make sure that person knows where to get help even before they are delinquent
- Remember 1-888-995-HOPE and urge people to call, go to a nonprofit, get good advice ASAP!

There are lots of organizations trying to help – government and nonprofits especially – so why should faith communities help?

- Foreclosure takes a toll on communities and humanity
- Foreclosure creates unbearable stress on families
- Foreclosure creates homelessness for owners and renters
- Foreclosure hurts the neighbors who are left behind
- Foreclosure displaces congregants

For more information

HOPE Hotline: 1-888-995-HOPE

The Homeownership Preservation Foundation: www.995hope.org

NeighborWorks® America: www.foreclosurehelpandhope.org and www.nwstore.org

National Consumer Law Center: www.consumerlaw.org

Center for Responsible Lending: www.responsiblelending.org

Community Outreach Strategies That Work

A series of case studies produced by the NeighborWorks® Community Building & Organizing Initiative

Seven Trees “Cafecitos” A Tale of Two Schools

Who Should Read This Case Study?

1. Organizations interested in using community-based institutions (e.g. schools, churches) as a vehicle for community outreach and engagement.
2. Community-based institutions interested in broadening how they engage with their constituents to better address community issues.

Background

The City of San Jose, California, recognizes the importance of forming partnerships with community members in order to better deliver neighborhood services, make decisions about neighborhood improvement, and guide the growth of the City. The Redevelopment Agency developed and funded the Strong Neighborhoods Initiative (SNI) as part of its efforts to have community members direct neighborhood planning that, in turn, would impact how City dollars would be used in each community. The City saw excellent results in its original designated neighborhoods, and looked to expand the program to adjacent communities, including the Seven Trees community.

The Problem

The Seven Trees neighborhood is mixed ethnically and economically, though the majority of residents are monolingual Spanish speaking renters. As SNI staff began to develop relationships and engage community members, they found that many of the more established community institutions only represented the white homeownership constituency of the neighborhood.

Their Approach

As SNI staff members searched for ways to engage the majority of community residents, particularly those who had been disenfranchised, they encountered an ongoing meeting at the Seven Trees Elementary School that was drawing upwards of 50 monolingual Spanish-speaking parents (mostly mothers) every week.

The process of engaging parents through schools has two distinct components in the Seven Trees neighborhood. The first is the process that was used by the principal and school administration at Seven Trees Elementary School, the second is a process that was later implemented by SNI organizers at Dahl Elementary, another school in the Seven Trees neighborhood. Though the work at Dahl was somewhat based on the Seven Trees model, there are some distinct differences.

Seven Trees Elementary School – Culturally Appropriate Community Building

The principal of Seven Trees Elementary School understood that his school was part of a broader community. He understood that a successful school is dependent on a variety of community factors and that having positive working relationships with parents was critical to school success. Additionally, the school administration recognized that immigrant parents’ relationship to a school is complicated. While most parents strongly emphasize and support their children’s education, many monolingual Spanish-speaking parents found the school a foreign and perhaps intimidating place. In response to these conditions, Seven Trees Elementary embarked on an effort to engage parents in a culturally-appropriate, low-risk atmosphere. The principal and key

administrators began hosting weekly morning coffees (Cafecitos) at the school for Spanish-speaking parents.

By beginning the relationship in such a manner, the school administration opened the door for parents to get to know the school, to develop a level of comfort, to feel respected and welcomed, and to voice their opinions. The Cafecitos opened up dialogue about issues within the school, within the school system, and in the broader community. Most of the meetings focus on information provision: the school administration either presents information or brings in invited guests to address issues that are of concern to parents. While generally the Seven Trees Elementary School Cafecitos involve information provision and school administration-directed conversation, the parents have also taken on an advocacy role, both for school related issues (e.g. school budget) and broader community issues (e.g. for increased neighborhood services).

Dahl Elementary School – Institution-Based Leadership Development

As SNI staff encountered the Cafecitos at Seven Trees Elementary, they saw not only a great resource for engaging community members who were not included in the existing neighborhood association, but also a model that could be used to engage leadership through other elementary schools. Eventually, SNI staff members were able to work with the principal of Dahl Elementary School to open the school's doors for a Cafecitos-style form of parent engagement.

The style and focus of the Dahl Cafecitos group was slightly different than that of Seven Trees Elementary. Because of the orientation of the SNI program and the training of the organizer, the group at Dahl took on more of a leadership development and organizing perspective, with parents being asked not just to come have coffee and learn information, but also to begin to develop skills, build relationships in the neighborhood, and help plan action around important community issues.

As a result of the deeper commitment asked of the parents at Dahl, the group is smaller. However, they have leveraged the involvement and participation of dozens of other community members through larger neighborhood meetings that the members facilitate, and other community engagement projects. The work at the school is more of a jumping-off point for developing the capacity of the parents to better engage their community.

Impact

Both school-based models are enjoying success. At Seven Trees Elementary, the continued attendance of 50-70 parents every week demonstrates that the school has been successful at developing a parent-engagement and information-sharing model. The Cafecitos parents have been an active constituency in the SNI process and have become more active in their community. For example, they worked to form a larger neighborhood coalition to create a neighborhood plan that was accepted by the City Council. Funding has been allocated for some aspect of the plan, while Cafecitos members are working with City officials to fund other areas of the plan.

The Dahl Cafecitos group has also had a significant impact. Because of their affiliation with the local school, a recognized community institution, parents have been able to conduct a series of one-on-one meetings, community meetings, and leadership trainings that have led to the development of a parent supported Dahl action plan. The Cafecitos members then held partnership and accountability sessions with local officials to insure that their plan will be implemented in a timely manner.

Neither Seven Trees nor Dahl Elementary has explicitly addressed foreclosure issues in their Cafecitos. However, the issue is beginning to surface in conversations. If the issue becomes more

prevalent, the Cafecitos forum will provide an excellent mechanism for distributing information to the community and galvanizing community leadership around the issue.

Lessons Learned

San Jose's experience in the Seven Trees community suggests that community engagement through institutions may provide a good vehicle for disseminating information about foreclosure prevention. However, these relationships take time to develop. The following lessons may help in the midst of the crisis, and also provide solid building blocks for true institution and community engagement for less issue-focused relationships.

1. Develop Relationships through Trusted Institutions

Both Seven Trees and Dahl are critical institutions in their community. Parents feel a sense of connection to the school, have an investment in the school, and are present at the school on a regular basis. These factors make institutions like schools the perfect space for recruiting and engaging community members. Though many schools across the country do not have good parent-school relationships, organizations looking to engage residents to deliver information or to galvanize community leadership would do well to identify institutions like schools that provide the opportunity for positive, trusting relationships to develop.

2. Buy-In from Institutional Leaders

What has made the Cafecitos successful at both schools was the willingness of the principals and other key administrators to open the institution to parents. While engaging the parents without the school's support is possible, it is certainly more difficult without the use of the facilities, the ability to distribute information and recruit through the school, and the sense of identity that parents have with the school as an institution. Getting the school's buy-in makes the job infinitely easier. Initially, getting this buy-in may be a challenge, as institutional leaders can be hesitant to open up to a process that increases the role of the community.

To help get buy-in from institutional leaders, organizers should explicitly link the development of an institutional-based community engagement process to the needs of the institution. This lesson applies not only to schools, but also to engaging community members through other institutions (e.g. churches); buy-in from the leadership, when possible, helps.

3. Acknowledge and Build on the Community's Culture

Part of the success of the Cafecitos model at both schools was due to the community being engaged in a culturally appropriate manner, including holding meetings in Spanish and planning end of year Cinco de Mayo Celebrations. Inviting parents to coffee as a vehicle for building relationships operated within the cultural norms of the Seven Trees community and opened the door for parents to feel comfortable entering a potentially foreign environment. Other institutions should explore their local community's cultures to determine appropriate manners for engagement.

For More Information

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