



Coalition Steering Committee

Lisa Butler McDougal, SEED (Coalition Co-Chair)
Mosi Harrington, HIP (Coalition Co-Chair)
Lloyd Baskin, PGCHC
Harold Davis, KAIROS
Lanta Evans-Motte, LIFE
Donna Hurley, HOPE
Robert Strupp, Esq., Community Law Center
Cynthia Whitmire, ROM

Coalition Partners

Maryland Department of Housing & Community Development
U.S. Department of Housing & Urban Development
Prince Georges County, Department of Housing and
Community Development
Prince Georges Community College
Neighborworks
National Community Reinvestment Coalition
Community Law Center
Maryland Housing Counselors Network
Fannie Mae Corporation
Freddie Mac Corporation
Maryland Office of the Attorney General
Maryland Office of the Governor
Senator Barbara Mikulski
Senator Paul Sarbanes
Former Congressman Al Wynn
Congresswoman Donna Edwards
Maryland Department of Labor, Licensing & Registration
Literacy Institute for Financial Enrichment (LIFE)
Maryland Department of Agricultural Extension Services
Baltimore Homeownership Preservation Coalition
St. Ambrose Housing Aid Center
Maryland Association of Realtors
HUD-Approved Counseling Agencies in Prince Georges
County (see list)
Federal Deposit Insurance Corporation
Federal Reserve Bank of Richmond
Delta Sigma Theta, Delta Challenge Homeownership Program

HUD-Approved Housing Counseling Agencies In Prince Georges County

ACORN—Acorn Housing Prince Georges County,
MD, 3600 East-West Highway, Ste. 202,
Hyattsville, Maryland 20782; 301-699-0983
GWUL--Greater Washington Urban League, 6200
Baltimore Avenue, Ste 304, Riverdale, MD
20737; 301-985-3519
HIP--Housing Initiative Partnership, Inc.; 6525 Bel-
crest Road, Suite 555; Hyattsville, MD 20782;
301-985-3835
HOMEFREE--Homefree USA; 3401-A East-West
Highway, Hyattsville, Maryland, 20782; 301-891-
8400; 866.OWN.2DAY (toll-free)
HOPE--Housing Options and Planning Enterprises,
Inc (HOPE), 6192 Oxon Hill Road, Ste 405,
Oxon Hill, MD 20745; 301-567-3330
KAIROS--Kairos Development Corporation, 5601 Old
Branch Avenue, Camp Springs, MD 20746;
301-899-1180
PGCHC—Prince Georges County Homeownership
Center, 9400 Peppercorn Place, Suite 120,
Largo, Maryland 20774, 301-883-5570
ROM--Roots of Mankind Corp, 4273 Branch Avenue,
Suite 205, Temple Hills, MD 20748;
301-899-6800
SEED--Sowing Empowerment and Economic Devel-
opment, Inc.; 6201 Riverdale Road, #200,
Riverdale, MD 20737; 301-458-9808
UCAP--United Communities Against Poverty, 1400
Doewood Lane, P.O.Box 31356, Capital Heights,
Maryland 20731; 301-322-5700
UEDC--Unity Economic Development Corporation,
6810 Floral Park Road, Brandywine, Maryland
20613; 301-372-6036



The Coalition for Homeownership Preservation in Prince George's County

a non-profit coalition of organizations
dedicated to preventing and reducing foreclosures
in Prince Georges County

**Coming Soon to the web:
www.Home4PrinceGeorges.com**

Who We Are:

In the Spring of 2007, The Coalition for Homeownership Preservation in Prince George's County (Coalition) was formed by public and private sector leaders to address the high number of foreclosures occurring in the County. The goal of the Coalition is to strengthen homeowner assets and neighborhood stability in the Prince George's County area by helping troubled borrowers and by increasing homeownership success. The Coalition's work directly supports the County's goal to build citizen wealth by strengthening neighborhoods.

Mission

The Coalition's mission is to preserve and strengthen homeownership by (1) increasing homeownership education and other resources that foster good consumer borrowing choices and that promote neighborhood stability and (2) working to eliminate foreclosures and abusive real estate practices in Prince George's County.

Major Accomplishments:

- Created a curriculum for housing counselors and organizations conducting foreclosure prevention training, "Under A Shadow: Dealing with the Threat of Foreclosure". The CD is available for purchase and the seminar is conducted each Thursday at various locations.
- Regularly conduct local workshops for housing counselors and persons at risk of foreclosure.
- Default and delinquency training for housing counselors.
- Foreclosure prevention training for individual homeowners: "Under a Shadow" workshops conducted each Thursday.
- Serve as the voice of the foreclosure crisis in Prince George's County area-wide through participation in panel discussions and through the media.
- Co-sponsored a Foreclosure Prevention Forum in Annapolis with the Baltimore Homeownership Preservation Coalition in January 2008
- Co-sponsored an Area-Wide Homeownership Education and Foreclosure Prevention Forum with HUD, The Maryland Department of Housing (DHCD), Prince Georges Department of Housing, and other Agencies in March 2008.
- Forged relationships with legal service agencies to extend the legal aspects of services available to clients.
- Partnered with the Maryland Association of Realtors to develop the "SALSA" program to help struggling homeowners looking for a short-sale solution. Structured program allows participating realtors to accept reduced commissions in exchange for certain concessions.
- Worked with Neighborworks to secure introductory and advanced training for new and experienced housing counselors and foreclosure prevention specialists.
- Partnered with DHCD to help deliver the "Mortgage Late? Don't Wait!" message from the MD Governor's office and distribute consumer information, including the HOPE brochure.
- Conduct monthly meetings with partner organizations to share insights, information and best practices, and to leverage homeownership preservation efforts.



Keys to Successful Homeownership

- Avoid risky loans
- Make mortgage payments on time
- Stay current on property taxes
- Maintain adequate insurance
- Keep the home in good shape
- Keep an emergency fund ready
- Avoid borrowing against your equity for consumer purchases
- Get help at the first sign of trouble

Tips to Avoid Foreclosure

- Don't lose your home and damage your credit history
- Call or write your mortgage lender immediately and be honest about your financial situation
- Stay in your home to make sure you qualify for assistance
- Arrange an appointment with a [HUD-approved housing counselor](#) to explore your options toll free at (800) 569-4287 or TDD (800) 877-8339
- Cooperate with the counselor/lender trying to help
- Explore every alternative to keep your home
- Beware of scams
- Never sign anything you don't understand—Signing over the deed to someone else does not necessarily relieve you of your loan obligation
- Act now. Delaying can't help.

Potential Workout Solutions for Keeping Your Home

- Reinstatement
- Forbearance
- Repayment plan
- Mortgage modification
- Partial Claim

If You Cannot Keep Your Home, Possible Solutions

- Sale
- Pre-foreclosure sale or short payoff
- Assumption
- Deed-in-lieu of foreclosure

WHERE TO GET HELP

Home-Buying/Homeownership Workshops

Homeownership experts present information on saving, budgeting, debt and credit management. Get education and information on how to buy, finance and maintain a home. Arrange an appointment with a [HUD-approved housing counselor](#) at (800) 569-4287.

Foreclosure Prevention Info/Seminars

Held each Thursday in Prince Georges County. Call 301-883-HOME for the location of the next seminars. See also: www.MarylandForeclosureLawMadeSimple.com

Homelessness Prevention

If you are facing eviction or foreclosure, you can call the Department of Social Services Homelessness Prevention Program at (301) 909-6362.

For Rental Housing Assistance: call 877-428-8844; or www.MdHousingSearch.org

Numbers to Call for Assistance

- Contact a local, HUD-approved housing counseling agency at HUD.gov; or 800-569-4287.
- Contact the HOPE NOW Alliance at (888) 995-HOPE
- Call FHA at (800) CALL-FHA.(1-800-225-5342)
- Contact the Prince Georges Housing Department at 301-883-HOME or www.co.pg.md.us.
- Contact the State of MD Department of Housing & Community Development; www.mdhope.org; 877-462-7555

Financing Programs Available

DHCD's [Lifeline Refinance Program](#) is aimed at homeowners who are not behind on their payments but who are facing an interest rate increase.

DHCD's [Homesaver Refinance](#) is a program for homeowners who have missed a few payments but who can afford to sustain a reasonable mortgage payment.

DHCD [Bridge to HOPE Program](#) is an emergency 0% loan assistance to help homeowners catch up on payments while they work out a solution with their counselor and lender to stay in their home.

[FHA Secure](#) : refinancing program terminated on 12/31/08. [American Dream Downpayment Initiative](#), sponsored by Prince Georges County, offers downpayment & closing assistance to low-income, first-time homebuyers. Call 301-899-8487 or 301-699-5875.