

Rhode Island Housing Partner

Eileen Hayes, President/CEO, Amos House

Eileen Hayes is the President/CEO of Amos House, a nonprofit social services agency that offers hospitality and direct services to the homeless and poor by providing them with food, shelter and social service programs.

Q: In what way does Amos House's mission dovetail with Rhode Island Housing's?

Like Rhode Island Housing, Amos House is devoted to creating safe, affordable and healthy homes. Since its inception in 1976, we have provided more than 2 million meals to men, women and children. We offer transitional, recovery-based housing for close to 200 men and women each year and permanent supportive housing for approximately 100 individuals. Our motto of helping people help themselves is manifested in our culinary and carpentry training programs as well as in our social enterprise businesses, More Than a Meal Catering, the Friendship Café and Amos House Builds. Amos House shares with Rhode Island Housing the belief that a good home is the foundation upon which families can thrive.

Q: How is Amos House partnering with Rhode Island Housing to address the issue of homelessness?

Rhode Island Housing has been an integral partner of ours. With the agency's help, Amos House was able to purchase and renovate 10 buildings during the past 15 years. Amos House has been an active partner in advocating for the housing needs of poor and homeless Rhode Islanders.

Q: How does Amos House help the people in the communities it serves?

Amos House is deeply involved in offering services to the people in our community. These services include breakfast and lunch six days per week, emergency help such as prescription and utility assistance, IDs and birth certificates.

In addition we take charge of the following services:

- We are the mailing address for hundreds of people who are homeless or transient.
- We operate a 90-Day Transitional Shelter Program that is recovery-based and prepares men and women to live independently.
- We provide access to training in our carpentry, culinary and literacy programs, and job readiness and job placement services.
- We have permanent supportive homes, including a Mother-Child Reunification Program for up to 13 families.

Our business, Amos House Works, generates close to \$800,000 annually and creates jobs for members of our community. We are proud of the fact that more than 30 staff members in our businesses, dining hall, maintenance, and social services departments are former clients and students.

Top 10 tips to help avoid foreclosure and scams in 2011

The local Loan Modification Scam Alert Campaign, spearheaded by several state and local agencies including Rhode Island Housing, is working to assist homeowners who are seeking foreclosure prevention assistance.

Unfortunately, this year an estimated 4 million households nationwide are expected to face the risk of foreclosure. Millions of homeowners will try to reduce their mortgage payments with a loan modification and scammers often try to take advantage of these desperate families.

Below is a list of 10 things that homeowners can do to protect themselves from a scam and ensure that they do not become victims:

1. **Contact your lender** as soon as you begin having trouble paying your mortgage.
2. **Determine your options** by speaking to your lender's loss mitigation department.
3. **Be patient but persistent with your lender** because getting a loan modification takes time.
4. **Call a local HUD-approved counseling agency.** HUD-approved counseling agencies, such as the Rhode Island Housing HelpCenter (401-457-1130), provide loan modification assistance services for free. Visit www.hud.gov for a list of local HUD-approved counseling agencies.
5. **Meet with a counselor at a HUD-approved counseling agency.** Trained counselors are available to provide assistance in several languages.
6. **Beware of loan modification scams.** Some companies and individuals are out to take advantage of homeowners seeking loan modifications.
7. **Avoid anyone who asks for a fee prior to providing any loan modification service,** including companies, individuals and even some lawyers.
8. **Avoid anyone who guarantees to get your loan modified or stop a foreclosure,** because nobody has the power to make this promise.
9. **Avoid companies that tell you to stop paying your mortgage and to pay them instead.** This is a sure sign of a scam.
10. **Report loan modification or foreclosure scams at any time** by visiting www.LoanScamAlert.org or calling 1-888-995-HOPE (4673).



Photo by Gretchen Ertl

From left to right: Cathleen Paniccia, Rhode Island Housing; Ean Nesselrotte, U.S. Treasury; Susan Bodington, Rhode Island Housing; Mark McArdle, U.S. Treasury; Richard Godfrey, Rhode Island Housing; Marlethia Black, U.S. Treasury; and Tom Hogg, Rhode Island Housing.

Three representatives from the U.S. Treasury recently visited Rhode Island Housing to review the Hardest Hit Fund Rhode Island (HHFRI) program; discuss how the program has been working to date; and meet with some of Rhode Island Housing's staff members who are helping to counsel homeowners and administer the funds.