

# UCAP: Community Action In Prince George's County

## Post-Purchase Education Program for Homeowners in the County

The United Communities Against Poverty (UCAP) has been Prince George's County's official community agency since 1978. "We maximize the quality of life for county residents through advocacy, quality services and resources" says COO Gwendolyn Ferguson. UCAP has empowered the lives of tens of thousands of Washington area residents. Ferguson says UCAP "advocates for people facing deficiencies in education, affordable housing, economic stability, and adequate health care access." And, that "individuals and families in Prince George's County are able to achieve stabilization through UCAP". The agency manages the 100-bed Shepherd's Cove Emergency Shelter, along with successful daycare and after school programs, employment services and education and housing counseling.

UCAP has a county-wide reputation for assisting clients with job readiness training, placements, skills upgrades and esteem empowerment. UCAP staff members say that "in order to positively sustain communities, dedication to recovery and reinvestment is vital". Over the past four decades, through UCAP programs residents of Prince George's County MD have been able to increase their skills and prepare for meaningful employment. Tens of thousands have achieved academic enhancement through GED preparation classes. UCAP grants support residents' economic hardships such as avoiding evictions & foreclosures, providing security deposits, and paying utility bills. UCAP's after-school and scholarship programs afford children with opportunities to begin succeeding early in life. Ferguson says "These resources are a means to allowing each individual, and subsequently, the entire community to recover economically and educationally".

Most urban Americans have had some interaction with a Community Action Agency. Community Action Agencies are local private and public non-profit organizations that carry out Community Action Programs (CAP) founded by the 1964 Economic Opportunity Act to fight poverty by empowering the poor. The history of the last half-century shows Community Action programs helping change people's lives and helping people help each other.

Through community action programs, UCAP has helped Prince George's County residents of varying income levels through the years. From providing Emergency Services to Financial Literacy training to GED training to Hom-



ownership Training, UCAP has accumulated accolades for high returns in clients' self-sufficient and local community involvement.

Over turbulent years for Black homebuyers, Prince George's County has led the state of Maryland in home foreclosures. Among answers UCAP has to this problem is a timely "post-purchase education program for homeowners in the county. Housing Director Mary Dade says "Post-Purchase education and counseling is a vital part of the homebuyer education process because it supports successful long-term homeownership". UCAP's "Post-Purchase" education and counseling programs are valuable to homeowners. The focus of the program is on helping clients sustain homeownership and provide intervention against foreclosures. The UCAP programs are designed around financial management techniques that help homeowners build savings and be "more prepared" for dealing with unforeseen events. Curricula teaches homeowners how to maintain regular mortgage payments and avoid delinquencies and foreclosure. "It is critically important that homeowners learn new financial skills that enables them to continue the home asset" says Ms. Dade. The Post-Purchase Seminars are for Prince George's County residents who've owned a home for at least 6 months. They start on September 8, 2010.

"It's what every homeowner needs to know" says the manager of UCAP's Homeownership Center. Nathaniel McDonald says "the seminars are two-hours long each week and focus on financial education, home maintenance and community involvement. Workshop topics include: "Protecting your investment"; "Foreclosure prevention"; "Record keeping"; "Insurance"; Maintenance and repairs" and "Financial management. McDonald says "community involvement increases owners' satisfaction with the purchase choice" and the sessions "help develop educated consumers and



Mary Dade, UCAP Housing Director, explains new Post Purchase Program to County leaders  
Courtesy Photo

community leaders". Attendees of all sessions receive a Certificate of Completion recognized by leading area housing lenders and agencies. The sessions are intended to show homeowners how to avoid predatory lenders and other financial scams. The training helps homeowners protect their credit rating, which can save money in reduced interest rates

and fees. McDonald says "Teaching homeowners how to manage their home as an asset and use their equity responsibly while learning how to maintain their properties to promote safety and prevent future costly repairs is also important. The techniques used in our leadership development programs are great for encouraging new homeowners to get more in-

involved in their communities". Chief Operations Officer Gwendolyn Ferguson says "We want people all across the county to know who we are, what we do and what we can do for them". United Communities Against Poverty, Inc. is located in Capitol Heights, MD, and can be reached at (301) 322-5700 - [www.ucappgc.org](http://www.ucappgc.org).



**UNITED COMMUNITIES AGAINST POVERTY, Inc.**

CHANGING THE WORLD BY EMPOWERING PEOPLE

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### UCAP Launches POST PURCHASE HOMEOWNERSHIP SERIES

**Beginning September 8, 2010**

The program will provide information to help homeowners become more knowledgeable about homeownership and reduce or eliminate the possibility of foreclosure.

**It will feature:**

- ▶ hands-on home maintenance instruction
- ▶ green behaviors
- ▶ energy conservation
- ▶ budgeting
- ▶ good credit maintenance
- ▶ foreclosure prevention and other important subjects.

**The program requires** the completion of six workshops. Certificates of Completion and numerous incentive items will be provided. Workshops will be held from 7:00 pm to 9:00 pm.

**Space is limited.** Call today for detailed information and upcoming workshops:  
Nathaniel McDonald  
301.322.5700 x107 or Email: [nmcdonald@ucappgc.org](mailto:nmcdonald@ucappgc.org)

**Registration fee \$35**

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UCAP is a 501(c)(3) nonprofit whose mission is to Alleviate poverty; Improve awareness of the needs of low and moderate income residents; and Maximize the quality of life for residents of Prince George's County and impoverished individuals throughout the State of Maryland.

