

Community Action News

Community Action...helping people, changing lives.

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Housing Counseling Services at WCCCC

Will County Center for Community Concerns has been a HUD-certified Housing Counseling Agency since 1993. There are currently five full-time housing counselors on staff to provide no cost counseling services to Will County residents. According to the latest figures released by Realty-Trak, Will County has the second highest foreclosure rate in the state of Illinois, second only to Cook County. With an unemployment rate of 10.2%, and with many families surviving on only one income, it is not surprising that we have continued to see the demand for our counseling services increase.

WCCCC offers a wide menu of counseling services, both on an individual basis and in group settings. Any client who receives emergency rental assistance is required to participate in a 3-hour Certified Renters program. Other group classes include Pre-Purchase and Financial Literacy.

Most customers who come seeking assistance are trying to avoid losing their homes to foreclosure proceedings. They meet with a counselor on a one-to-one basis for an initial session. A customer may spend up to two hours with their counselor evaluating their situation and each counselor

will spend an average of 12 hours working with the client and their mortgage lender. Customers who do enter into a foreclosure will have follow-up contact with WCCCC for a period of up to three months.

We also see customers who want to use a portion of the equity in their homes to supplement their income, pay medical bills or make repairs on their homes. Home Equity Conversion Mortgages (HECM), unlike a traditional home equity loan, do not require repayment until the borrower no longer uses the home as their principal residence. Many seniors find this to be a good option when they need to live on a fixed income.

Will County Center for Community Concerns has seen an increase in the number of homeowners who find themselves falling behind in their

mortgage payments.

Since October 1, 2010 our staff have provided the following services to Will County households:

125 households are receiving loss mitigation counseling (foreclosure counseling).

24 households are working with a counselor to decide if a reverse mortgage is the best option for them.

4 families are educating themselves prior to purchasing a home.

30 households participated in our Certified Renters Program.

Will County Center for Community Concerns accepts appointments for counseling services Monday through Friday from 8 to 4. More information can be found at www.wcccc.net or by calling us at 815.722.0722.



Patricia Venziano provides loss mitigation counseling to a homeowner.



"I've proposed cuts to things I care deeply about, like community action programs."

President Obama
January 25, 2011

- Will County Population up 35%
- Will County January unemployment rate at 10.2%
- Will County has the 2nd highest foreclosure

From the Director

In his State of the Union address January, President Obama announced his intention to balance the federal budget. The proposed 2012 budget includes a 50% cut to both the LIHEAP and the Community Service Block Grant (CSBG). Along with those budget cuts, CSBG may become "competitive", no longer allocated to community action agencies across the nation.

In addition to the 2012 budget cuts, the 2011 Continuing Resolution that is still under debate in Congress also includes cuts of up to 50% to this year's CSBG budget. The effect that these cuts in funding will have on the low-income families in Will County will be devastating.

Will County's population has grown by almost 35% according to preliminary 2010 census figures. The January unemployment rate for our county is 10.2%, up 1.2% from December. Will County has the second highest foreclosure rate in the state (second only to Cook County), with 1 in every 279 housing units experiencing foreclosure activity.

Since Will County Center for Community Concerns opened its doors in 1986 we have worked

hard to make sure that services and programs are available to households that need a hand up. As a HUD-certified housing counseling agency, the demand for our services for foreclosure and reverse mortgage counseling has greatly increased in the last two years.

I have contacted our federal legislators to talk to them about community action, and the impact that funding cuts will have on our families. Earlier this month I visited Washington to deliver letters supporting our agency, and spoke with our legislators about the importance of Community Action.

What can you do to help? Write or call your congressman. Visit www.capworks.org to sign a petition or send a letter to the President telling him you support Community Action.

The Illinois Association of Community Action Agencies is having a press tour/rally April 18-20, and will end the tour here in Joliet at 2:00 p.m. If you would like to be a part of the rally here in Joliet please contact us at 815.722.0722 ext 222 for more details.

Kris

Congressman Judy Biggert visits WCCCC

Will County Center for Community Concerns was honored recently by a visit from Congresswoman Judy Biggert. On February 18, 2011 Ms. Biggert met with Director Kris White and Board members David Sullivan and Linda Pote to talk about the impact that proposed cuts to the Community Services Block Grant would impact WCCCC's capacity to meet the needs of our community. Congresswoman Biggert listened intently as Kris White described the work that is done through community action and asked several questions about the needs of the Will County community. Ms. Biggert commented on the need to make reductions in the budget to reduce the national debt while remaining supportive and sympathetic to the financial difficulties faced by the households served through programs such as the Community Service Block Grant, LIHEAP and Weatherization.



Chairman David Sullivan, Executive Director Kris White, Congresswoman Biggert and Vice Chair Linda Pote

Director White met with Congressman Adam Kinzinger to talk with him about the efforts of the Community Action network.

Our thanks go out to Ms. Biggert and Mr. Kinzinger for their concern for WCCCC and the people we serve.

Homeless Services

By Todd Fuller

On June 22, 2010, the United States Interagency Council on Homelessness (USICH) unveiled the nation's first-ever comprehensive federal strategic plan to prevent and end homelessness. *Opening Doors: The Federal Strategic Plan to Prevent and End Homelessness*. Will County Center for Community Concerns (WCCCC) is doing what it can to contribute to this vision locally by providing administrative support for the Will County Continuum of Care, participating as a provider of the *Homeless Prevention and Rapid Re-Housing Program*, increasing access to stable and affordable housing, by providing direct client services to those experiencing homelessness, and by increasing the economic security and housing stability for those most at risk of becoming homeless.

The Will County Continuum of Care is made up of local government entities, elected officials, non-profit organizations, financial institutions, businesses, housing developers, churches, health care providers, neighborhood associations, educators, the media, homeless



as well as formerly homeless persons and others. It is the vision of the Continuum of Care to create a seamless, comprehensive system of services that prevents and ends homelessness, supports the emergency as well as ongoing supportive needs of the homeless and at-risk population, provides the tools necessary to sustain needs of the homeless and at-risk population, and leads to permanent self-sufficiency. Will County Center for Community Concerns is the Lead Agency, providing administrative support for its committees and functions.

The Homeless Prevention and Rapid Re-Housing (HPRP) was created by the American Recovery and Reinvestment Act of 2009 to provide financial assistance and services to either prevent individuals and families from becoming homeless or to help those who are experiencing homelessness to be quickly re-housed and stabilized. HPRP is focused on housing for homeless and at-risk households. It will provide temporary financial assistance and housing relocation and

stabilization services to individuals and families who are homeless or would be homeless but for this assistance. The resources dedicated to this program are now diminishing, but so far WCCCC has kept over 70 households with more than 200 persons housed that otherwise would have been homeless. Nearly half of the persons in these households served were children.

WCCCC has helped to increase access to stable and affordable housing by creating and administering the Willfindhousing.org website. Willfindhousing.org was developed in partnership with Will County and the Will County Continuum of Care. At Willfindhousing.org, anyone can easily perform specialized searches that help in locating affordable, accessible and special needs housing

on the internet for subsidized and private-market housing. The site also has a very useful "Other Resources" page that lists information about and provides links to the other housing and related services provided through other organizations in the community.

The Homeless Services program began in 2008 and was designed to provide direct client services that would be otherwise unavailable to the homeless population. It ideally works to fill the "gaps" in homeless services. In order to prevent any duplication of services provided, individuals and families are only eligible for services that are directly referred from another agency or organization within our Continuum of Care and geographical area that provides direct client services to the homeless population. Since its inception, this program has provided services to nearly 800 households (including over 300 children).

The Will County Community Concerns greatly appreciates and admires the vision of *Opening Doors*, that "no one should experience homelessness—no one should be without a safe, stable place to call home." And as long we are Will County's Community Action Agency, we will continue to do everything in our power to see that vision through.



March 31:
2nd Latino Community Fair
Bolingbrook High School

April 9:
Plainfield Township
Abilities Expo

April 16:
Family Health Fair
Thigpen/Dirksen Campus

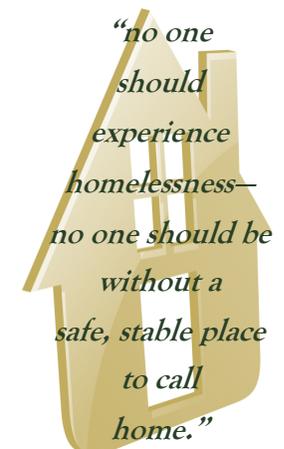
April 18-, 19, 20:
IACAA Press Tour comes to
Joliet at 2:00 p.m.

April 22:
Closed in observance of
Good Friday

May 3
Channahon Assessor's Office
Expo

May 7
Annual Community Caring
Day
Channahon Park District

June 6
Open Door Day





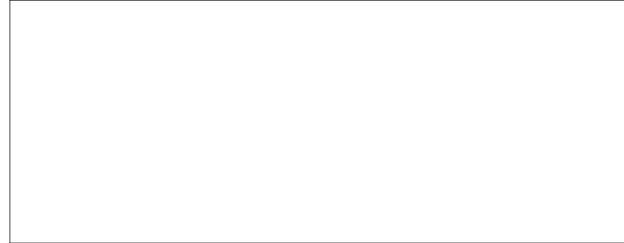
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The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and are dedicated to helping people help themselves...and each other.



Illinois Disaster Assistance Program

Will County Center for Community Concerns partnered with Will County's Emergency Management Department to identify and provide relief to households that suffered financial hardship due to extensive flooding that occurred between September 13 and October 5 of 2008.

The *Illinois Disaster Assistance Program* provided over \$209,350 in assistance and reimbursement to Will County residents who had suffered property damage, loss of personal goods, or who were forced to temporarily relocate due to the 2008 flooding.

Will County Center for Community Concerns approved applications for 60 households. While the majority of applicants received reimbursement for their losses in the form of mortgage or rental assistance, utility assistance, or replacement of furnaces or appliances damaged by the flood waters, some properties sustained significant structural damage and required foundation repair or roof replacement.

Assistance for the *IL Disaster Assistance Program* was made available by the U. S. Department of Health and Human Services and was administered by the Illinois Department of Human Services, Office of Security and Emergency Preparedness/Illinois Disaster Assistance Program.



Kris White receives plaque from County Executive Larry Walsh. Also pictured are Maureen Pool, WCCCC; and Harold Damron and Brenda Lutz, Will County Emergency Management

Robert Sargent Shriver 1915-2011



"Someone once wrote that the old man wants peace and quiet, the middle aged man wants love and respect, but the young man wants challenge. So I leave you with a challenge: the challenge of the Peace Corps, the challenge of the war on poverty, the challenge to heed the most eloquent cry of all – the cry of human beings in distress, here in America and across the world."

These few words spoken by Sargent Shriver, define the mission of Community Action and allow us to ponder the question – do we make a difference? – do we rise to the challenge?