

Homeowners at Risk

continued **▲** from front

their lender. Berger said that if someone has plenty of equity in their home they won't qualify, nor will they if their debt-to-income level is too high.

Bruce McClary- spokesperson for Clear Point Financial Solutions, another HUD-certified counseling agency- advises people to talk to their counselor about their overall credit situation and make changes in their finances that will increase their odds that a lender will modify their mortgage.

"It's really the lender that is in the driver seat on this," said Berger.

Both Berger and McClary recommend people try to get a loan modification no matter how dire their situation. If you are turned down, Berger said to make another attempt since it's fairly common for a modification to be denied because of a clerical error.

"It's tough to get loan modifications, and the people who get them are very slim," said McClary.

McClary said that his organization has stepped up outreach since the economy tanked, and primarily works with community organizations that have established relationships with people, brining its services to people.

Since last summer, 211info has been distributing door hangers throughout Portland to let residents know about its referral services. The free service that helps people navigate the array of community services that cover assistance with food, housing, foreclosure, health care, and more.

According to data provided by the agency, of the zip codes that generated the 10 most calls for foreclosure five were in north or northeast Portland. Since last May, 211info partnered with the Northeast Coalition of Neighborhoods to distribute 3,000 door hangers in inner northeast Portland.

"Sometimes we don't know the questions to ask," said Imani Muhammad, community initiatives



PHOTO BY MARK WASHINGTON/THE PORTLAND OBSERVER


Imani Muhammad, community initiatives coordinator for the Northeast Coalition of Neighborhoods, places a door knocker at the home of a local resident. The brochure shows how local residents facing displacement from mortgage troubles can get help from local housing advocates.

coordinator for NECN, who explained that the coalition doesn't know what problems residents might be facing, but hopes that the door hangers will hopefully connect them with help.

She said that some residents who find out about the initiative will re-


quest a handful of door hangers to give out to people they know in distress. One man broke into tears of relief after being handed a door hanger, she said.

"If anything it gave him hope," said Muhammad. "And that's priceless."



CCC Ministries Family would like you to help celebrate and acknowledge our Pastor

The Reverend Frederick Woods
1st Pastoral Appreciation



Friday June 25th
7:00pm Praise and Worship Service

Saturday June 26th 2010
10:00am Pastoral Brunch
Purchase tickets \$12.50 donation
11:30am Speaker: Bishop Freddie Brown
Full Gospel Baptist Fellowship

Sunday June 27th
1st Pastoral Appreciation Celebration
Speaker: Bishop Darryl Jackson

Thank You in advance for your support.

CCC is also offering an additional opportunity to participate in expressing your congregation or business congratulations to:

The Reverend Frederick Woods
for his many years of service through purchasing an "AD" in our Souvenir Book

Five years of Servant hood, and twenty years of Laboring throughout our community

Theme: A Call To Build Nehemiah 2:17-18

Good in the 'Hood Kickoff

The kickoff party for this year's Good in the Neighborhood festival will be on Monday, June 21 from 6 p.m. to 10 p.m. at McMenamin's Kennedy School, 5736 N.E. 33rd Ave. There will be food, drink, live music by Curtis Salgado and a fashion show by Amani. Admission is free.

The festival itself will be next Saturday and Sunday, June 26 and 27 at King School Park, 4815 N.E. Seventh Ave., and will feature a full schedule of live music, an Information Village, Ethnic Marketplace, children's activities, food vendors and a beer garden, also with free admission. Look for a full schedule of Good in the Neighborhood activities in the Portland Observer next week.

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