Places of worship have always been the basis for social advocate and educator in the African-American community. Many churches and temples are helping their congregations in a variety of ways in the wake of these economic disasters. Congregations are hosting loan workshops with experts from community organizations such as the Association of Community Organizations for Reform Now (ACORN), and working with neighborhood housing organizations to provide foreclosure counseling.

Cardinal Keith O. Osten of Brooklyn and Queens, for example, sponsored a community forum in February to assess the state of home foreclosures in those two boroughs, which accounted for 12,000 of the 46,000 foreclosures in New York City last year. Called “The Mortgage Crisis: Impact on Individuals, Families and Communities,” the forum gathered over 200 community leaders, financial counselors, and advocates to discuss key issues, share expertise, build public-private sector networks, and identify both short-term and long-term solutions to the housing crisis.

Neighborhood churches followed up the forum by holding informational workshops for parishes during the first part of this year that connected borrowers with financial counselors. The counselors reviewed the borrowers’ mortgage terms and pointed key issues of the broader crisis.

But even before the home foreclosure crisis hit the headlines, places of worship were active, working with their congregations to prevent members from losing their homes. One of the important participants in this effort is the National Black Church Initiative (NBCI), a coalition of 14 local agencies that was created in 1994 to address financial and health disparities within the African-American and Latino communities.

About two years ago, NBCI staff began receiving calls from concerned coalition ministers whose parishioners were facing serious financial problems. Many of the parishioners had high-cost, subprime mortgages with sharply escalating monthly payments that they were unable to pay. Parishioners needed mortgage assistance, advice, and information, which prompted NBCI to approach Fairy Mac and the Mortgage Bankers Association for help.

Together, they created the Foreclosure Prevention Guide, which offers resources for families in economic distress, including a list of agencies to contact, steps to avoid losing homes, guidelines for making smart fiscal decisions, and a glossary of financial terms. Since February 2008, NBCI has distributed over 140,000 copies to those in need.

The Jewish Council on Public Affairs is also organizing support among its 14 local agencies to urge passage of federal legislation that would review mortgage insurance eligibility requirements, provide more loan counseling opportunities, and allow for more government oversight of the mortgage industry. JCOP issues alerts and action alerts to its local agencies, urging them to organize citizen calls to Congress regarding upcoming legislation. JCOP is also sending economic experts to train community leaders in holding workshops, introducing parishes to crucial elements of the mortgage crisis, and working with them to avoid home foreclosures.

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