

During the month of March alone, there were more than 900 home foreclosures in Prince George's County. A very large and disproportionate segment of that total—the tally rates among the highest in the land—is made up of Hispanic households.

And in Upper Marlboro, which includes a large number of affluent residents, one in every 214 households filled for foreclosure in March, according to RealtyTrac. The average sales price for all homes in Upper Marlboro is roughly \$267,000, while the average foreclosure sales price is about \$227,000, according to RealtyTrac.

On Tuesday, Hyattsville based non-profit the Housing Initiative Partnership announced a new outreach program intended to provide foreclosure help to the Hispanic community.

Congressman Steny Hoyer (D-MD), who was on hand for the day's events at HIP headquarters in Hyattsville, spoke about the catalysts for the situation and how they are problems faced not just by our Hispanic city-mates but the wider community as a whole.

"Here in Prince George's County and Baltimore City we have seen an extraordinarily high number of foreclosures, in part because the people who were getting those mortgages ... were not fully understanding of what they were doing," Hoyer said. "Not because they were not responsible, not because they did not want to [be], but because they simply could not economically do so.

The Educational Campaign and Direct Services Campaign are funded by a Congressional appropriation. It will help provide four more housing counselors to county residents. The Spanish Language Media Campaign will help alert homeowners to foreclosure crisis scams and provide bilingual housing counselors. It will also inform residents of county services like the Prince George's County MyHome down payment assistance program.

"More than one-third of the residents here are behind in their mortgages," he said, adding that the county's Hispanic community has been especially hard hit both by the effects of the economic downturn and by predatory lending that has trapped home owners in mortgages that they cannot pay.

"I think that the federal government has a responsibility and should work to prevent foreclosures both because they create a drain on the local economy and because I think we should do everything we can to help hard-working, responsible people keep their homes," he said. "Clearly, we encouraged home ownership because we thought it made for more stable communities. If we want to maintain those stable communities, we need to facilitate the stability of home ownership."

Carlos Alcázar, president and chief executive officer of the Hispanic Communications Network, who opened the morning's events.

"Our Hispanic community is facing a number of challenges—language, education, access to information and services," he said, adding that such a "lack of resources" results in many families either losing their homes or falling victim to the predatory tactics of unscrupulous lenders.

These concerns were later echoed by Hoyer.

"When you are in a new land, no matter how smart you are, no matter how conscientious you are, you can't communicate as well because you are just learning the language and you are subject to being taken advantage of and therefore we need people who [can provide] counsel," Hoyer said. "It is to all our advantage that people are counseled and understand what they are doing."

The Housing Initiative Partnership and HIP Services have been working on social justice issues in Prince George's County now since 1988.

"We've been helping Latino clients since very early on when we became aware that that particular demographic was being particularly targeted by predatory lenders," said HIP Director Mosi Harrington.

Harrington said that all the people whose homes HIP's programs have managed to save would fill 96 Greyhound buses.