

# NACA Newsletter



APRIL - MAY 2022

## This Month in NACA History

April 26, 2007:

In one of NACA's earliest actions during the foreclosure crisis, a group of more than 50 protesters, led by NACA CEO Bruce Marks, march on the Massachusetts Statehouse to demand action on by Gov. Deval Patrick to stop foreclosures immediately.

Many of the protesters were struggling homeowners who were in danger of foreclosure as soon as the next day. Chanting as they marched toward the governor's office and with their voices echoing throughout the statehouse, they were met by some of the governor's aides and began to share their stories and make their pleas for help.

Brockton, MA homeowner Angela Hart, who was facing imminent foreclosure said, "My kids are nervous. I'm scared to even paint my house, because I don't know if it's going to even be my house!"

Billerica homeowner Charlene Dunbar stated, "Due to the overwhelming amount of stress, I suffered two heart attacks. The governor needs to stand up today and stop all foreclosures in Massachusetts."

Later in the afternoon, Gov. Patrick, who had been out of the statehouse, showed up in person and spoke with Mr. Marks and each of the endangered homeowners individually. "Frankly, this is what we've asked for", Mr. Marks said. "We feel comfortable that if the governor can meet with people individually, it will get done."



## An Employee You Should Know: Jose Cruz

**JOSE CRUZ: Mortgage Counselor  
Boston, MA**

Jose Cruz is nearing his thirteenth anniversary as a member of the NACA family and is presently a Mortgage Counselor in NACA's Boston headquarters. He started as a Member Services rep in the old Boston-based Member Services department and worked later as a Home Save counselor. Even after well over a decade of service, Jose's dedication to helping people and NACA's mission are still readily evident as demonstrated by his direct involvement in helping one member reach qualification.



Jose received an email just over a year ago from a member named Angie living in the state of Maine. She had somehow obtained Jose's email address and reached out to him for help, hearing that he had a reputation for being dedicated to helping our members and could hopefully help her.

**(JOSE: continued on page 5)**

# FIRST ACHIEVE THE DREAM EVENT SINCE PANDEMIC BRINGS MORE THAN 15,000 TO MIAMI BEACH

A massive crowd, reminiscent of the throngs of people who came to NACA's *Save the Dream* events during the peak of the mortgage crisis, swarmed the Miami Beach Convention Center as we conducted our first live Achieve the Dream event in more than two years. The event, held May 12<sup>th</sup> through 15<sup>th</sup>, was NACA's first live event since the Covid-19 pandemic struck full force in March 2020.



Picture-perfect South Florida weather greeted the NACA staff as everyone arrived in the two days prior to the opening of the event. Inside the Convention center on Wednesday, Coy Cooper, Geraldo Cristobal and

Nia Salandy led the team who once again accomplished the amazing feat of creating a mobile servicing center in the Ocean Drive Room of the MBCC, as well as setting up the stage area, registration and workshop rooms.

Early registrations for the event forecast a large turnout, but the volume of people who came to seek NACA's help far exceeded even the huge crowds of people predicted for the four-day event. Attendance increased steadily, in keeping with past events dating all the way back to early Home Save events, with each day bringing a significantly larger number of people than the day before.



By the time mid-afternoon arrived on the 15<sup>th</sup>, total attendance had easily broken the 15,000 mark. The crowd on Sunday was so enormous that every workshop was filled to capacity, and lines formed hours in advance of the next workshop, stretching the length of the legendary venue. ([Video showing the massive turnout for the Miami event](#))

On Thursday, lines began to form at the entrance of the convention center at 6:00 a.m. As she had done for more than 100 prior events, Volunteer Coordinator Linda Moten was already on-site, organizing the arriving members

into groups based on what services they were seeking and where they were within the program.

As has been the tradition at each of the 174 previous live NACA events, CEO Bruce Marks greeted each member as they entered the event on opening morning.



Over the next four days, people came not only from all across Florida, but Georgia, the Carolinas, Washington DC, and even New York!

Inside the renowned venue, barely three blocks from the opulence of South Beach, working people were meeting with counselors to seek their opportunity to achieve the American Dream of affordable homeownership with NACA's *Best in America* mortgage.

The South Florida media also came out in force to tell their viewers, listeners and readers of the happenings inside the convention center. Univision, Telemundo, Estrella TV, Fox affiliate WSVN-TV, WIOD, WAMR and WRTO Radio, NPR Affiliate WLRN, and the Miami Herald all reported on the event.

**(MIAMI: Continued on page 3)**

**(MIAMI: Continued from page 2)**

Telemundo reporter Harold Santana interviewed NACA Member Pablo Guevara who called the event a historic opportunity for working people.



WLRN reporter Elliott Rodriguez spoke with a member who had started the process on Saturday morning, and joined in the celebration when the member was approved Sunday morning.

With the crowd growing larger each day, of course the number of qualifications continued to increase each day. The sound of plastic, hand-shaped party “clackers” announced each new qualification to the crowd, who responded by joining in with their own applause and cheers, giving new life to another tradition dating back to Save the Dream events and celebrating each successful new mortgage modification.



Many members explained how their rents were skyrocketing,

that they were going to have a child or needed to lower their monthly housing costs because of the tight economy. Others had been turned down previously by the banks or needed to take advantage of NACA’s no closing cost, no PMI and below-market interest rate to maximize their affordability in the face of escalating home prices.

[\(Wrap-up video from Miami ATD Event\)](#)

Meanwhile, even though the crowds clearly exceeded expectations, many long-time NACA road warriors were not surprised by the turnout, knowing first-hand the history of our events in Miami Beach and elsewhere in South Florida. It was also a family reunion in many respects with staff members from Boston, Charlotte, Chicago, Atlanta, Richmond and all four Florida offices seeing each other in-person for the first time in more than two years. Familiar faces were back in familiar

**Next Stop, Queens, NY! NACA’s Achieve the Dream Event, June 23-27 at the Resorts World Casino!**

roles. Nia Salandy, Ricky Moten, Derek Braynon, Veneka Quick, Angeanette Dowles, Diego Luque, Lydia Kidd, Dee Davis, Geraldo Cristobal, Sinty Salandy, Tim Trumble, Linda Moten, Dante Jackson, Miami closing attorney Steve Greenspan and of course CEO Bruce Marks along with others all

reprised their pre-pandemic event roles without missing a beat. Steve even revived a special ATD tradition by presiding at a member’s closing on her new home live on stage.

While the location and lots of the faces were familiar for the NACA team, much had changed too.

The Miami Beach Convention Center, which had been the site for both the Democratic and Republican national conventions in 1972 and NACA’s first Florida Save the Dream Event in early 2010 had undergone a near-total renovation both inside and out since the last NACA event held there.

Grand staircases with glass railings and new escalators flanked the main lobby, which was also brighter with a new color scheme and an all-glass front of the building with long modern arched canopies above each major entrance as part of the structural design.



The vast parking lot that once stretched in front of the building has since become the home to the Miami Beach Botanical Garden and Pride Park as well as Miami Beach City Hall. The convention center is still bordered on the other side by the Fillmore Miami Beach at the historic Jackie Gleason Theater.

In addition to the renewed venue, new elements were also part of the **(MIAMI: Continued on page 4)**



**(MIAMI: Continued from page 3)**

Miami event. National Director Angeanette Dowles hosted special editions of NACA's American Dream Program live each day from the event. NACA's Home Save and Rental Assistance programs were ready to help struggling homeowners and renters. Nearly a dozen other local social service agencies were on hand to provide services from utility assistance to substance abuse counseling.

More importantly, updated NACA technology, including document scanners at each computer station and of course the new NACA Member Portal were in full use to reduce time spent managing documents in member files and to dramatically increase efficiency during counseling sessions.

By the time the doors officially closed at 8:00 pm on Sunday evening, thousands of people from South Florida and elsewhere were closer to achieving the American Dream of homeownership through NACA. Experienced staff members had both a sense of nostalgia and an equally deep sense of how much work still lies ahead. Newer members of the NACA team finally understood what it meant when they were told "you have to experience a NACA event yourself to truly understand it", and everyone was already thinking ahead to the next event coming up next month in New York.

## Hit Me With Your Best Shot

At right and below, just a few photos from the massive four-day Achieve the Dream event in Miami.





## NACA NEWSLETTER

**Produced by the NACA  
Communications  
Department. Story  
ideas and submissions  
are always welcome  
and should be sent to  
[media@naca.com](mailto:media@naca.com)**

### (JOSE: cont'd from page 1)

She was literally living in her car at that point in time and was lost on how to proceed. She had started the NACA program in the Charlotte, NC area and had fallen victim to what Jose called a "slum lord" who refused to provide legitimate rental history for the member to force her to remain in his property and continue paying rent.

The member, a single mother of seven children, vacated the apartment at the end of the lease term and relocated with her children to Maine. Because of their circumstances, she and her family were living in their car out of fear of signing a new lease and getting caught in the same trap.

Even though Jose is not licensed in Maine, he took on Angie's file and immediately advised her that she had to establish an address so an on-time rental history could be established. Jose told her, "When we go to the bank (with your application), you can't live in your car. You must have an actual address. Do that and I'll help you". He added, "She kept her part and got a place to rent, got in contact with me again and we started our journey."

He continued, "She started saving her money, meeting her Payment Shock, obtaining little things here and there to make her home life better. I finally got her qualified, and then I passed her over to my colleagues in the Hartford, CT office because two of them are licensed in Maine".

"Even though the effort wasn't lucrative for me, just to be able to help a person the way I was trained by Kevin Winn when I first came into this organization, that's exactly what I'm supposed to do."

Kevin had instilled in Jose the premise that we all need to go out of our way sometimes to help someone else.

Angie is in the house search phase at present and has an offer on a home. "She's a great person and has come so far from where she was to where she is now. In fact, I saw her inspection report today. I've got my fingers crossed she gets this house."

Prior to joining NACA, Jose and his brother ran a small transportation company that came to an end during the Great Recession. It would be another family member however who would introduce him to NACA.

Jose originally learned about NACA from former Regional Director and National Counseling Center Manager Daniel Perez-Lacera. A little-known fact is that Jose and Daniel are cousins!

Jose admitted, "I never wanted to tell anybody that. I wanted to ensure that whatever I got, I got on my own and no one could say it was because I knew a person who was in upper management."

"As a young man, I wasn't always the best person I could possibly be, but I can stand strong and say I never did a bad thing to a good person."

The fulfillment Jose receives through working at NACA goes beyond just the mission however and has a much more personal and spiritual meaning for him.

"I have tried to be more to my God over the years. Every morning when I pray, I always ask, 'If there's someone you need me to help, send them my way'. I will know who they are, and I will do whatever I need to do."

Angie would be someone like that. It doesn't benefit me, it's not in my region, it's not where I'm licensed, but I can see where a person needed that help."



# Baltimore NACA Rally Draws 700 to Hearing on One-Dollar House Program

A NACA rally of more than 700 Baltimore City NACA members led by NACA CEO Bruce Marks gained headlines as they demanded the City Council and Mayor act on a plan to sell vacant city-owned Baltimore homes needing renovation for one dollar.

Baltimore City Council President Nick Mosby conducted a meeting in the council chambers at City Hall on Tuesday evening, April 26<sup>th</sup> to discuss reviving the city's Dollar House program. The program allows Baltimore to buy a vacant city-owned single family residential property for just one dollar.

Nearly all the homes involved need major renovation, the proposal also gives a \$50,000 renovation grant to each buyer from American Rescue Plan funds.

Understanding that many of the homes, some of which are little more than shells, may need renovation beyond \$50,000, Bruce Marks brought NACA's HAND program to the attention of Council President Mosby.

Mr. Marks showed the council president that combining HAND resources with the Dollar House program would not only revitalize homes and entire neighborhoods but create instant equity for buyers using the program.

Mr. Marks and President Mosby conducted a joint press conference outside City Hall Tuesday afternoon just prior to the start of the council meeting.

President Mosby referred to the program as a "once in a lifetime opportunity". He told WMAR-TV, "many of these folks are paying a thousand, eleven hundred, twelve hundred dollars in rent when they can literally own the same properties and home for six, seven or eight hundred dollars a month".

Bruce Marks pointed out to the TV station that NACA could finance a thousand program buyers over the next eighteen months.

Very surprisingly, Baltimore Mayor Brandon Scott has expressed opposition to the plan despite it being an undeniable win-win situation for the city and its residents. Then-Council President Scott was a guest at our Achieve the Dream event in Baltimore in August of 2019, staying for several hours, during which time he spoke to hundreds of our members in support of NACA's work, including the HAND program.

He stated, "Thank you to NACA for giving people like myself the opportunity to achieve the American Dream of home ownership."

Mr. Marks challenged the motives for the mayor's unfounded opposition, logically stating that the only possible reason is the mayor is in the pocket of real estate developers and investors.

During the meeting in the Council Chambers, Mr. Marks addressed the council members as President Mosby's guest in support of the Dollar House legislation.



Baltimore Councilman (now Mayor) Brandon Scott with Bruce Marks at our 2019 Baltimore Achieve the Dream event.

Councilwoman Odette Ramos, a former local housing advocate, also opposed the legislation, raising the same question from Mr. Marks regarding her motives for her opposition, especially considering her background as a housing advocate.

The councilwoman's response was to begin shouting at Mr. Marks at the top of her lungs, causing President Mosby to pound his gavel to bring the meeting back to order. Instead of displaying the decorum required of an elected official, she continued her rant until the gavel had landed more than twenty times.

At the end of his testimony, Mr. Marks stepped outside the chambers to speak with the hundreds of NACA members and other supporters gathered in the hallways. Taking them to the door of Mayor Scott's office, Mr. Marks knocked on the door, calling for the mayor to

support the Dollar House legislation and to come out and speak with the constituents who were there to peaceably let their elected leaders know about their opinion of the legislation.

The mayor was not in his office or even in City Hall however, even though the discussion of such a critical issue and its solution was taking place.

The council members eventually ended their discussion without taking a vote on the Dollar House legislation. Neither did they schedule a vote for the future nor decide when they would bring up the proposal again, continuing to leave Baltimore and its residents in the lurch regarding community revitalization and affordable housing.

The people who showed up at City Hall with Mr. Marks came to show their support for the legislation and NACA has offered its services to support the program. NACA stands with Baltimore residents to ensure

that Wall Street investors are prevented from taking away the ability for home ownership by working people, regardless of the steamroller tactics they use with their overinflated cash offers.

NACA's actions at City Hall on April 26<sup>th</sup> were acts of advocacy and, on behalf of the people of Baltimore, a timeless act of civil engagement as well as a desperately needed wake-up call to Baltimore City leaders that the time for decisive action and revival of the Dollar House program is long past due.

City leaders must recognize the evening's events for what they were, the people of Baltimore expressing their frustration with the city's lack of crucial action and an undeniable indicator of the need for the City Council and Mayor to pass

this legislation, which can do nothing but benefit Baltimore and its residents.

NACA stands by the people of Baltimore in their desire and their right to revitalize their community and build a solid financial future for themselves and the entire city.



## CHARLOTTE'S RED VENTURES UPDATING NACA'S BRAND AND WEBSITE

NACA's website is in the process of an update and redesign, researching and redesigning the website to make it a more interactive and user-friendly experience. Red Ventures, the Charlotte-based firm conducted the extensive analysis and revamp, is an integrated digital marketing firm that works with companies in finance, healthcare, home services, and other industries.

During the National Staff Call on Wednesday, April 27<sup>th</sup>, three Red Ventures representatives spoke to everyone at NACA about the process they use and what to expect soon.



Perhaps best known for owning Bankrate, Red Ventures also owns Lonely Planet, CNET, ZDNet, TV Guide, Metacritic, GameSpot, and Chowhound as well as Healthline Media. They focus on what they call "integrated marketplaces", sites that dispense news, advice, and reviews.

(VENTURES: Continued page 8)



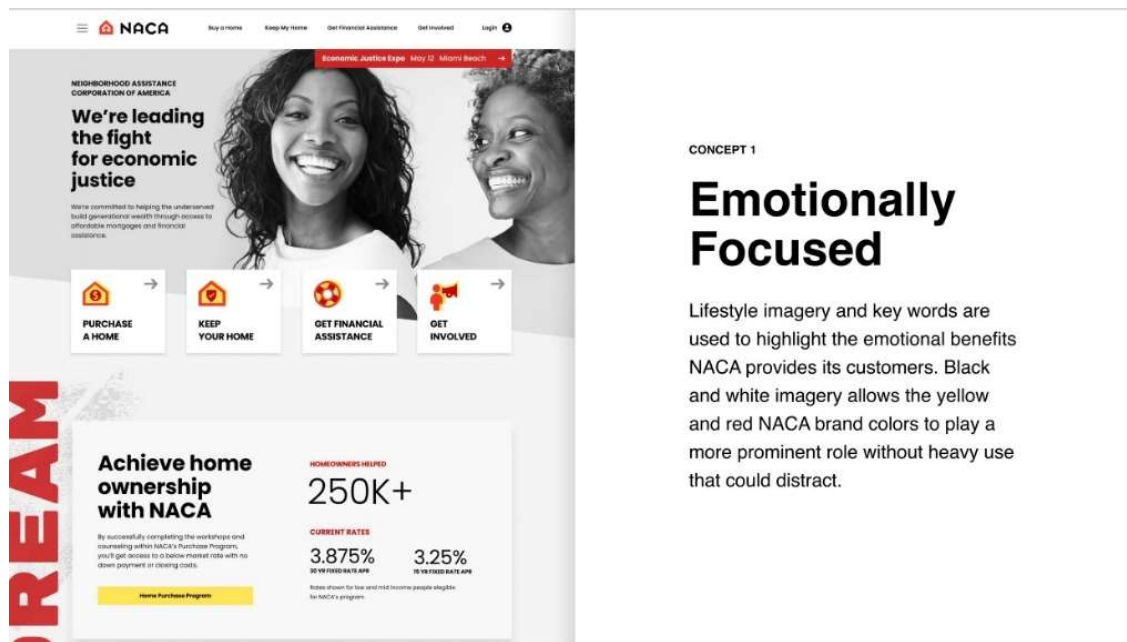
**(VENTURES: Continued from page 7)**

Josh Izzard, VP for Data Science for Financial Services and Jon Aron, VP of Creative for Financial Services led the Red Ventures team of more than a dozen people who have been reviewing NACA as a brand and determining how they can help advance the brand. The result was the creation of a NACA Brandbook that defined:

- NACA's values
- NACA's audiences
- Tangible benefits
- Emotional benefits
- NACA's archetype of "The Relentless Advocate"
- NACA's promise of overcoming the barriers of affordable homeownership.



After analyzing and coming to understand the NACA brand, three concepts were created for updating the NACA website.



The first was an emotionally focused concept, using lifestyle images and language. Black and white photos and restrained use of NACA's black and yellow to create a serious but hopeful mood, combined with positive evocative words and photos in a very clean and uncluttered design.

**(VENTURES: Continued on page 9)**



(VENTURES: continued from page 8)

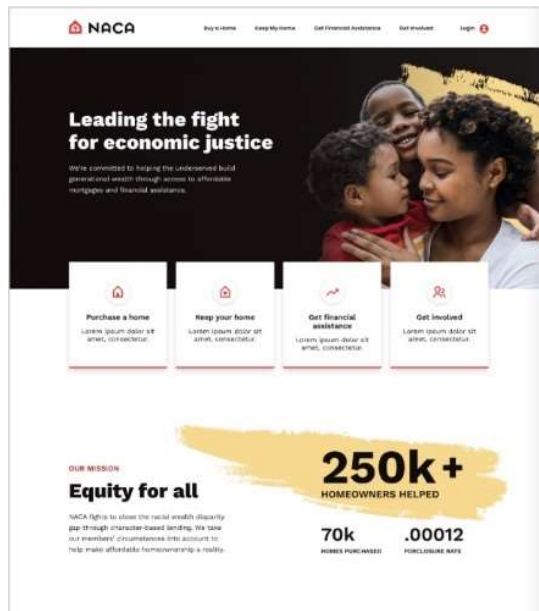


#### CONCEPT 2

## Powerful Collages

Inspired by grassroots movements and protest signage, this concept leans into textures, cut out photography collages and bold type to bring NACA's rebel personality to life.

The second was centered on powerful collages and bold typefaces to emphasize NACA's "rebel" personality. This included an increase in the use of the red and yellow colors and multiple images layered into cut-out collages along with angled text boxes. Together they bring and create a feeling of being willing to reject the status-quo on principle, a theme that runs through NACA's four Core Values of "Wear their Shoes, Take Ownership, Check and Verify, and Do Not Relent".



#### CONCEPT 3

## Striking Imagery

Textured brush strokes are paired with bold, emotionally charged imagery to showcase the duality of NACA's rebellious advocacy and emotional benefits.

The third was centered on striking and impactful images. Color and black-and-white photos were used with brush strokes in yellow added to highlight and draw the viewer's eye to key points.

Each of the concepts has its own way of delivering NACA's message and making the key points needed to deliver NACA's message to viewers. Elements from each of the three concepts will likely be used to create a hybrid, unique look and feel to the website that will also say more about NACA's mission and identity than previous versions.

(VENTURES: Continued page 10)

**(VENTURES: Continued from page 9)**

CEO Bruce Marks said, "One of the things that all three do, which is completely different from our site now, is it really talks about our mission and who we are, as opposed to the way we've always done it in the past, which is to say it's all about the mortgage terms. You guys (Red Ventures) got it right on the mark. It really is a different way of presenting NACA as an organization, and then you get into all the great things that we do."

Jon Aron added, "It has been meaningful for the team to be part of this and to work with this group. It's obvious you have something special and meaningful there. By being able to partner with you, a company that is having such a big social impact, it brings a lot of meaning and value to our roles here at Red Ventures as well."

Red Ventures has more work ahead on NACA's brand identity and logo and will engage in more co-creations to update the website's key pages on their appearance and message, plus the site's connection and relation to NACA's social media presence and other media.

This is just the beginning of a long-term relationship between NACA and Red Ventures that promises to bring greater clarity about NACA's mission and a more meaningful user experience for everyone visiting the website while still providing easy access to NACA's services.

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## NACA'S "AMERICAN DREAM PROGRAM" PODCAST

For more than a year, NACA's American Dream Program has been informing members every week about NACA's activities, bringing in experts in several areas of the homebuying process from both inside and outside of NACA and answering questions submitted live during the program. Hosted by Regional Organizer Damien Smith and National Director Angeanette Dowles, it is webcast live each Monday at 2:00 pm Eastern Time on NACA's Facebook Page at [facebook.com/nacaofficialpage](https://facebook.com/nacaofficialpage). (It is also on the NACA Website)



The show is also available as a podcast, available on most major podcast platforms. Our first special episode from the NACA event in Miami Beach (Show #65) can be downloaded from the NACA website or:

**Apple:** [NACA - American Dream: NACA LIVE American Dream Program from Miami Beach on Apple Podcasts](#)

**Spotify:** [NACA's American Dream Program from Miami Beach](#)



# NACA

Neighborhood Assistance Corporation of America

# NACA IN THE MEDIA

**Miami Herald/ MSN Money/Yahoo Finance:**

**'Really dire situation': Record South Florida home prices stymie many aspiring buyers (msn.com)**

**Hubbard Radio: NACA offers home ownership to South Floridians with few strings attached**

**<https://www.850wftl.com/naca-offers-home-ownership-to-south-floridians-with-few-strings-attached/>**

**Telemundo 51: Ayuda a 11esidents para obtener préstamos asequibles**

**<https://www.telemundo51.com/noticias/local/ayuda-a-residentes-a-obtener-prestamos-asequibles/2296902/>**

**Univision 23: ¿Necesitas un préstamo hipotecario? La feria de NACA regresa a Miami y ofrece ayuda para comprar casa**

**[https://www.univision.com/local/miami-wltv/necesitas-un-prestamo-hipotecario-la-feria-de-naca-regresa-a-miami-y-ofrece-ayuda-para-comprar-casa-video?utm\\_campaign=Univision23&utm\\_medium=social&utm\\_source=twitter](https://www.univision.com/local/miami-wltv/necesitas-un-prestamo-hipotecario-la-feria-de-naca-regresa-a-miami-y-ofrece-ayuda-para-comprar-casa-video?utm_campaign=Univision23&utm_medium=social&utm_source=twitter)**

**Univision 23: En Busca De Un Prestamo Hipotecario**

**<https://drive.google.com/file/d/1c0p7bnNkCLOYnM1qWyFE1-eJJUm9h0DM/view?usp=sharing>**

**Univision 23: Ayuda Para Obtener O Majorar Hipoteca O Para Renta**

**[https://drive.google.com/file/d/1ONHPOWStaHf\\_6lGRxJTXxyDe0feRhcNI/view?usp=sharing](https://drive.google.com/file/d/1ONHPOWStaHf_6lGRxJTXxyDe0feRhcNI/view?usp=sharing)**

**Sacramento Observer: Black DMV Homeowners Ban Together to Build Equity**

**<https://sacobserver.com/2022/05/black-dmv-homeowners-ban-together-to-build-equity/>**

**Fox Sports Miami: NACA's Economic Justice Expo | May 12-15**

**<https://foxsports940.iheart.com/calendar/event/62683826040dc3f19501e7ea/>**

**Doubling down on dollar homes in Baltimore**

**[https://x-default-stgec.uplynk.com/ausw/slices/094/22f3150cc15946e68b21f11967cfb8d1/0945bd10cbc24e9f34046f94cf/0945bd10cbc24e9f34046f94cf\\_e.mp4](https://x-default-stgec.uplynk.com/ausw/slices/094/22f3150cc15946e68b21f11967cfb8d1/0945bd10cbc24e9f34046f94cf/0945bd10cbc24e9f34046f94cf_e.mp4)**

**MLive.com: With housing prices soaring, Ann Arbor promoting lower-cost mortgages**

**[With housing prices soaring, Ann Arbor promoting lower-cost mortgages - mlive.com](https://www.mlive.com/news/ann-arbor/with-housing-prices-soaring-ann-arbor-promoting-lower-cost-mortgages-mlive.com)**

**The Michigan Daily: 'The Missing Middle': Ann Arbor community members work to reverse the decline in working-class homeownership**

**[Ann Arbor residents address decline in working-class home ownership \(michigandaily.com\)](https://www.michigandaily.com/ann-arbor-residents-address-decline-in-working-class-home-ownership/)**

**Amazon Podcasts/Bigger Pockets:**

**[590: From Struggling Renter to Cash Flowing Landlord Using \\$0 Down Loans w/Andre Haynes | BiggerPockets Real Estate Podcast | Podcasts on Audible | Audible.com](https://www.biggerpockets.com/podcast/590-from-struggling-renter-to-cash-flowing-landlord-using-0-down-loans-w-andre-haynes/)**



## NACA VIDEOS

NACA's incredibly gifted producer and videographer Francisco Garcia creates many outstanding videos each month, covering everything from NACA success stories to advocacy actions, plus educational and promotional videos. Here are some of Francisco's most recent creations:

**NYC Achieve The Dream Event English Testimonial**

<https://vimeo.com/713679525>

**NACA Achieve The Dream Event NYC English**

<https://vimeo.com/713679575>

**NYC Achieve The Dream Event Spanish Testimonial**

<https://vimeo.com/713679861>

**NACA Achieve The Dream Event NYC Spanish Testimonials**

<https://vimeo.com/714424356/5dc52389bb>

**NACA Economic Justice Expo Walkaround**

<https://vimeo.com/711433291/8ec782700a>

**NACA Economic Justice Expo Miami Recap**

<https://vimeo.com/712876886>

**NYC Achieve The Dream Event Testimonial (English)**

<https://vimeo.com/713679525>

**NACA Achieve The Dream Event NYC Promo (English)**

<https://vimeo.com/713679575>

**NYC Achieve The Dream Event Testimonial Promo (Español)**

<https://vimeo.com/713679861>

**NACA Achieve The Dream Event NYC Promo (Español)**

<https://vimeo.com/713679733>