

**Special points of interest:**

- Important information about bankruptcy that you need to know
- DHCDs Step Up Program
- Learn how ULS can still help you after you've purchased your Home

## **BOUGHT A HOUSE IN THE LAST EIGHTEEN MONTHS? ULS CAN STILL HELP YOU WITH FREE COUNSELING**

*So you've realized the American Dream and purchased your first home, but there are problems. Don't risk foreclosure. Call ULS today!*

Some of the new homeowners who have purchased their homes through the D.C. Department of Housing and Community Development's (DHCD) Home Purchase Assistance Program (HPAP) have asked our Housing Counseling staff for help managing the new responsibilities that come with homeownership. ULS is only too glad to help, and like the other types of housing counseling we engage in, such as credit counseling, budget counseling, predatory lending counseling and home purchase counseling to name a few, we provide counseling for new homeowners, free of charge, thanks to funding provided us by DHCD.

What are some of the signs that you may need further housing counseling from ULS?

- Your household income is lower than your monthly bills
- You don't know some simple steps to conserve energy in your home that will help keep your utility bills low
- You don't know how to choose a bank to keep the transaction fees down
- Your house needs lots of repairs and you don't know what to do
- You know nothing about preventive maintenance
- You can't kick the credit card habit
- You need help understanding

*(Continued on page 2)*

### **DID YOU KNOW....?**



Bankruptcy is never a good option. Many people facing foreclosure mistakenly believe that they can save their home from foreclosure by filing for bankruptcy. Unfortunately, this isn't true. Many homeowners who file for bankruptcy are told by

their lawyers that they will receive a "stay" of the foreclosure sale after they have filed for their bankruptcy petition with the court, meaning that the foreclosure sale will be put off, or cancelled for a period of time. That much is true, but what most people don't realize is that the "stay" is

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your real property tax bill

- You want help finding inexpensive ways to beautify your home and yard
- You've managed to get behind in paying your mortgage or HPAP loan and are facing foreclosure
- The bills are piling up and you are thinking about bankruptcy
- You have questions about whether to put family members on the deed

If you would like one-on-one counseling in any of these areas or have other questions concerning your new responsibilities as a homeowner, or are interested

in forming a new homeowners' club with our help, please contact ULS at (202) 645-7175 (S.E. office) or (202) 547-4747 (N.E. office).

### **GET READY FOR SPRING!**

Some outdoor decorating tips:

- ◆ Plant flowers in planters to line your front steps
- ◆ Hang flowering baskets from your front porch ceiling
- ◆ Decorate your flower beds with attractive lawn ornaments

*(Did You Know.....Continued from page 1)*

only temporary and will be lifted within weeks of the filing, and the foreclosure sale will, in most instances go ahead.

And so, having paid a lawyer a great deal of money to proceed with the filing of the bankruptcy petition, the homeowner usually finds him or herself in an arguably worse position than the one they had been in before they went to court. Although some debts may be forgiven as a result of the bankruptcy court filing, in almost all cases where the filing was to prevent a foreclosure, the homeowner will lose the house anyway.

So what can a homeowner do in order to save a home from foreclosure where several months of mortgage payments have been missed? First and foremost, take notices from your mortgage loan servicing company seriously when they tell you that if you don't pay up, they will foreclose!

And do not wait until it's too late to save your home! An unbelievable number of people hide their heads in the sand when these notices arrive. ULS housing counselors receive many calls from homeowners who ask for our help for the first time, the day before the foreclosure sale. That is almost always too late, although we will do our best to help you at any time.

Most homeowners in this situation have too many debts and not enough income. Unfortunately, once your mortgage company hands over your delinquent account to

an attorney to begin foreclosure proceedings, the fees they charge must be paid by the homeowner. Therefore, the house is sold at a foreclosure sale, leaving the homeowner and his or her family with bad credit and nowhere to go.

What can ULS housing counselors do for you if you are behind in your mortgage payments? They can help you by negotiating a repayment plan with your mortgage company. We are often very successful in arranging these plans. In order to succeed though, the counselor will have to have time to do a thorough

analysis of your income and debts and will then help you figure out a budget that will work.

Given our decades of experience in providing housing counseling to Washington D.C. residents, we have found that the main reasons people get behind in their mortgage payments are loss of a job, inability to work due to illness, and sometimes, spending too much money on things that are not really necessary. No matter what the reason, ULS can help if you call us in time.



## STEP RIGHT UP INTO A BIGGER AND BETTER HOME WITH DHCD'S NEW STEP UP PROGRAM

District of Columbia homeowners have long taken advantage of DHCD's low interest, second trust loans through the HPAP program. Now, DHCD wants to encourage District homeowners wishing to "Step Up" from their first, starter condominium, cooperative or single-family home into their next home. And like all of DHCD's home loan programs, the "Step Up" program is a second-trust, very affordable loan program.

Who is eligible?

- Homeowners residing in homes in the District purchased with a loan through the HPAP program
- You must have been a resident of the District of Columbia for at least one year at the time of application

- Applicants must have good credit histories and stable incomes
- You must be able to pay some of the down payment
- Borrowers must live in the home purchased with "Step Up" funds for the duration of the loan
- Applicants must be able to qualify for first-trust funding through a mortgage lender
- You must meet all of the Program's income and other program requirements

The maximum loan allowed under this grant is \$10,000.00.

For more information, please call the ULS housing counseling agency nearest you.

## UNIVERSITY LEGAL SERVICES' SCHEDULE OF SEMINARS FOR APRIL, MAY AND JUNE 2001

### N.E. Office

#### *April 2001:*

- ◆ *Tuesday, April 3, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.
- ◆ *Tuesday, April 10, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.
- ◆ *Tuesday, April 17, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:30 p.m.
- ◆ *Saturday, April 28, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.

#### *May 2001:*

- ◆ *Tuesday, May 1, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.
- ◆ *Tuesday, May 8, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—

12:00 p.m.

- ◆ *Saturday, May 19, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.
- ◆ *Tuesday, May 22, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.
- ◆ *Tuesday, May 29, 2001* - ULS' N.E. Division will hold a Predatory Lending/Mortgage Default seminar from 9:30 a.m.—12:00 p.m.

#### *June 2001:*

- ◆ *Tuesday, June 5, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.
- ◆ *Tuesday, June 19, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.
- ◆ *Tuesday, June 26, 2001* - ULS' N.E. Division will hold a Homebuyer's seminar from 9:30 a.m.—12:00 p.m.

# University legal Services, Inc.

## Housing Counseling Program

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Secretary

**Karen Greene (SE)**  
Receptionist/Intake Specialist

- ◆ *Thursday, June 28, 2001* - ULS' N.E. Division will hold a Rehab seminar from 9:30 a.m.—12:00 p.m.

### S.E. Office

#### *April 2001:*

- ◆ *Friday, April 6, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Wednesday, April 12, 2001* - ULS' S. E. Division will hold a Predatory Lending/Mortgage Default seminar from 10:00 a.m.—12:00 p.m.
- ◆ *Friday, April 13, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Thursday, April 19, 2001* - ULS' S.E. Division will hold a Rental seminar from 10:00 a.m.—12:00 p.m.
- ◆ *Friday, April 20, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Tuesday, April 25, 2001* - ULS' S.E. Division will hold a Rehab seminar from 10:00 a.m.—12:00 p.m.
- ◆ *Friday, April 27, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Monday, April 30, 2001* - ULS' S.E. Division will hold a Rental seminar from 10:00 a.m.—12:00 p.m.

#### *May 2001:*

- ◆ *Friday, May 4, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Friday, May 11, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.

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- ◆ *Tuesday, May 15, 2001* - ULS' S.E. Division will hold a Rental seminar from 10:00 a.m.—12:00 p.m.
- ◆ *Friday, May 18, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Tuesday, May 22, 2001* - ULS' S.E. Division will hold a Rehab seminar from 10:00 a.m.—12:00 p.m.
- ◆ *Wednesday, May 23, 2001* - ULS' S. E. Division will hold a Mortgage Default/Predatory Lending seminar from 10:00 a.m.—12:00 p.m.
- ◆ *Friday, May 25, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.

#### *June 2001:*

- ◆ *Friday, June 1, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Thursday, June 7, 2001* - ULS' S.E. Division will hold a Rehab seminar from 10:00 a.m.—12:00 p.m.
- ◆ *Friday, June 8, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Friday, June 15, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.
- ◆ *Thursday, June 28, 2001* - ULS' S.E. Division will hold a Rental seminar from 10:00 a.m.—12:00 p.m.
- ◆ *Friday, June 29, 2001* - ULS' S.E. Division will hold a Homebuyer's seminar from 5:00 p.m.—6:45 p.m.