

The Daily Journal

This event was organized by the Peninsula Interfaith Action local organizing committee of St. Matthew Church.

Housing fair offers help

August 18, 2009, 09:11 PM By Mark Aspillera

Representatives from Wells Fargo and Chase Bank, housing advocates and lawyers converged on Junipero Serra High School to provide counseling services for a "housing resource fair" hosted by the Saint Matthew local organizing committee this weekend.

Attendees were Bay Area residents with any sort of housing problem from dealing with a subprime mortgage to foreclosure, St. Matthew local organizing committee representative John Love said. Services included discussing individual cases with bank officials and receiving advice from counselors associated with not-for-profits like the Legal Aid Society.

The Rev. Anthony McGuire of Saint Matthew Catholic Church gave the opening address, calling "adequate housing" something "the church has always seen as a human right."

A variety of guest speakers spoke on various topics in the school auditorium, including introductions from San Mateo County Supervisor Carole Groom, state Sen. Leland Yee, D-San Francisco/San Mateo, and Assemblyman Jerry Hill, D-San Mateo, who praised the event and its volunteer organizers.

"Today we can't rely on the government to give us all the answers," Hill said.

Yee said volunteer work is especially important now, suggesting there is little local government can do in regards to the housing crisis.

"Unfortunately, a lot of things happening with the second mortgage explosion are happening at the federal level," he said.

University of San Francisco School of Law professor Shirley Hochhausen spoke on the procedure to follow when unable to make payments on a mortgage. Bill Massey, of the San Mateo County District Attorney's Office, gave a seminar on the legalities of predatory lending and housing industry scammers.

Speakers gave their presentations to an audience that barely occupied half the auditorium seats. The audience became smaller as their numbers were called to speak one on one with the counselors down the hall.

Bertha Sanchez, San Mateo City Council candidate and organizing committee volunteer, said about 60 people had registered at the front desk around peak hours.

The turnout was lower than expected for John Love, who had predicted attendance in the low hundreds.

Organizing committee volunteer Daria Jow said St. Matthew mailed out 1,000 copies of the fair's invitation letter to residences in and outside of the county. The committee targeted residences already identified as having problems related to housing payments, she said.

Attendees were there for a variety of reasons.

Yvette Castillo and Raymond Figueras attended on behalf of their daughter, who purchased a house with her boyfriend and found herself unable to make the loan payments by herself after the end of the relationship.

Nursing assistant Aurelia Samesese has been unemployed for eight months, terminated for what she believes was age discrimination. Despite receiving early Social Security, she said she has no savings and wanted to talk to a counselor to

find out whether it would be more feasible to continue living in her home. Samesese said she would prefer to remain here, but would move back to the Philippines to live with her siblings rather than “become a burden” to her children by moving in with one of them.

Another Filipino attendee said he was not in any immediate danger of losing his home, but was considering making a short sale on it to live with his parents in Manila, both of whom are in their 80s and facing frequent illnesses.

Several people said they had no idea what to do about their housing problems until hearing word of the event.

Susan McCurry said she and her husband were at a loss after finding out Wells Fargo no longer owns their mortgage, but sold it off in “bits and pieces.” McCurry, a travel agent, and her husband, who started a home repair business after being laid off, are both in industries hit hard by the recession.

“I want to see what can be done,” she said, pointing to a thick portfolio filled with bank and mortgage documents.

One attendee was retired and supporting himself through Social Security and a part-time job. He said he would be facing foreclosure on his home if he lost his part-time position and wanted to talk to a counselor about his options. He was frustrated that a counselor recommended he talk to a representative from his bank down the hall, he had come to the fair partly to talk to someone other than the bank.

Despite reservations, he later emerged from the classroom the bank had set up in with a look of relief on his face, saying there was some light at the end of the tunnel after all. He praised the housing fair as something better than talking directly to banks and housing industry “scammers.”

“At least with the politicians here,” he said, referring to Hill, Yee and County Supervisor Carole Groom, “there’s some sort of control.”