

CONSUMER EDUCATION

A housing counselor makes all the difference

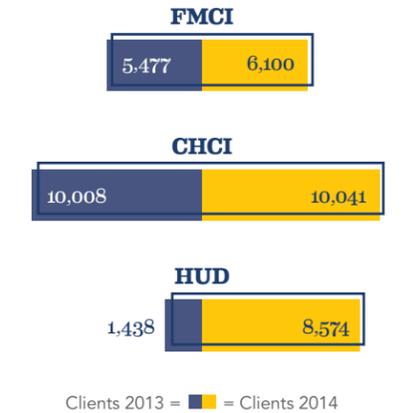
When Regis McGill lost his job as a country club chef – a position he’d held for 10 years – he was caught in a downward spiral not of his own making. In 2009, the slowdown in the economy made it nearly impossible for him to find work. Substitute employment as a limo driver and produce seller helped, but his income was cut in half.

“I’m running out of gas trying to get to my regular job,” he recalls. “I’m getting advances on my paycheck, and borrowing from my brothers and sisters, just to try to keep mobile and keep food on the table and some money in my pocket. That’s never good because then payday comes and, as much as you need to pay bills, you’ve got to pay people back.”



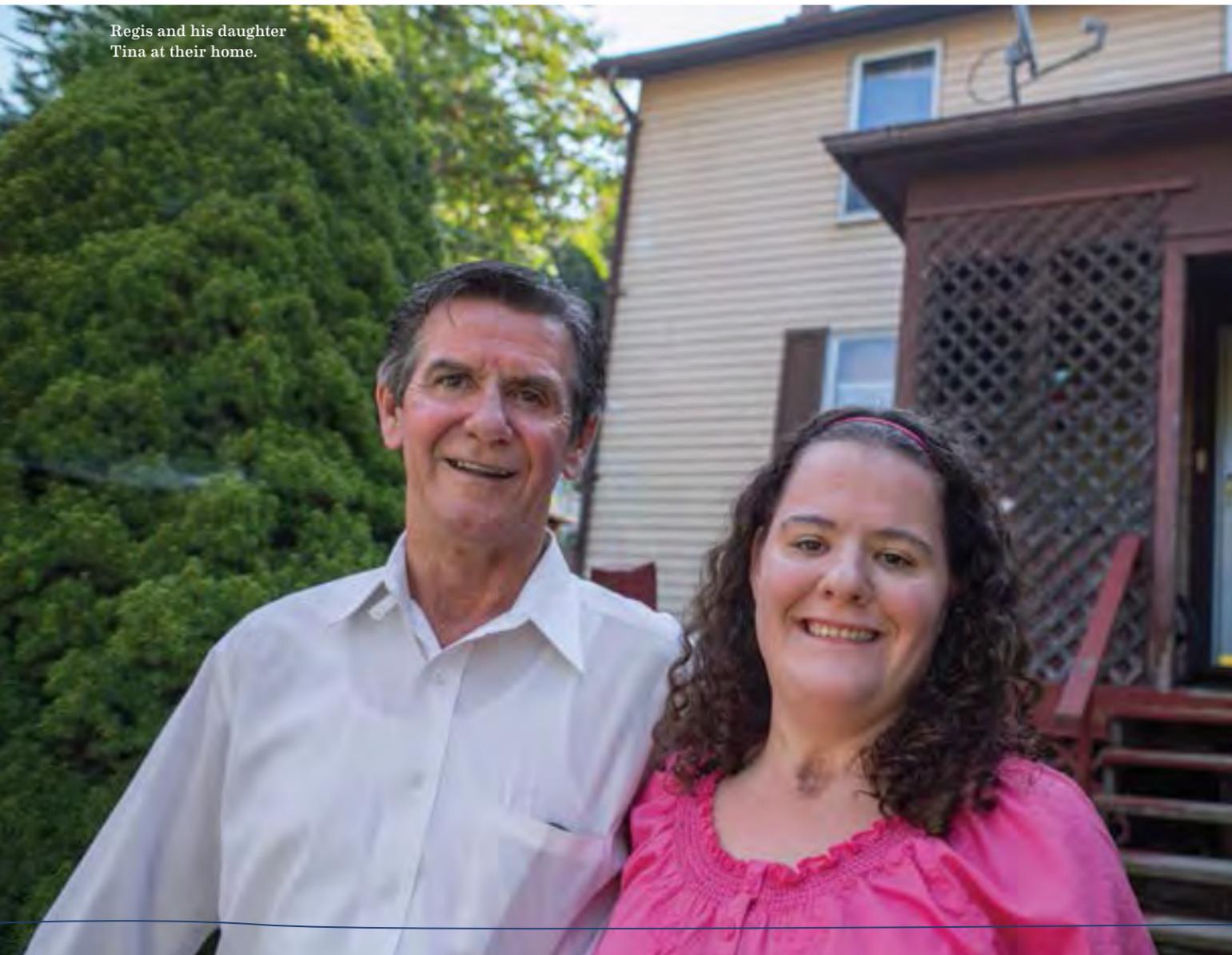
Regis at work, and, later, Regis meets with Bill Vandivier at the house.

NUMBER OF PENNSYLVANIANS HELPED BY HOUSING COUNSELING



* FMCI, CHCI and HUD are three sources of funding

Regis and his daughter Tina at their home.



Fortunately, Regis saw some PHFA advertisements for people facing foreclosure. When he called, he was put in touch with a housing counseling agency nearby. Bill Vandivier, the director of Nazareth Housing Services in Pittsburgh, provided Regis the caring reassurance and expert guidance he needed. Nazareth Housing Services is one of 81 housing counseling agencies statewide that is supported with training and funding from PHFA.

A little luck, a lot of hard work

In another stroke of good fortune for Regis, Court of Common Pleas judges Joseph James and Michael McCarthy had launched a mortgage mediation program in Allegheny County, modeled after a court initiative in Philadelphia. Their program provided the venue in which Bill could advocate for Regis with his lenders to achieve a mortgage modification that would save his house.

“It was just phenomenal,” Regis smiles. “The help, and [Bill] meeting me, and going to the judges with me. The court system and the way he worked with the judges and the attorneys for the [banks] was awesome.”

Plus, there was the emotional support Bill provided during the two years of counseling.

“That was huge. It made me feel stronger, like, ‘Hey, you can get through this...If we can get you to where we can save your house, we’re gonna do it. I’m here to help you.’

“I get a little choked up over the help he gave me,” Regis shares, adding, “Things are looking good for the future.”

