

Ten years of helping members fulfill their dreams: THE DC37 MUNICIPAL EMPLOYEES HOUSING PROGRAM

PEP photos by Clarence Elle-Rivera

By DIANE S. WILLIAMS

RAY CABEZAS owns a detached two-story house in a quiet Staten Island neighborhood thanks to DC 37. He learned that DC 37 offered a chance at home ownership through its Municipal Employees Housing Program (MEHP) while at a Local 376 general membership meeting.

"I was looking for a house when I heard about the union's affordable housing program," Cabezas said. A new Assistant Highway Repairer, Cabezas tapped his pension to make his dream of home ownership a reality. With help from DC 37, Cabezas invested in his family's future and purchased their first home.

"I was paying over \$1,200 a month for an apartment I had lived in for 25 years. Back then my rent was just \$575 a month. Rents will always rise, so I felt it was time to buy," said Cabezas.

MEHP is a unique housing program DC 37 launched a decade ago that helps union members purchase one-to-four-family homes, condominiums or cooperative apartments in New York City and six surrounding counties. DC 37 also helps members with refinancing and reverse mortgages.

In August, hundreds of DC 37 members gathered at the program's annual housing fair to meet dozens of real estate professionals who offer mortgages, inspections, credit counseling, and other housing-related services.

Housing services

The housing program helps union members who qualify get grants of up to \$15,000 through the Dept. of Housing Preservation and Development's HomeFirst down payment assistance program. DC 37 also offers city workers a 5 percent set aside for affordable rentals listed at the HPD.

Most DC 37 members can save an additional \$2,000 in legal fees on a property purchase by using a lawyer from DC 37's Municipal Employees Legal Services, MELS.

MEHP also helps union members who may be homeless or victims of domestic violence find safe housing.

"We had a bidding war with eight other interested buyers, but because MEHP had our mortgage pre-approved, the owner, who was a builder, sold to us," said Cabezas. "The program made a big difference in our getting this house."

"It's been 10 months and I feel better in my own house," he said. "I have more peace of mind. This is a better neighborhood and the whole family appreciates it."



Hundreds of DC 37 members attended DC 37's housing fair in August at the union hall for information on buying one-to-four family homes, down payment assistance, affordable rentals, and more.

"The kitchen is my favorite," beamed Cabezas' wife, Zoila. Their roomy new home came with upgrades like a new kitchen with granite counters and stainless steel appliances, and central air for little more than what they paid in rent.

"I think I am about to shut down Home Depot," Cabezas joked. "Now we entertain more. We always have family over—we are Spanish people, so we celebrate everything."

"I was tired of renting an apartment that only

made the rich richer, while I kept getting poorer," said School Coordinator Robert Cameron. The Local 372 member didn't think he could ever afford to buy, though he read in the Public Employee Press stories about union members who did.

"I would daydream that one day I'd own," said the 30-year Dept. of Education veteran. "But I don't make a \$90,000 or \$100,000 a year salary."

"At an MEHP seminar, I heard the director Ruth Peña say, 'Ownership is possible. I am here to



"I never thought in a million years I would own a two-bedroom co-op for less than I paid in rent." —Robert Cameron, Local 372

“ Home ownership, whether a house, a co-op or condo, is possible for union members. MEHP is here to help. ”

—Ruth Peña
MEHP Director

help' — I knew she was talking to me," Cameron said. "Ms. Peña walked me through the process step by step. The union's broad range of services helped me in so many ways. They calculated what I could afford and helped me stick to a budget."

"I was so nervous. I didn't want to be rejected, so I asked the bank to pre-approve my mortgage before I found a place," he said. "And they did." MEHP matched Cameron with Wells Fargo. They gave him a 4.25 percent interest rate. He said, "My

principal told me 'Go for it!'"

DC 37 also helped Cameron repair his credit. He qualified for a substantial grant through HomeFirst, and used a MELS lawyer to close the deal.

Two months before Cameron's rent shot to \$1,600, the housing program helped him purchase a two-bedroom Yonkers co-op. "I never thought in a million years I would have this. My mortgage and maintenance are less than what I paid to rent a small one-bedroom in the Bronx," he said.

"I look around and I get goose bumps. I always wanted to own and DC 37 made it possible," Cameron said. "DC 37 is just the best union ever!"

MEHP holds housing seminars bi-monthly at union headquarters in lower Manhattan. Their new office is on the 3rd floor at DC 37. Call 212-815-1814 for an appointment. The next DC 37 housing seminar is in October.



HOME SHOPPING NETWORK: Local 371 member Horng Chou at the annual MEHP fair.



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