

United Way adds mortgage help for homeowners

The agency's new program will offer referrals in an effort to short-circuit scams.

By EMILY VAN ZANDT
The Kansas City Star

David Jewell lives in Brookside, owns a marketing company and works as an assistant professor at UMKC.

When the economy crashed, Jewell's contracts went with it, along with his \$1.5 million in annual revenue. For five months, Jewell's business made nothing.

Then he got a foreclosure notice. Then came the phone calls offering help that seemed too good to be true.

"There are more scam artists out there than helpers," said Jewell, who was bombarded by direct mailings and calls from companies claiming to be government-approved.

To help area residents avoid scams, the United Way of Greater Kansas City has teamed up with local and state agencies to make the United Way 2-1-1 number a way to get free, quick advice.

People in the area who are behind on their mortgage or facing foreclosure can call 2-1-1 to be referred to one of 40 counselors certified by the Department of Housing and Urban Development. The line is open 24 hours a day, seven days a week.

"We can avoid bouncing people around and get them connected to help," said Jason Wood with United Way. Twenty-nine percent of 2-1-1 calls are regarding rent and mortgage

assistance, Wood said.

The United Way made the announcement of the new service Wednesday at the Metropolitan Community College-Penn Valley campus, where representatives from area churches and community groups gathered to hear about foreclosure trends, state efforts to combat scams and the services that HUD-approved counselors can offer.

Jewell, like many others, had a hard time sorting the real help from the fake until a friend referred him to HomeFree USA, a nonprofit organization that offers foreclosure prevention assistance.

HomeFree is one of many HUD-approved organizations in Kansas City that provide free assistance for people in danger of losing their homes, but the organizations worry that people in need don't know help is available.

"People even think we're scams," said Elma Warrick, executive director of HomeFree USA. "We are free, but we might have to change the way we advertise that. People think if it's free, then it isn't any good."

On Monday, Jewell's home could be up for auction on the Jackson County Courthouse steps.

"I was one month late on my payments," Jewell said. "I'm not too dumb. I have three degrees and have years of running my own business, and I still didn't know how to get help."

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