



# Family Focus

Help • Hope • Here

FALL 2008

## Housing Crisis Hits Families in Northern Virginia

### Northern Virginia Housing Crisis

- » NVFS has seen an almost 50% increase in requests for housing assistance this year.
- » More families are losing their rented homes through no fault of their own—because the owner forecloses.
- » There is a 3-4 month waiting period for a shelter in Fairfax County—leaving families with virtually no emergency alternatives.
- » More than 7,000 homes have been foreclosed in Prince William county.

The national housing crisis and the economic downturn are the most pressing issues in the news today, and Northern Virginia's families have not escaped their effects.

Between 2004 and 2007, more than half of mortgages in the Greater DC area were subprime or high-cost adjustable rate mortgages, according to a recent report by the Nonprofit Roundtable of Greater Washington. As the market began to collapse and interest rates began to rise, many homeowners found it increasingly difficult to keep up with their monthly mortgage payments, forcing them to face foreclosure. In Prince William County alone, more than 7,000 homes have been foreclosed.

Faced with the threat of losing their homes, families are struggling to pay for necessities such as food, gas, utilities and health care, the

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## Katrina Survivors Build a New Life with a New Home

Amy Rolland and Albert Douglas recently moved into their own home with their 8 children in Woodbridge. The house, which is admittedly a bit cramped for a family of 10, sits in a good school district, and is located near many community resources. After moving into this recently foreclosed house, the Douglas family sees a few things that might need a little work. The shutters are a bit worn, and the backyard needs some tending.

But for this family of 10, who evacuated New Orleans during hurricanes Katrina and Rita, they are happy to finally have a place to call home.

It was 3 years ago that the family heeded the warnings to evacuate New Orleans as Katrina approached. The two parents packed



Amy Rolland and Albert Douglas

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### NVFS FACT

87% of families who participated in our BEST transitional housing program were able to secure permanent housing upon graduation last year.

## Upcoming NVFS Events

Stay up-to-date at [www.nvfs.org](http://www.nvfs.org)

### Help the Homeless Walkathon: Nov 22

Join the NVFS team on Saturday, November 22 and raise funds to support our homelessness prevention programs at the 21st Annual Fannie Mae Help the Homeless Walkathon on the National Mall. For more information, visit [www.nvfs.org](http://www.nvfs.org) or contact Jennifer Rose at 703.219.2174 or [jrose@nvfs.org](mailto:jrose@nvfs.org).

### We Are America Now: Feb 27

Save the date! Come join our breakfast and celebrate the contributions of immigrants and multicultural families to our community. Visit [www.nvfs.org](http://www.nvfs.org) for more information.

### Road to Independence Gala: May 8

Save the date! On May 8, 2009, NVFS will host its 11th annual Road to Independence Gala. Please consider joining us as a sponsor, patron or auction donor at our largest public event of the year. Visit [www.nvfs.org](http://www.nvfs.org) for more information.

### 16th Annual CARE Awards

Congratulations to this year's CARE (Companies As Responsive Employers) Awards Winners:

- \* CACI International, Inc.
- \* Covance Laboratories
- \* High Performance Technologies, Inc.
- \* ICF International
- \* Infinitive
- \* National Council of Teachers of Mathematics
- \* National Rural Electric Cooperative Association
- \* National Rural Utilities Cooperative Finance Corporation
- \* Navy Federal Credit Union
- \* Noblis, Inc.
- \* Oberon Associates
- \* Perot Systems Government Services
- \* Reston Association
- \* Smartronix, Inc.

For more information, visit [www.careawards.net](http://www.careawards.net).

## Volunteers Wanted!

### SPONSOR A FIELD TRIP FOR MIDDLE SCHOOL CHILDREN:

Our LEAD (Leadership, Education, Achievement and Diversity) program provides services to at-risk students from low-income immigrant and refugee families.

Volunteers are needed to sponsor and chaperone field trips.

### Toy Drive 10/8-12/19:

Volunteers are needed to accept and sort toys—hours are flexible!

### FEMALE TUTORS/MENTORS:

Three girls in Special Foster Care in Lorton, Stafford and Fredericksburg need mentors/tutors. Minimum of 2 hrs. per week.

### OTHER OPPORTUNITIES:

Volunteers are needed for our thrift stores, Children's Enrichment Program, Adopt-a-House, Training Futures, Vehicles for Change and more.

Volunteer Contact: [Monica Arispe](mailto:Monica.Arispe@nvfs.org)  
703.219.2193 | [volunteer@nvfs.org](mailto:volunteer@nvfs.org)

## In Memory of John Weathers

John Weathers, a dedicated NVFS employee since 1996, passed away in August of this year.

John joined NVFS as an advisor for the Resource Advisory Program, a youth development program designed to help middle and high school students build their life skills and stay in school. Because of John's work, many young people were the first in their families to attend college. As one student put it, "He believed in me when no one else did...he never gave up on me."

John later became a case manager for the Survivors' Fund Project, and then transitioned to case manager for NVFS' transitional housing program. In all of these programs, he worked hard to understand the challenges faced by his clients and to make sure they had the tools to overcome those challenges.

John's lasting contributions to NVFS and to his community will long be remembered by his colleagues and clients.

## Housing Crisis

(continued from page 1)

costs of which have increased along with their mortgage payments. And homeowners are not the only ones struggling in the midst of this crisis. Renters who have lost their housing due to the owner's foreclosing have been forced out on the street through no fault of their own.

As a result, NVFS has seen an almost 50 percent increase in requests for housing assistance this year. According to President and CEO, Mary Agee, "We operate a program that provides rental and mortgage assistance. The number of requests for help with mortgage payments due to notice of foreclosure proceedings has more than doubled over last year." In fact, requests have been coming in from all over Virginia, and even from neighboring states.

So how is NVFS poised to help these individuals and families? Our Eviction Prevention program provides emergency financial assistance for rent, security deposits and utility cut-off, as well as case management services for low- and moderate-income residents. Our transitional housing program provides temporary housing and support services to families to help them get back on their feet. Last year alone, NVFS provided financial assistance to 138 individuals and families who were affected by the housing crisis in Northern Virginia. We expect even more will need our services this year.

If you would like to contribute to our efforts to help the most vulnerable families during this crisis, you can participate in our Help the Homeless Walkathon, or make a direct contribution to NVFS at [www.nvfs.org](http://www.nvfs.org).



Thank you to our Golf Tournament supporters! The winning foursome, from FGM Inc., scored a 54 at the NVFS Golf Tournament. Left to right: Moses Gittens, H.B. Kilgour, Dennis Branscome and Scott Gessay.

## Special Foster Care



Become a therapeutic foster parent to a special needs child and help put the pieces together again.

### Have you been wondering...

- What does it mean to be a foster/respice parent?
- Can I work when I am a foster parent?
- What type of support will I have?
- Do I have to be married?
- Is there a chance for adoption?
- Where will the child go to school?
- How long would I keep the child?
- What does it mean to be a special needs child?

The Special Foster Care and Therapeutic Respice Care Program of NVFS holds regular training sessions for people interested in learning more about the ins and outs of being a foster or respice parent. As families come in all shapes and sizes, so do our foster and respice parents.

For questions or to register, contact Ginny at 703.219.2184 or [gsnaider@nvfs.org](mailto:gsnaider@nvfs.org).

## Katrina Family

(continued from page 1)

their things and their then-7 children in their trusty car and drove west to Lake Charles.

Moving the family wasn't an easy endeavor for them, as both parents have disabilities that affect their daily lives and prevent them from working. A former shrimp boat and tugboat captain, Albert suffers from repercussions from a head injury he sustained in a motorcycle accident. He has not been released by his doctors to go back to work. Amy is partially blind due to a neurological condition. Nevertheless, a few days in Lake Charles should have kept them safe from harm and then they could return home and start picking up the pieces.

The days turned into weeks, and soon the family was hit hard by hurricane Rita while still in Lake Charles. Somehow, amidst the rising water, Albert managed

on them. It was here that the family experienced a new level of poverty. Living on a fixed income in New Orleans wasn't easy for the family, and it now proved immensely more difficult. "It was hard to adjust," says Albert. "Our money just didn't go as far here as it did in New Orleans."

The family lived in a hotel for a month before they were able to move into a townhouse with Section 8 housing assistance. Albert started fixing the home to meet his family's needs, but then they received more bad news. "Fifteen days before Christmas, we got kicked out of our home because the city said that the 4-bedroom house wasn't big enough for our family," Amy explains. "This happened even though we had been approved to live there. We had nowhere to go and we lost our security deposit."

To make matters worse, the family's health continued to deteriorate. Two of the children developed health conditions mirroring those of their parents. One daughter developed partial blindness, and Amy's blindness worsened to such a degree that doctors feared the worst—cancer. After rounds of expensive tests, cancer was eliminated, but her eyesight continued to fail.

The family was out of options, but was determined to stay together and stay in Northern Virginia. Amy and Albert realized that living here provided them with enormous opportunities—the children, some of whom have learning disabilities and all of whom were behind in school, were thriving in the region's school system. There were opportunities for health care and jobs, but Amy and Albert needed support to access them.

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The Douglas Family in front of their new home. (left to right: Nicholas, 12; Devin, 12; Albert Jr., 17; Sierra, 8; Amy, 32; Julius, 18mo; Daniel, 5; Gary, 14; Albert Sr., 35; Alexis, 11.

to keep his family safe, but all of their remaining possessions were destroyed. Some in the family are still dealing with health repercussions from the contaminated water they were exposed to during the flood.

Left with nothing, the family had to find a new place to start over. The only evacuation and relocation assistance available for this large family was a flight to Dulles Airport. The Douglas family landed in Washington with nothing to their name and the burden of their health conditions weighing

NVFS built a relationship with the Douglas family soon after they arrived through our Katrina Survivors' program. Through all of their difficulties, our case managers worked with the Douglas family to help them meet their immediate day-to-day needs and rebuild their future. We helped the family find affordable health care options; recommended schools and school districts that would best support the children; and helped Amy find work and avoid scams that prey on disabled employees.

Working together, NVFS and the Douglas family realized the best plan to meet the family's goal of self-sufficiency while living on a fixed income was to find a stable, permanent housing solution for them and reduce their monthly payments. The only way to meet both goals was through home ownership. NVFS worked with Amy and Albert to help them secure first-time home buyer assistance and other financial support for low-income families and individuals with disabilities. With their improved credit, the family was able to qualify for a fixed-rate loan with a low down payment on a foreclosed home in Woodbridge.

This June, the Douglas family finally had a place to call home. They moved into their house with the security of knowing that they can provide a good life for their children. Though there are many challenges ahead for the family, they are now equipped with the knowledge and skills they learned through our case management services, and have new goals. "The hardest part now," says Amy, "is moving on. We have such a good relationship with NVFS. Our relationships with our caseworkers were more than businesses ... they were true friendships. One thing is for sure—without NVFS, we wouldn't be where we are today."

Amy and Albert hope to find better jobs, and to begin saving for the future. "We want to get to the point where we can open savings accounts for each of our kids for college," Albert says. They are also in the process of applying for grants to start their own Cajun restaurant. "Coming from where we come from, that's one thing we really have going for us," says Albert. "We both definitely know how to cook really good food."



Daniel Douglas, age 5.

Today's challenging economy is affecting everyone, especially those who were already vulnerable.

Help restore livelihoods with a tax-deductible donation to [Northern Virginia Family Service](#)

[United Way #8099](#) | [CFC #79645](#)



## Good Works

*People can reach out in many unique ways to support the communities in which they live. All of these efforts, in one way or another, have a profound effect upon families and children in our region. These are just a few examples of how our supporters have chosen to give back.*

### Back-to-School Backpack and Supplies Drive

Thanks to the generosity of our many supporters, NVFS was able to provide school supplies to over 800 needy students in Northern Virginia. Our largest donor by far was a great organization in Chantilly, who wishes to remain anonymous. Arriving in a rented truck, they provided us with nearly half of the 550 backpacks that NVFS distributed and more than enough supplies to fill them! A huge "thank you" is extended to the employees of this generous organization for their donation.

### New Supporter Goes the Extra Mile

All we can say is "Wow!" In early October NVFS crossed paths with Gretchen Pearson at a VDOT United Way Charity Fair. Gretchen is about to complete her training at the Heritage Institute, a cosmetology school in Manassas. After learning about the many programs of NVFS, Gretchen graciously volunteered to donate her time and talents to provide salon services to our clients that may need them as they prepare for job interviews. In addition, she has encouraged her instructor and director of the Heritage Institute to volunteer their services as well. Thank you, Gretchen for making a positive difference in the lives of those in need!

Thank You

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We would like to extend a special thank you to Yolande Beerstecher for her generous estate gift to NVFS. Her long-time support has made a tremendous impact on families, and her generosity will continue to change lives. Thank you!

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A message for the friends, partners and supporters of  
Northern Virginia Family Service

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