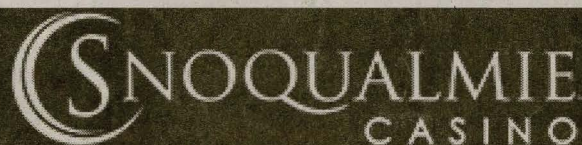


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Wednesday, March 4, 2015

Linda Taylor: Measuring Success One Client At A Time

By Chris B. Bennett
The Seattle Medium

It's Friday afternoon and Linda Taylor, housing director for the Urban League of Metropolitan Seattle, is in the process of wrapping up a meeting with a community business partner when the entire staff of the housing department walks in to her office.

The look on Taylor's face says it all, 'what is this about? And I hope they aren't going to tell me that today is their last day.'

At the end of a challenging week, the group proceeds to present Taylor with a bouquet of roses. The flowers are a token of their appreciation for Taylor as their boss and as an unwavering advocate and resource for the people that they serve through Urban League's housing program.

The moment is a testament not only to Taylor, but also to her team's belief in the vision and commitment to helping people create, maintain, retain and pass along wealth through homeownership.

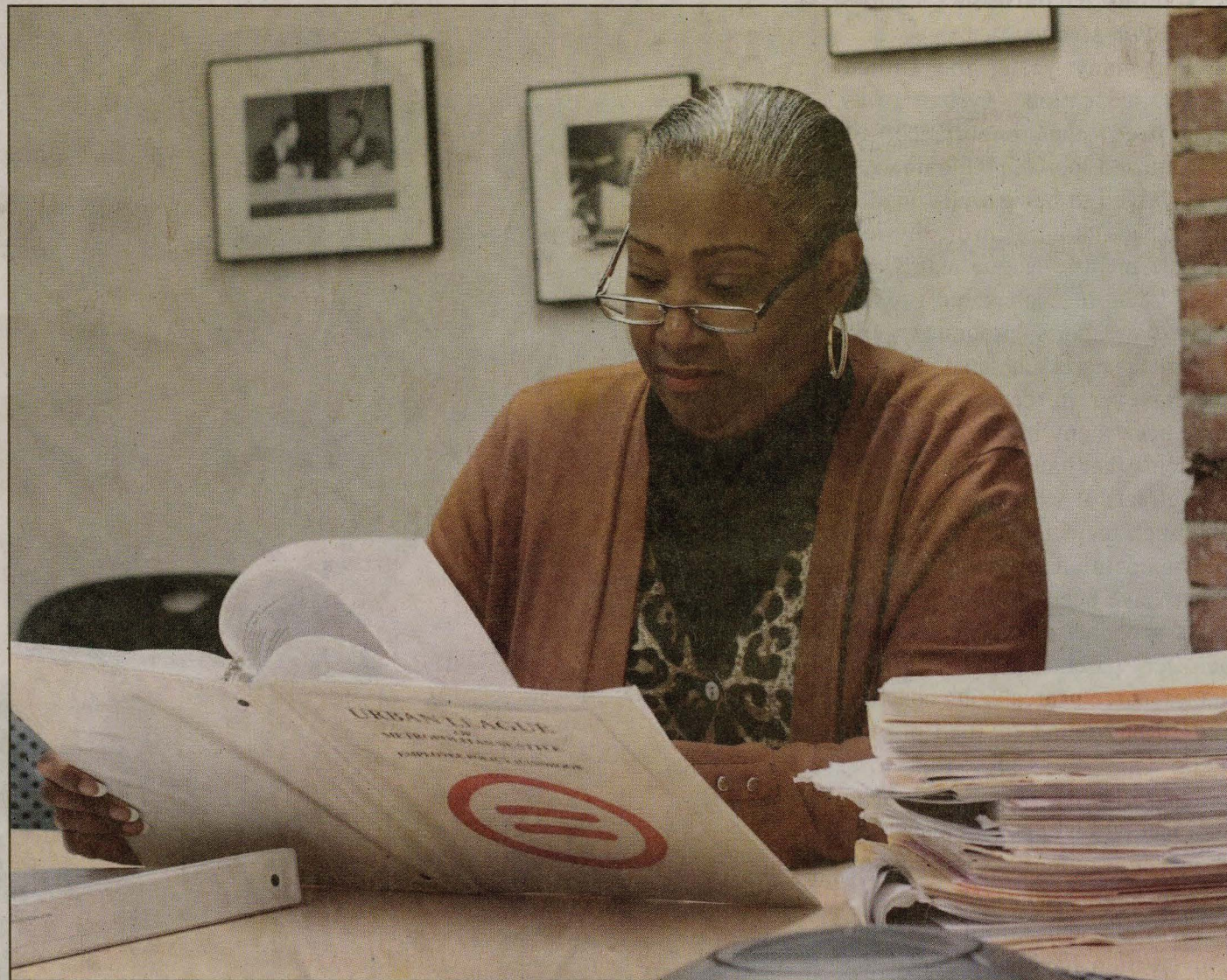
"Everybody who works in the housing department has the utmost respect for Ms. Taylor," says Angela Williams, a mortgage default counselor with the Urban League. "Her leadership style is one of a kind. She's very direct and she's a go-getter, especially when it comes to her funding sources."

Taylor, who previously worked as a real estate agent, started working for the Urban League in 1998 as a homeownership housing counselor. The transition for Taylor was an easy one as she was already helping people qualify for home loans.

"I was managing a twenty-seven person office and was really helping the clients of the agents get qualified [for mortgages]," said Taylor. "I saw a lot of people that really needed help with their credit and budgeting with different things to get them qualified to purchase a home."

Taylor was eventually approached with the opportunity to do the same type of work at the Urban League — credit enhancements and finding people good mortgages — that would actually pay her for the work that she was already doing for free.

Under her leadership, the Urban League's housing department grew from an organization that helped



Linda Taylor, housing director for the Urban League of Metropolitan Seattle, reviews success stories of clients that her staff has been able to help purchase and/or save their home. Staff Photo/Chris B. Bennett.

qualify people for mortgage loans to a very comprehensive program that addresses everything from credit counseling to mortgage foreclosure assistance and loan modifications from HUD certified counselors. And despite, having limited resources the department is, arguably, one of the most effective and respected housing programs in the state.

While other organizations hire people and train them to become housing counselors, Taylor believes in hiring people who's previous work experience gives them a unique perspective that helps them find success with clients.

The benefit of this philosophy could not have been more apparent than when the recent foreclosure crisis hit and many families were in jeopardy of losing their homes. According to Taylor, some non-profits hired 15 – 20 counselors but wound up laying many of them off as funding sources ran out.

"We hired fewer [people] and we probably did more work," says Taylor.

"Other people took a lot of housing counselors and turned them into foreclosure experts," she

continued. "All of our foreclosure experts have either a mortgage or legal background so they're able to do forward mortgages as well as the foreclosure piece of it, and I think that's what makes the Urban League stand out and makes us unique."

According to Taylor, the success rate of the Urban League is really immeasurable because their process is to teach and empower people so that they are able to not only help themselves but they are also able to help others.

"We're committed to helping people become self-sufficient, because as you know once you've taught someone how to do something they can help someone else," said Taylor. "What we do is give people the information that they need in order to make an intelligent decision about where they need to go."

Taylor refuses to be called a savior, but her efforts to maintain a viable department during the Urban League's recent financial crisis — that forced the organization to eliminate and restructure many of their other programs and sell their building — ensured that the Urban League was able to service new and existing clients in the midst of the foreclosure crisis.

While they must keep strict records on their cases and clients, Taylor believes that the overall success of the department is

measured by what they are able to do day-by-day, and not by the overall number of clients and cases that they've served over the years.

"[We measure our effectiveness] one success at a time," says Taylor. "With that one success you know that you are doing what you are called to do."

Between October 2013 and September 2014, the Urban League's housing department serviced nearly 2,000 clients, including prospective first time and returning homebuyers, mortgage default, credit counseling and reverse mortgage counseling. A remarkable feat considering that the average foreclosure file is about 3 – 4 inches thick with paperwork. And while the number of foreclosures are down, according to Taylor, the types of foreclosure cases that they are seeing are more difficult to resolve, which requires a much higher level of commitment from her staff than ever before.

"We're working with people all day long that are in crisis mode," says Williams. "It's almost like a ministry because a lot of people come in and they are broken. We're not going to sugar coat a situation, we tell them exactly what they need to do so they can maintain their home because the last thing we want to do is give someone lost hope."

Taylor also believes that the
(Cont'd. On Page 3B)

The Seattle Medium's Community Roots Section

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RALPHIE MAY

The truth hurts and so does Ralphie May. This larger than life comedian has never been afraid to tell it like it is. Since making a huge impact on the first season of "Last Comic Standing," Ralphie May has been in high demand ever since. With numerous appearances on "Jimmy Kimmel Live," "The Man Show" and "The Tonight Show with Jay Leno," May's accomplishments can speak for themselves, if he didn't do that enough already.

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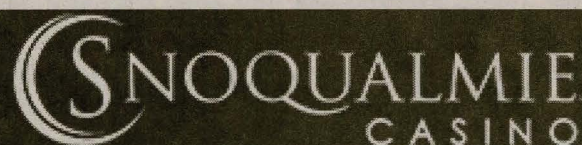
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COMMUNITY ROOTS

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Seattle Native Addresses Youth And Sports In New Book

By Candice Richardson

The Seattle Medium

For many years, the United States education system has recognized the importance of exercise and sports in building what is perceived to being well-rounded young adults – hence physical education, little league teams and other school sponsored extra-curricular sports programs, and collegiate sports scholarships.

However, in recent years there have been many highly publicized incidents that have also shown the side-effects of what happens when too much focus is placed on sports and competition for young athletes. There have been multiple headline news accounts of physical brawls between parents at little league games, parents threatening coaches, and 10 and under football players being encouraged to risk concussions by performing head shot tackles on opposing players as shown on Esquire TV's breakout hit "Friday Night Tykes."

While much information and conversation have surrounded the controversy of such incidences one man is on a mission to bring back the balance in youth sports.

Seattle native Dr. Ross Flowers, P.H.D. is a former collegiate athlete and NCAA Division I Coach, who also served as a senior sports psychologist for numerous USA World Cup, World Championship and Olympic teams. Flowers was also the Director of the Applied Sport Psychology Program at the University of California, Davis serving 26 intercollegiate athletic programs, over 800 student-athletes and 121 coaches and staff. He now has his own consulting firm, Giles Consulting Group, and is the author of *Introducing Your Child to Sports: An Expert's Answers to Parent's Questions about Raising a Healthy, Balanced, Happy Athlete*.

"Writing this book stemmed from my own experiences," said Flowers. "This is a guide to help parents identify athletic talent in their children and figure out which kid is most suitable for what sport. I also decided to write it after being asked and answering these questions for so many years."

"There really haven't been any books geared towards sports and children," continued Flowers who added that *Introducing Your Child to Sports* is designed to help parents answer an important internal question: "Are we really building and raising happy healthy and balanced children? Or is it about our own passions?"

According to Flowers a large aspect of the book deals with fundamental skills that need to be addressed for both parents and children.

"Unfortunately we're seeing more instances of children specializing in one sport in the hopes of going professional," said Flowers. "Kids 10 years and younger are told 'this is your ticket out of the hood, you're going to be a quarterback.' Kids are being driven to do something they may not enjoy or agree with. By the time



Seattle Native Dr. Ross Flowers hopes that his new book, "*Introducing Your Child to Sports: An Expert's Answers to Parent's Questions about Raising a Healthy, Balanced, Happy Athlete*," will help children and parents focus on the true essence of sports.

they're in high school they're burned out, injured, and they don't want to play anymore...It's time we correct the old adage: practice does not make perfect. Practice makes permanent."

Flowers said he chose to write the book first for parents after drawing upon his own experiences as a young athlete and the support he received from his mother and father (Seattle's first female African American broadcast journalist Micki Flowers and Chairman of AAA Washington Robert J. Flowers who is also a partner in Giles Consulting Group - both notable University of Washington Alumni).

"I realized I had a bit of a unique experience," said Flowers. "I had only one other friend who had two parents at home. Both my mom and dad were involved, working and engaged in my upbringing. That definitely led to me having the experience in putting this book together."

Complete with positive reviews from star athletes such as Track & Field's Jackie Joyner Kersey and a Forward from Al Joyner, *Introducing Your Child to Sports* covers the following topics: Making Good Decisions, Sport Culture: Camaraderie, Coaching, and Commitment; Developing Skills: Time, Talent, & Motivation; Health & Safety: Nourishment, Gear & Injuries; Performance Game Day: Anxiety, Expectations & Support; Role Models and Competition: Positive & Negative Influences,

among others.

"I began running track when I was six years old and participated every year until I retired after my 3rd Olympics at the age of 25," said Monique Henderson, who is a former member of the USA Track & Field team and two-time Olympic Gold Medalist. Henderson met Flowers in 2005 at the world track and field championships in Finland. He later became her doctor in 2007 when she was training for the 2008 Olympics. "The early years are so important and parents play a big role in that. The book addresses so many important factors that parents must consider."

"[Dr. Flowers] is very honest and supportive. Though he's worked with hundreds of athletes, I never felt like I was just a number," added Henderson. "He truly cares about his clients. As a former elite athlete, he understands how important mental preparation is in competition."

Flowers reiterates that part of that mental preparation doesn't just come from coaches or sports psychologists. It starts with the parents and one of the chapters, "Car and Home Talk: What to Discuss and When" is one of the most important in *Introducing Your Child to Sports* when it comes to parents connecting with their child/athlete, as well as balancing out the conversation between each parent.

"How we talk to kids when they're not on the court or on the

field is just as important - what I call Car and Home Talk," said Flowers. "We spend a lot of time as parents talking about what kids can be better at. Unfortunately what happens with kids is that they tune us out. [This chapter is about] how to talk to kids so they understand you and not feel like they're being reprimanded because they didn't do what the parent wanted."

"I never felt pressure from my parents and my dad coached himself in how he could help me become a better athlete in addition to helping coach me in soccer, basketball, and track and field," stated Flowers. "My mom and dad played a substantial role together. My mom coached me [on the way to] soccer, basketball and track & field and did all the registration [for each sport]. I didn't understand all that they did until I started coaching in graduate school and then even more so [when I became] a parent."

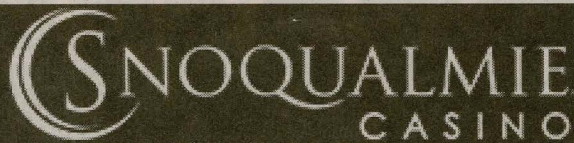
"Dr. Flowers combines knowledge and experience," said Henderson. "He is an expert on the topic and *Introducing Your Child to Sports* provides a useful and practical guide."

Introducing Your Child to Sports: An Expert's Answers to Parent's Questions about Raising a Healthy, Balanced, Happy Athlete is available via Amazon.com and Barnes & Noble. More information on Dr. Ross Flowers can be found at www.gilesllc.com.

Check out the Community Roots Section on seattlemedium.com to read previous Community Roots features.

COMMUNITY ROOTS

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Carolyn Harper-Brown: Perseverance And Faith Help Control Kidney Disease

By Elaine Porterfield
Special to The Medium

Most Saturday mornings you'll find Carolyn Harper-Brown of Beacon Hill at church making hundreds of sack lunches for the homeless, part of a feeding program she founded. Other days, you can find her supervising a community clothing bank at her church, Maranatha Adventist in South Seattle.

In addition, Harper-Brown and her husband, Louis Brown, are finishing the last steps to adopt the 2-year-old granddaughter they've raised since birth. On top of all this activity, Harper-Brown constantly monitors her health. She is especially careful of what she eats because she's been diagnosed with congestive heart failure and accompanying kidney failure.

She's done such a great job improving her lifestyle that she has reversed her kidney problems. She no longer needs dialysis to flush her body of waste because her kidneys are back on the job.

"I'm doing really rather good now, I think," Harper-Brown said. "It has helped my health a lot to eat better and to generally have a healthier lifestyle. I eat low-sodium food and cut back on meat. I eat salmon, baked chicken and veggies. My husband is also a very healthy eater."

When Harper-Brown's health problems arose, she didn't hesitate to make the necessary changes. "I knew that I had to do something a little more extreme," she said. "I've had two open heart operations. I wanted to save my heart and my kidneys. Honestly, my heart is even better now that I've changed my diet."

March is National Kidney Month, and Harper-Brown hopes to educate others about the growing health problem of kidney disease and persuade them to talk to their doctors about it. She has helped



Carolyn Harper-Brown shares a warm moment with her brother Jeff Harper. Harper Brown has reversed her kidney problems and no longer needs dialysis to flush her body of waste. Photo/Scott Areman.

sponsor cooking lessons and a community exercise program. And on most Saturday evenings, up to 20 people come to her house to eat some of her tasty, healthy home cooking.

"In the African American community, our diet is not always the best," Harper-Brown said. "This year, I started cooking with less salt, and I've learned how to put veggies in food. I've learned how to have chicken without having to fry it. Because of my own medical condition, I know other people need to do it too."

She is also careful about eating fewer processed and packaged foods, which contain hidden salt that is tough on kidneys.

Harper-Brown is among the 1 in 7 American adults who have chronic kidney disease. In the African American community, the number increases four-fold because African Americans are also more likely to

have diabetes, heart disease and high blood pressure, which are common causes of kidney disease.

Although African Americans make up 12 percent of the U.S. population, 35 percent of individuals with kidney failure on dialysis are African American.

Chronic kidney disease often worsens over time. If it progresses to irreversible kidney failure, the person will die unless they receive regular dialysis treatments or a kidney transplant. However, kidney damage can be slowed down or stopped if people get diagnosed early and, like Harper-Brown, change their lifestyles to include healthier habits.

Besides a new diet and more activity, Harper-Brown credits her faith for her improved health. "I am a Christian, and you have to keep the faith. It's all about keeping the faith," she said.

Her faith also inspires her

commitment to helping the homeless. The Seattle native estimates she's made "a little over 48,000 lunches. We'll take 800 to 900 lunches downtown a week. We also take boxes and boxes of socks to the homeless. When we get a lot of coats in winter months, we pass out coats as well, all over downtown.

"We've been doing the sack lunches seven or eight years. I love doing it. It's very rewarding to me. It began after my battle with my heart and kidney problems. I didn't want to sit here and do nothing. People are so thankful for this... When you see how grateful they are for a peanut butter sandwich and some trail mix, you'd think they were having steak and lobster."

For more information about kidney disease, diagnosis, treatment, classes and recipes visit www.nwkidney.org.

Urban League

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term predatory lending is used too loosely. According to Taylor, many of the mortgage related issues that people face today are related to what she terms as 'immoral lending' rather than predatory lending. Predatory lending is described as a 'bait and switch type of thing'. What the Urban League is now seeing are people being presented with the information and signing mortgage documents without fully reviewing or understanding the terms of the contract.

"All of the information is there," says Taylor. "What you see are ridiculous things that are immoral but not predatory. Most people don't understand all the information, but they sign it anyway. It feels predatory once you look at it, but it really isn't."

Taylor also says that it is very important for people to make informed decisions as it relates to their home. According to Taylor, many homeowners are not seeking assistance and end up either walking away from their home too soon or staying in the home for too long.

"You should always get educated about what works for you and your family," says Taylor. "I've seen people walk away from their home with equity because a mortgage company sent them a note that said they were going to take their home. You can still sell [your home] and walk away with something."

Taylor, who is often the only African American at the table, has also been instrumental in developing housing policies around the state and bringing resources into the community.

"When the foreclosure fairness act was written we were instrumental in writing it," says Taylor. "This was a very big thing because the law provides homeowners who are facing foreclosure the opportunity to enter into mediation with their lender. The process allows the homeowner and lender to reach a fair, voluntary and negotiated agreement. We're now one of three to four states with non-judicial foreclosures that have mediation available for

homeowners."

While the Urban League is busy helping people with foreclosure prevention and loan modifications, Taylor maintains that the most important component of the housing department is their homebuyer classes. The program, which shows prospective homeowners how to attain home ownership through education and financial assistance, not only explains the home-buying process in general terms but also offers specific advice based on personal circumstances.

"There are very few people in our foreclosure classes that have been through home ownership training," says Taylor. "Out of 20 people maybe one has attended a home ownership class."

Home ownership is an important part of the economic growth of the African American community, and the Urban League is a valuable resource for anyone looking to buy a home or save the one they have. With a staff of HUD certified counselors that are well versed in reverse mortgage, loan

modifications, first-time and returning home buying, credit enhancement and foreclosure prevention they can help people with almost any aspect of homeownership.

"The [Urban League] housing department is very critical to the community," says Williams. "As long as someone stays with the Urban League and take advantage of the classes, it will prepare them with a wealth of knowledge of what to do when they get in trouble."

"Ms. Taylor has done a phenomenal job and the training she continues to send us on so that we do have the knowledge to help someone is extremely important," concluded Williams.

Taylor wants people to know that the Urban League is a great resource, and best of all their services are provided for free.

"People need to know that there is help available to them, and that there really is no need for them to pay someone for these types of services when they are available for free," said Taylor.