

# The Meadville Tribune

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SUNDAY, NOVEMBER 7, 2010

*Good Morning*

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22nd at states**

SPORTSTODAY, Inside



# Lifesavers

**INSIDE:** Agency helps financially burdened keep homes, dreams, **Page A5**



RICHARD SAYER/Meadville Tribune

Meadville resident Holly Phillips recently turned to the Center for Family Services of Meadville to help save her house from foreclosure after losing her job during the recent economic downturn.

**INSIDE TODAY**



**Haiti 'got very lucky'  
as Tomas skirted island**

Hurricane Tomas pushed northward from Haiti on Saturday, leaving villagers to mop up, evacuees to return to their tents and most everyone relieved that the country did not suffer what could have been its first big disaster since the January earthquake.

**Page A2**

**Complaints: TEA Party  
hurt GOP's hopes**

TEA Party-backed candidates helped and hindered Republicans, injecting enthusiasm into campaigns but losing Senate seats held by Democrats in Delaware, Colorado and Nevada that the GOP once had big hopes of capturing.

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# Area agency helping many find financial footing

By Keith Gushard  
MEADVILLE TRIBUNE

"It was horrible," Holly Phillips said of how she felt when home ownership appeared poised to slip away from her and her family this summer.

That is until Phillips got emergency financial help through housing counselors at the Center for Family Services in Meadville.

"They were great — especially Diann Bolharsky (a housing counselor at Center for Family Services)," Phillips said. "They were pleasant, professional, understanding and committed. They went above and beyond what I expected."

Phillips, 37, a single mother of two, bought her own home in Meadville in October 2006 at age 33.

She had been a single mom at age 16 living on welfare in a housing project.

She went to school, got her certified nursing assistant degree and moved into Section 8 housing. Then she went back to school for her licensed practical nursing degree while working as a certified nursing assistant and raising two kids.

"I thought 'I finally did it,'" she said of buying her own home four years ago.

But, the economic downturn caused Phillips to lose her job as a license practical nurse early this year.

More than six months of unemployment meant Phillips fell behind on her mortgage. Though she'd landed a new job in late July and was trying to get terms of her 30-year mortgage modified, Phillips was notified in August she'd be facing foreclosure soon.

What also frustrated Phillips was that she couldn't get answers from her lender about who actually held her mortgage.

"It was a mess," she said. "I realized this could be taken away from me."

Phillips turned to the Center for Family Services of Meadville.

The agency and Pennsylvania's Homeowners Emergency Mortgage Assistance Program or HEMAP saved her dream by getting her an emergency loan



Holly Phillips poses in front of her North Street home. Phillips turned to the Center for Family Services of Meadville to help save her house from foreclosure after losing her job during the recent economic downturn.

RICHARD SAYER/Meadville Tribune

from the state.

Phillips said she's paying \$100 on her \$657 mortgage while she gets back on her feet financially and HEMAP is paying the rest of the monthly balance. However, she also is re-

paying HEMAP \$25 a month.

Under the HEMAP program, Phillips' case will be evaluated annually and payments on both her mortgage and the HEMAP program will be adjusted accordingly.

Phillips is grateful to Center for Family Services, especially to her housing counselor Bolharsky, for keeping a roof over her head and her two



In addition to mortgage delinquency counseling, Center for Family Services' housing counselors prepare first-time home buyers for that big leap. There were 47 families that attended the agency-sponsored home buyers' workshops in the last year with 19 purchasing new homes. The agency also has participated in anti-predatory lending workshops. Counselors assisted 23 families with credit repair and educated 37 others in household budgeting.

children.

"She was great," Phillips said of Bolharsky. "I gave her all my information and she did all the forms, made all the calls, wrote all the letters. It was a Godsend."

The center's housing counselors — Bolharsky and Kim Morris — focus on home ownership issues, primarily mortgage delinquency counseling. The center is both a federal

## NEED HELP?

Center for Family Services Inc., 213 Center St., Meadville, offers financial counseling services for persons facing mortgage foreclosure or interested in purchasing a home.

■ **More information:** Call (814) 337-8450.

Housing and Urban Development-approved housing counseling agency and a Pennsylvania Housing Finance Agency-approved partner.

In the last 12 months, Bolharsky and Morris have assisted 189 local families facing foreclosure with only two families actually having lost their home through a foreclosure and subsequent sheriff sale.

Out of the 189 families, 51 were able to receive assistance through HEMAP. Four of the families qualified for a reverse mortgage and were referred to a certified counselor.

Another 87 families prevented foreclosure through loan modification, forbearance

SEE HELP, PAGE A8

## \$1,256 grant helps housing counselors be more efficient

MEADVILLE TRIBUNE

The Center for Family Services was awarded a \$1,256 grant from the Crawford Community Heritage Foundation to purchase two laptop computers for the agency's housing counselors.

The center used the award as a leveraging source when applying for federal

Housing and Urban Development funding this summer. The two laptops enable counselors, Diann Bolharsky and Kim Morris, to be more efficient and save their clients time. An appointment with a counselor often means a client has to take time off of work, according to center officials.

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four children: Gregg, 56, and his wife  
 Luke, 54; Rebecca Houck and her hus-  
 band, Kathy Custead with whom she resided  
 and Ted Ney and his wife Patty of Ft. Myers  
 and at Custead and his wife Ginger Bradley  
 and Nora Jonathan Custead and his wife, Amy,  
 and Jacklyn Myers, Emily Houck, Leanne  
 and son, Alisa Bossard, Kaitlyn Bossard, and  
 grandchildren, Tyler Simmons, Anthony,  
 and sons Andrew and Addison Custead. Melina  
 Custead

husband, John, she was preceded in death by  
 her father and two infant sisters, Ruth Lenora  
 and Esther Fankhauser.

The Dickson Family Funeral Home Inc., 122 S.  
 Main St., Coudersport, Pa., is in charge of the  
 funeral services. Services will be held on  
 Monday, Feb. 2, from 2 to 4 and 7 to 9 p.m.  
 on Feb. 3, from 11 a.m. to 1 p.m. Tuesday at the funeral home with  
 officiating at the St. Mark's Church of Christ, officiating  
 at the Coudersport Cemetery.

Funeral home information can be made to the Coudersport Public  
 Library, 100 S. Main St., Coudersport, Pa., 16814.

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# Help

CONTINUED FROM PAGE A5

plans or refinancing while 40 other families counseled were able to catch up on the delinquency on their own.

The remaining five families resulted in a deed in lieu of foreclosure with the cash for keys program where families receive a small stipend for turning a home back to a lending institution instead of going through a formal foreclosure.

Every family's situation is different — there may have been job loss, a death or illness causing the family's income to change, according to Bolharsky. The recurring theme is whatever happened financially wasn't something any of the families every imagined facing, she said.

"The big thing is don't procrastinate," Bolharsky said of seeking aid. "As soon as someone gets an Act 91 notice (a notice of intent to foreclose) they need to call. They have to see a counselor within 30 days and we're booked two or three weeks in advance."

Seeing a counselor then puts a 90-day hold on any foreclosure action, she said.

"You need to do it right away so things don't get out of control," Bolharsky said.

Phillips agrees.

"You need to do it as soon as you start in any type of financial hardship," Phillips said. "It's local and here for you. Financial burden just turns into

## WHAT'S HEMAP?

Pennsylvania Housing Finance Agency's Homeowners' Emergency Mortgage Assistance Program (HEMAP) helps homeowners who, through no fault of their own, are financially unable to make their mortgage payments.

Program participants receive loans to help bring delinquent payments current and may be eligible for continuing payment assistance for as long as 24 months, up to a maximum amount of \$60,000.

Under the program, mortgage payments are made directly to lenders on the homeowner's behalf.

By giving assurance of steady mortgage payments, it allows homeowners to seek education, job training, and alternate employment when they most need it.

The program is funded by state appropriations and loan repayments.

Participating homeowners must recertify each year to determine continued eligibility. Assistance loans are repaid at nine percent interest.

Once they have established better credit and equity in their property, program participants are required to seek refinancing to pay off or reduce their HEMAP loan.

stress and an emotional burden for the whole family."

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