

# Christine Howard

“CHN saved my house twice. First they got my mortgage reduced over \$70,000 and then they fixed electrical issues that could have caused a fire.” -Christine H.,  
Cleveland Resident



## Challenges:

- Job loss
- Health issues
- Death of spouse
- Threatened foreclosure
- Home safety issues

## CHN Services:

- Foreclosure Prevention
- Energy Conservation
- Weatherization

## Outcomes:

- Principal reduced by \$71,858
- Monthly payments cut to \$261
- New high efficiency furnace
- Updated electric panel
- Complete home insulation

“Without CHN, I would now be in a homeless shelter,” says Christine Howard.

Christine had been a committed, hard working employee in the medical field when she found that her company was closing down. After 22 years with the same employer, she was left without a job. Soon after, her brother— who had lived with her and provided some financial support—passed away. To make matters worse, she was told she needed a hip replacement.

Christine suddenly faced the possibility of losing her home. But thanks to her cousin, she was referred to CHN and specifically to Kate Carden, CHN’s Assistant Director of Community Training. Kate recommended Christine for a Home Affordable Modification Program (HAMP), believing she qualified for a mortgage modification. The modification was approved with amazing results.

Christine’s principal was nearly cut in half, to \$78,758. (The remaining \$71,858 was deferred, contingent upon timely payments.) This decreased her monthly payments from nearly \$700 to just \$261—a whopping 63% reduction.

Through CHN’s service integration model, designed to enhance client stability, Christine also was enrolled in CHN’s energy conservation programs. CHN’s weatherization inspector quickly discovered problems with the electrical systems. Christine’s first floor bathroom had been leaking onto her fuse box, posing a major fire hazard. She qualified for a new high efficiency furnace, complete home insulation and an electric panel upgrade (through programs funded by Dominion and the Illuminating Company).