

Making Home Affordable

There are tears in her eyes as Melissa* talks about her experience with Family Service of the Piedmont. These are not tears of sadness, but tears of joy for how far she has come in the past few years.

Melissa has had her share of life's struggles. She has lived with a hearing impairment her whole life. Then she was diagnosed with Hodgkin's disease, a kind of blood cancer. The disease led to severe ankle problems which required surgery, and Melissa was forced to go on short-term disability. The loss of her employment made money tight and after struggling for months she was unable to keep up with her mortgage payments. She was in a panic and needed help fast.

After countless failed attempts to get help from her mortgage company, Melissa knew she couldn't do it alone. "When you get those foreclosure letters in the mail, it's very intimidating" she says. Melissa had heard about Family Service of the Piedmont years earlier, while acquiring a degree in Community and Justice Studies. She knew Family Service had a program that helped clients consolidate their bills. She hoped they could help her in her situation. Melissa reached out to the agency's Consumer Credit Counseling Service (CCCS) to help her save her home.

Melissa began meeting with a Credit Counselor, receiving budget counseling and help negotiating her mortgage. "She was quite a few months behind," her counselor remembers, "They had her on a repayment plan, but her disability wasn't enough to make all her payments. She was eager to work out a solution, but she got frustrated when she talked to the mortgage company because of her hearing impairment, they couldn't always understand her."

"CCCS understood how frustrated I was, yet encouraged me to hang on and continue to pay what I could on my mortgage," Melissa agrees.

They worked on planning a monthly budget. Her counselor's research found Melissa was qualified for the Making Home Affordable loan modification program. "They denied her three different times, but we were finally able to get her approved for that program," her counselor explains. "That got her interest rate down and reduced her payment to something she could afford."

Melissa was quickly able catch up on her mortgage payments, and stay in the home she loves.

"I've really been blessed" Melissa smiles. "God blessed me and put me in the right place at the right time with the right people who have compassion and want to help others. There are lots of compassionate people out there."

She continues, "People love to help people that want to help themselves. Family Service reaches out and wants to help people. Whatever you need, they're there to help."

Melissa praised the staff of Family Service for their friendliness and one-on-one interaction. She continues to keep in touch with her CCCS counselor, seeking his advice should any new financial struggle arise. "I would recommend anyone to come to Family Service, and I encourage others to find out about all the additional services offered," she says. "They may be able to help your situation, too."

*Names have been changed to protect client confidentiality.