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Foreclosures Avoided with Help of Local Organization

Visalia, CA – December 23, 2009 – Nearly 1,000 foreclosure actions were taken throughout Tulare County in October 2009. The Central Valley Business Times reported that foreclosure rates in the Visalia-Porterville metro area jumped to 3.64 percent in September 2009, which more than doubled the September 2008 rate. Foreclosure is a growing problem for the Central Valley, but CSET is pitching in to help.

CSET helps local families avoid the agony of having their home foreclosed through their Foreclosure Counseling Program. The program is offered free of charge for owner occupied property in Tulare County. Due to the vast demand for services, the non-profit organization is expanding the program and many clients are truly grateful for the program. Maria Villa, a foreclosure Counselor with CSET said, “We work with the family to create a workable solution”. The foreclosure counselors offer assistance applying for government foreclosure reduction plans and provide money management information.

CSET also works with the lenders to adjust interest rates and finance plans. Working with both sides allows the foreclosure counselors to negotiate a deal that the homeowners can afford and that insures the loan will be repaid to the lender.

Persistence pays off. Maria Villa doesn’t hear the word, “No”. Maria recently received the “Charging Rhino Award” for Outstanding Counselors, presented by the California Reinvestment Coalition, the Rural Community Assistance Corporation, and NeighborWorks America for her outstanding work and dedication in the field.

To speak with a foreclosure counselor, please call CSET’s Foreclosure Assistance Hotline at (559) 741-4646.

About CSET

CSET, a nonprofit Community Action Agency, seeks to strengthen youth, families and communities through education, employment training, youth development, mentoring, leadership building, job creation, housing, environmental stewardship and other strategies that support self-reliant families and caring communities.

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