

FORECLOSURE PREVENTION



Charles Bowman has lived a full life. Originally from Brooklyn, he moved to Philadelphia in 1963 into the same house on Midvale Avenue he lives in today. He started out teaching elementary school during the civil rights movement, but soon found a higher paying job at the city's Welfare Department. He had worked as a case supervisor for 29 years when his failing health finally forced him into retirement. It was around that same time that his mortgage payments started to catch up with him.

"I was in and out of the hospital at that point," he explains. "Kidney disease, a stroke. It was hard to pay the bills." His sister helped as much as she could while he was in a nursing facility, but when Mr. Bowman returned home he found a stack of late notices waiting for him in the mail. And a foreclosure notice.

"I called New Kensington to get help with the bills," says Charles. "When I brought up the foreclosure they said they could help with that too." By contacting his lender and negotiating the terms of the mortgage, NKCDC was able to bring down Mr. Bowman's monthly mortgage payments from \$900 to \$689. "That's a big difference," Charles remarks.

With his soft and weathered voice, Charles' eyes light up as he very matter-of-factly describes his experience at NKCDC. "I am very pleased with what they did for me," he says. "Every time I went there they didn't take long to welcome me into the office, make me feel comfortable, and answer all my questions."

Thanks to NKCDC, Charles remains in the house he's made his home for the past forty years. The faded pictures of friends and family still hang on the walls. Saturday bus rides to the barber still take less than 5 minutes. And Midvale Avenue still has Mr. Bowman.

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