



*Dayatra Orduna and her son Da'Sean, at the front door of their new home.*

# The Critical Role of Housing Counselors: My Personal Story

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**T**his journey began at the age of 29. I was working full-time, performing various side jobs to earn extra cash, and renting a modest house for my family. Although I had previously worked for five years within the housing realm, I had never desired to own a home. Perhaps this was a result of a previous employment position in which I assisted working homeowners constantly faced with the rising cost of living, continued home deterioration, and not enough wages to live and maintain their homes. Questions about homeownership, commitment, cost and home maintenance overwhelmed me. Why would anyone in his or her right mind ever want to be faced with those situations?

Despite these potential hindrances, I made a decision to improve the quality of life for me and my son, which meant improving our living conditions. Call me crazy but I wanted a home of my own.



## A NEW DAY IS DAWNING: REMOVING DEBT AND CREDIT BARRIERS

Once I had made this decision, it occurred to me that I needed to go back to the basics, to a time when I provided credit and debt counseling to others. I recalled working with applicants who needed short-term counseling to correct minor credit blemishes and advice on utilizing a budget. There were also applicants who were in need of long-term counseling, which included improving debt management, budgeting, spending plans and credit blemishes. I would often refer these individuals to a local Consumer Credit Counseling Service where they could begin taking steps towards improving their financial future.

I was helping to improve the lives of others, but what about me? What about my credit? I had to take control of my life



and finances. I decided to start by reducing my debt and repairing my credit while furthering my career.

To ensure that I was on the right path, I asked for help and advice from Jeff Bagwell, President of Keystone Challenge Fund, a non-profit corporation organized to advance the development and financing of affordable housing within the Polk County, Florida area. After many discussions, Jeff helped me realize I needed to eliminate my debt load, which meant the world of credit cards was no longer one for me. I made up my mind that if I could not pay for what I wanted with cash, via directly or layaway, I did not need it. This was very difficult especially because I had a small child who wanted toys. Many nights I would explain to him that mommy could not afford extra expenses and we had to be thankful for what we did have. On some of those nights he would cry...and so would I.

With a plan to manage my debt underway, I then took a step towards improving my career. After much hard work and persistence, I was selected to become part of the Technical Advisor team of the Florida Housing Coalition. Despite challenges that were a result of this new position, including moving away from my hometown, I was determined to stick to the path leading to homeownership.

It was now time to repair my credit. After reviewing my official credit reports, I immediately found incorrect information listed and remaining balances on accounts that I had paid off.

At this point I knew I needed additional guidance, so I sought the assistance of Cora Fulmore, President of the Mortgage & Credit Center, a for-profit organization that provides pre-purchase, credit rebuilding, debt management, and foreclosure counseling located in Winter Garden, Florida. Cora counseled me in generating dispute letters against my credit report inaccuracies, showed me how to effectively communicate with credit bureaus, and recommended I follow up with the bureaus to ensure the false blemishes were corrected.



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I had worked diligently to improve my credit, however, my loan processor also informed me that my credit score needed to increase. I established a shared pledge account, which allowed me to make monthly loan payments in installments, thus improving my score. During these months of refining my credit standing, I began to work with Chief Cornerstone, an affordable housing contractor. Chief Cornerstone helped me design a home with maximum living space within a budget that still allow for my own expression and style.

**THE RESULT: A PLACE TO  
CALL MY OWN**

After three years of eliminating debt, increasing my income, and improving my credit, I applied for a FHA loan and was approved. On December 29, 2005, four and a half years from the beginning of my journey, I attended my real estate closing for a newly constructed three bedroom, two bath, single family home with garage on



an acre of land located on the outskirts of Leon County. My son and I are ecstatic with our new home. However, the journey has not ended. I will need to continue to apply the same debt reduction, budgeting and credit managing methods that I once provided to my former applicants and that were shown to me during my home buying journey. I could not have made it this far without the help and direction of the housing counselors that assisted me.

**A UNIQUE HORIZON:  
THE REACH TOWARD  
POTENTIAL  
HOMEOWNERS**



*Dayatra receives the keys to her new home.*

There are many individuals who have the desire to own a home. I understand that homeownership may not be for everyone. However, owning a home can give one a sense of

pride, build wealth, and provide a safe haven to live and thrive within. Unfortunately, there are many who lack the knowledge to achieve their dream of homeownership. Additional hurdles may include lack of credit, bad credit or credit blemishes. To help those desiring to own homes reach their goal, it is vital they are given effective budget, credit, homebuyer and debt counseling. However, not all counseling agencies are created equal.

In hopes of improving the counseling agencies throughout our state, the Florida Housing Coalition will provide a Florida-specific version of NeighborWorks America to counselors throughout the state. In the end, we hope

counseling agencies will be able to provide Floridians with the type of direction and guidance that led me to the title of “homeowner”



THE FLORIDA HOUSING COALITION AND NEIGHBORWORKS AMERICA WILL BE OFFERING A 5-DAY HOMEBUYER COUNSELING CERTIFICATION COURSE IN JUNE 2006. THIS PROGRAM WILL TRAIN YOU TO PROVIDE ONE-ON-ONE COUNSELING SESSIONS AIMED AT OVERCOMING SAVINGS, CREDIT AND DEBT BARRIERS THROUGH USE OF THE INDUSTRY’S LATEST TOOLS, TECHNIQUES AND RESOURCES.

THIS CERTIFICATION IS A VITAL PART OF THE HOMEBUYER COUNSELOR’S PROFESSIONAL CREDENTIALS, AND IS A RECOGNIZED AND ACCEPTED

CERTIFICATION BY U.S. HUD AND THE FLORIDA HOUSING FINANCE CORPORATION. THERE WILL BE A FEE FOR ATTENDING THE CERTIFICATION TRAINING, AND PARTICIPANTS WILL BE EXPECTED TO ATTEND THE FULL 5-DAY OFFERING AND MAKE A PASSING SCORE ON THE CERTIFICATION EXAM IN ORDER TO RECEIVE CERTIFICATION.

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