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At Work With: Kevin Harris of Community Housing Partners

I'm a military brat. My father was an officer. We moved around a lot. I was born in New York and lived in California and Virginia. We moved to Charleston and then back to New York. I finished half of high school in New York, then I came back here and finished high school and went to college in Virginia. This is just a great place to settle down and raise a family.

I was in the lending business for about five years. I was reaching out to a lot of first-time homebuyers and younger people. I was always trying to find something to help my clients. It just so happened that I found somebody who was interested in the same things over here at Community Housing Partners, and they brought me along. It's been a perfect match for me.

What I do here is I teach homebuyer education. I do financial literacy counseling. I do credit counseling. We have a lending division to generate loans. We do pre-purchase counseling for anybody who has any questions before they purchase a home, whether it's the forms they don't understand or if they need to know about different types of loan products. We also can help if they need assistance with down payments or closing costs.

I do reverse mortgage counseling for senior citizens who are looking into a reverse mortgage. I also do post-purchase counseling for those who have already purchased homes and need advice about possibly refinancing or with their finances. We do spending plans. We do credit repair. We're putting together a post-purchase class to teach people small home repair and how to be good neighbors. We also have a homebuyers club for people looking into home-ownership. We sit down and talk and put plans together to be more prepared for home-ownership.

We also do loss mitigation and foreclosure counseling. That's big now. For people who are afraid of losing their homes or who are in the process of going through a foreclosure, we can help them negotiate with lenders to modify their loan or work out a payment plan, or even possibly help them sell their home and refer them to an agency that will help them after they move.

We are swamped, especially with foreclosures. Last year, I probably got seven or eight phone calls from people in danger of losing their homes. Now, Luxmy, our other counselor, and I get probably three or four calls a day. It's taken off.

We're one of two NeighborWorks agencies in Virginia, so we're part of a national coalition called the Hope Now Alliance with a 1-800 number: 1-888-995-HOPE (4673). People who are having problems with a mortgage can call that 1-800 number and they're directed to us. We counsel them on how they can remedy their problem and give them any assistance we can. We've been getting bombarded with calls from the Hope Now Alliance.

It hasn't hit the seven cities as hard as it has hit the rest of the country, but it's coming.

A lot of lenders and Realtors really didn't sit down with their clients and explain everything that came with the loan. At the same time, it's not just the lenders' fault. But I think the best thing you can do if you want to become a homeowner is educate yourself. A lot of people just believed the hype. Everybody was told, "You need to buy now." A lot of people didn't understand what they were getting into. They didn't think about or weren't taught what an adjustable-rate mortgage meant. That rate is not going to stay the same for 30 years.

Some bought homes they just couldn't afford. We're seeing a lot of ARMs that are getting ready to reset and people who know they are not going to be able to afford their payment. Another thing that we're seeing is a lot of people getting laid off from their jobs due to the economy.

That's what we're here for. We're housing counselors. It's our job to make sure people get a fair shake, a fair loan.

*As told to Pilot assistant business editor Christopher Dinsmore*

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