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## **Housing Programs Offered in Spanish Help Fill Growing Need**

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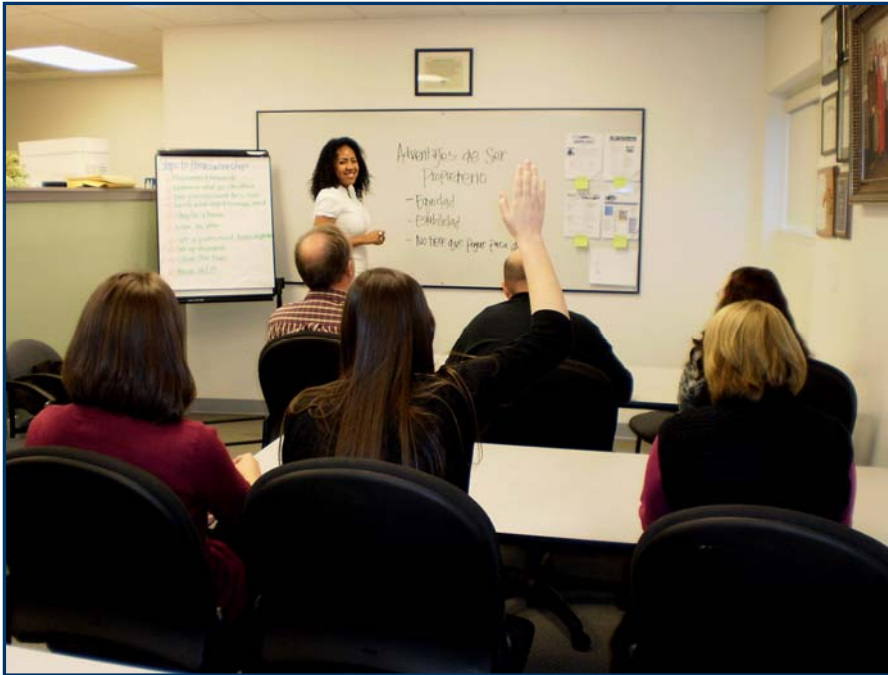
Many know that Community Development Corporation of Utah (CDC) has been providing outstanding homebuyer education and housing counseling services for several years. These helpful programs have educated and empowered hundreds of first-time homebuyers, long-time homeowners, and even families facing foreclosure. What you may not know is that CDC now also offers these popular housing services in Spanish. In an effort to meet the increasing need, CDC found it necessary to add two full-time housing counselors to its homebuyer services team, including one bilingual Spanish expert. With the growing Spanish-speaking population in Utah, this was an important move.

Community Development Corporation of Utah has been offering its Spanish speaking homebuyer education classes, housing counseling, and foreclosure mitigation services since June 2008. And, through focused outreach and word-of-mouth, many families have taken advantage of these essential services. Nativa Rodeback, CDC's bilingual Housing Counselor, noted, "I have observed a gradual increase in the need for foreclosure preventative services in the Spanish-speaking community." What is more, CDC Program Manager Chris Newsam, points out, "The CDC homebuyer services team has noticed an increasing interest in the Spanish-speaking homebuyer education class and subsequent housing counseling services. Other services offered by CDC, including down payment assistance, have also caught the attention of many Spanish-speaking residents who have been referred to us by other organizations."

The most rewarding aspect of offering CDC programs in Spanish is seeing successful results that positively impact lives. One recent example is a family, which due to the primary wage earner's job hours being reduced, was falling behind on its mortgage payments and began to worry that they may lose their home. The family worked closely with Nativa and together a payment plan that would allow them to stay in their home was established. Under the details of the plan, this family received a reduction in their mortgage payment that, if paid in full for six months, will give them the opportunity to apply for an FHA refinance as a long-term solution. In order to ensure success, the mother and father have been working to improve their work situation and are committed to keeping their home.

Research shows, time and time again, that people who participate in homebuyer education and counseling will be better prepared to succeed in the home buying process, informed and empowered to avoid predatory lending practices, and will generally make wiser housing decisions. What is more, homebuyer education significantly reduces the possibility of foreclosure. Clients learn how to maintain their homes and that also helps to improve neighborhoods and promote stronger communities. The homebuyer education and counseling program also includes financial education and is fundamental to ensuring that low- and moderate-income homebuyers are successful homeowners and economically self-sufficient in order to realize the benefits of homeownership, including

leveraging their equity and assets to improve their quality of life.



As a full service, non-profit, affordable housing agency, CDC

concentrates on all aspects of affordable homeownership. Given the tumult in the housing markets and the instability of the economy, the need for quality

homebuyer education, including pre- and post-purchase counseling, foreclosure mitigation assistance, and related case management services, has never been greater. The ability to offer these essential services in Spanish allows CDC the opportunity to reach out to even more families in need during this difficult economic time when help is needed the most.

Community Development Corporation of Utah currently offers Spanish-speaking classes every quarter. CDC anticipates that the classes will continue to grow in popularity just as the monthly English-speaking classes have, and advises those who are interested to register in advance. Homebuyer education classes fill up quickly and require a nominal fee of \$10 to help cover the costs of materials. Related one-on-one counseling services including foreclosure mitigation are scheduled by appointment and are free of charge. Further program information can be obtained by calling (801) 994-7222 or by logging on to CDC's website at [www.cdcutah.org](http://www.cdcutah.org). Community Development Corporation of Utah is a U.S. Department of Housing and Urban Development approved housing counseling agency with valued community-oriented partners whose generosity makes administering these important programs possible.

