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SPEAKERS

Other Speaker, De'Wayne Drummond, Leon Robinson, Mary Campbell

Leon Robinson 00:10

Welcome to another edition of Iron Sharpens Iron. I am your host, Leon Robinson, along with De'Wayne Drummond. This week, we're here talking to Mary Campbell. But before we get into the interview with Mary Campbell, I just want to say this is a good interview because this is our first interview that we've done since prior to the pandemic, where we are all together. We've been doing Zoom so far, but this is our first interview where we're talking to our guests. And me and De'Wayne, we are here in person talking to us. So De'Wayne, where are we?

De'Wayne Drummond 00:43

We are in the Mantua section of West Philadelphia, also known as "The Bottom."

Leon Robinson 00:49


The Bottom. Okay, and we -- this is a new development. Building - this is a new building.

De'Wayne Drummond 00:55

Yes, this is called the Mantua Civic Association Center. And this room that we're in, this is my office. They call it the War Room. Also, the Museum.

Leon Robinson 01:08

So what are some of the things that's going on around here, for the betterment of the community?



D**De'Wayne Drummond 01:14**

So it's a lot of things that are taking place around here that's good. I know you hear a whole lot of negative stuff in the media. But there is a lot of good stuff that's transpiring right here, in West Philly. We have an environmental justice program with the youth, ages 10 to 14, where they come out and learn about environmental justice through the arts. We also have activities for the seniors, we work with the Barnes Foundation, they have you know, activities for the seniors during the daytime. We also run a community fitness camp, out of this center every Sunday 9am to 11am. When you go to church or anything, you still gonna be able to go to worship service. We focus on physical activities and also mental health. So we do something they call a healing circle because your health is your wealth, just not your physical health, but also your mental health. So we focus on that. We have a pocket park right outside that was called "Park In A Truck." And the community came together and built it. Once upon a time, this whole block, 37th and Melon, it only was four houses on this block. Now this block is for Workforce Development housing now. So it's a good thing that came about from a program that we did - a creative placemaking called a "Funeral for a Home."

L**Leon Robinson 02:55**

Oh, yeah. Okay, so we're gonna come back to that. But before we do that, while we're doing that, we're going to get to our guests at hand, who's a renowned housing counselor here in Philadelphia. Before I introduce her, I just wanted to say she helped me with some of my housing problems. So we go way back, way back to my community organizing days. Let me just read a little bit about our guest today, Mary Campbell: She is the director of the housing services at New Kensington CDC. Mary became a housing counselor in 1986. She has over 30 years experience in counseling families with real estate and housing services. Mary has been employed with New Kensington CDC since July 10, 2017. Prior to her employment at NKCDC, Mary led a team of housing counselors as their supervisor at Intercultural Family Services from 2008 to 2017. She earned an Associate Degree in Paralegal Studies with Kaplan University in 2011. Mary is a HUD certified housing counselor and a certified practitioner, through NeighborWorks America in the areas of home ownership counseling for program managers and executive directors, pre-purchasing counseling, foreclosure intervention and default counseling, post-purchase counseling, rental counseling and financial stability. It's Mary's mission to ensure fair and equal housing access to all members of the community. And with that, Mary, I want to say welcome.

M**Mary Campbell 04:34**

Thank you, Leon, thank you.

L**Leon Robinson 04:35**

You're doing a lot of things that got my tongue tongue-tied. Okay, Mary, how are you?

M**Mary Campbell 04:42**

I'm great, Leon. It's a pleasure to be here with you and De'Wayne. I must say I was looking

forward to this interview for quite some time.

L

Leon Robinson 04:49

And it is a real pleasure to have you. De'Wayne, you want to fire off with Mary first?

D

De'Wayne Drummond 04:54

Yes, yes. Yes, it's an honor to sit here and interview Queen Mary Campbell. All hail to the Queen. A question I would like to ask you -- what is a housing counselor?

M

Mary Campbell 05:11

Everybody asks that question. A lot of people don't know what a housing counselor is. We have to be HUD certified as of 2021. That's last year, else we couldn't cancel even though we had certifications from NeighborWorks. Housing counselors have legal expertise. That's the reason why I went and got my paralegal cert, because I said, we're doing the work of paralegals. We do, working in the courts - Diversion Court, and also Rental Diversion Court, we are the liaison between the homeowner and the mortgage company, or the tenant and the landlord. So we provide those types of services. We're looking at the leases, seeing if things are drawn up correctly. Under the mortgage default, we're actually getting loan modifications for individuals, based on what their income is, and the hardship is. So that's just - that's one little snippet of what we do.

D

De'Wayne Drummond 06:05

You have some more?

M

Mary Campbell 06:06

Oh yeah, housing counselors - we help people with the utilities, we file for rent rebates for individuals. Rental Assistance, you know, recently, which is still now since the pandemic, the housing counselors were told that there was like 19,000 people that were on the eviction rolls. But when it turned out, it was over 60,000. First of all, we don't have 60,000 vacant homes - vacant affordable homes - because these are low income individuals. We have found that between 75% and 80% are single women with children. So that touched my heart right there. Because I can look at these individuals and I can see family members, you know? I can see myself, you know? It could have been me. So when I become their housing counselor, that becomes my house. And I'm gonna do whatever I can do to save that house.

D

De'Wayne Drummond 06:57

Okay, that makes so much sense.

M

Mary Campbell 07:02

We have, right now - it's a new program, the financial capabilities program. Let me tell you a little bit about that one. We're teaching people how to budget. And when we're coaching, you tell me -- if I'm counseling, I tell you -- the things of what to do. Okay. This plan that's coming up now, which will start in July, will be for minorities, for Black people. Because the curriculum is geared for Black individuals. We go through things that other people don't go through. How we deal with money, how we deal with the banks, how the banks deal with us, okay. And that's something that was not taught in school. I was lucky enough when I started school, we did have it, the bank would come to the school and teach us about savings. We got a saving passbook. And we knew to save, stop spending and start saving. And that changes your attitude about money, when you start seeing your money grow. And that's an important thing, you know. Most of us don't have that capability. When we asked about writing a check, don't know how to write a check, don't know how really to balance your checkbook. And now we have debit cards. So you just go to MAC - MAC never closes. So you take out the money as a convenience here and there and not being conscious of when that money is actually coming out -- what you see on your statement, that's only because the money hasn't been taken out yet. So then we have overdraft. And in this case, it's a hard thing. Payday Loans -- that's that's another one. You don't have the money, you have to get to work. So you put the car up, then you get laid off. Now the people got the title to your car, you no longer have a car. So it's to teach us -- do not do that. I tell individuals, if you want to buy a house, then don't buy the car first. Because your ratios are gonna be knocked off. Car payment right now is a payment of a housing payment. So now you've got the car payment, you got insurance, too. How much money's gonna be leftover. You only supposed to spend 30% of your income. So the car payment, the house payment, insurance payment, all of that supposed to be up in there. And if you're not a wise person to know that, you're gonna get behind. Every week, you know you're taking from this and doing this -- it doesn't work that way. So we need that financial guidance. And that's what I plan to do.

D

De'Wayne Drummond 09:32

Mary, what are some of the hot issues in housing, in housing -- that's going on in Philadelphia right now?

M

Mary Campbell 09:39

Oh my god. Oh my god. Well, we got gentrification coming in, in the lowest income areas. There's a lot of crime that's in the areas. The rents are like off the chain in Kensington. And I don't want you all to think about Kensington the way you see it on television because it is a community there. Okay, those people you see are on the street. People do live in Kensington, and they want the best for their families as well. So I'm looking at that -- I look at the people on the street, it's an epidemic, a drug epidemic, but the people are sick. And until it's looked at that way, the help won't come. Nobody grows up and say, I want to be a drug addict. You know what I found out, I'll be frank with you, I was really leery because I'd never saw that in my neighborhood before. I mean, if somebody's on crack, they keep moving. These people be like weeble wobbles, they don't fall down. They don't fall down. And the kid continues on and on and on. So they have to have medical treatment. When I talk to some of them, they got hooked on the drugs because they were injured, didn't have medical insurance, got the drugs that was

to suffice for the pain or whatever that was going on, and they became hooked. So they have to be weaned off of that. And that's what the City has to do. They have to come in and give us some help in that area.

D

De'Wayne Drummond 10:58

Yes, yes, we do need a lot of help when it comes down to what's going on down there. And what's going on throughout the city of Philadelphia. You can see them on the trains, when you was talking about that lean and don't fall -- that's real.

M

Mary Campbell 11:14

Yeah.

D

De'Wayne Drummond 11:15

That's real. So -- I'm glad that we're back in person. And I know the pandemic affected a whole lot of people.

M

Mary Campbell 11:25

Oh, yeah.

D

De'Wayne Drummond 11:25


How did it affect you as being a housing counselor during the pandemic?


M


Mary Campbell 11:32


I had -- there's one thing that we do, we plan ahead at our office, right? So I had put in place that I wanted us to go virtual. Little did I know the pandemic was coming. So we were in place, and we never closed, because we started doing things virtually. I knew that during the pandemic, people were going to need help. I mean, they were coming off the walls now. They might have been paying attention to the housing counseling agency at that particular time, but they knew the help would be there for them. The hardest part was assisting the clients who was not familiar with Zoom, or Duo, or how to sign documents, PDFs, online or through their phones and stuff. But we were able to guide them by talking to them. So and this was this was a craft, a whole lot of people learned how to do that didn't do it before, because you had no choice. You had to do it. So we actually grew, we actually grew, my department actually grew. I have five housing counselors. Well, two did leave. So I'm looking for two more. I need one bilingual that can communicate with our bilingual community. And to help us out that way. I like to have, if I can, to match up the individuals with the counselor. When they see themselves they're more likely to be more open when they talk and not being fearful, that kind of thing. But yeah, we, we were very successful under the pandemic. We worked from home. And I was glad that my


boss saw that we needed to stay home. So we stayed home for a year and got ourselves together, because it was fearful. We didn't have no idea what was going on, you know? How close, or was it close to getting a cure for this thing that nobody knew about? So social distancing is what we did. To keep us all safe.


 **De'Wayne Drummond 13:27**
That pandemic was nothing --


 **Mary Campbell 13:30**
Oh it's still going on.

 **De'Wayne Drummond 13:31**
It's still here. Still present. And I'm glad you had said something that took me back to my community motto is "plan or be planned for" -- you had a plan in place. And it also took me back to when my grandma used to say. To me, like this pandemic was a mess. So she said, "take horse manure and make a seed grow." And when I see you what have done during the pandemic, as being a housing counselor, was plant a seed in different fertile ground and stuff. And you know, I'm speaking for the people of Philadelphia, we appreciate you, Miss Mary.

 **Mary Campbell 14:08**
Thank you.

 **Leon Robinson 14:08**
We really appreciate the work that you do, yes.

 **Mary Campbell 14:11**
Thank you. Thank you.

 **Leon Robinson 14:14**
Another one of my questions to you is with the gentrification coming and there's a lot, if you walk around, if you go around Philadelphia now, there's a lot of neighborhoods who are experiencing new development. New development. I don't know how much of this new development includes the community that lives in that area. And what is the -- this is a two part question -- what is the that the housing counselor has an advocacy group that goes to developers and say this part of this housing development needs to go to this group of people and those kinds of things. Do you understand what I'm saying?

M

Mary Campbell 14:57

I understand what you're saying. In our situation, we've seen a lot of development. Kensington is crazy. Because what you see on television is not the real picture, you actually have to come to Kensington and see for yourself. We have over 2,000 new units. And that was happening during the pandemic. The price values shot up from like \$250,000. Now like \$450,000-\$500,000. And I was telling everybody, okay, it's only, it's on the east side of Frankford Avenue. Once they come underneath the bridge, I said, slowly it's gonna come, because they built up everything. I mean, if there was a space to put a house there, there was a house there. And they didn't care whether the houses matched to the trend. What I mean by trends -- all two stories. No, now you see a three story there with a rooftop on the top, okay? They would raze the whole block and put in houses. On Lehigh and Frankford, there's about over 1,000 houses just right there. On Somerset -- now this wouldn't be me though -- they have I know, at least, about 200 or more houses being built right in front of the trash, not the trash -- it's a auto dumpster there. You know, like where you take junk cars? So if it's so bad in Kensington, how come they keep doing all this building? What we find is people are coming from New York and Washington. We have a very good transportation system.

L

Leon Robinson 16:29

Yes, yes.

M

Mary Campbell 16:30

Okay, we got flights, planes, everything, right. So -- trains, buses -- and it's not like it's a long distance ride for a person to get to where they have to go, you know? So, we see a lot of new people that's coming into the area. And it has to say something, that it's going to change. I couldn't see myself -- I got a \$400,000 house, the politicians have to listen to me, and tell me why they allowing this to still happen. All the people spilled out in the streets when Conrail shut them down and made them move out. Actually, you wouldn't have even seen those people because they were down under the train tracks. Not unless you looking down the train tracks, you wouldn't have seen them like you see them with the tents and stuff now. That's how it was on the Conrail. So now, once they weren't, you know, not able to be there, they had to go someplace -- where they gonna go? So they took it to the streets and everybody, "I don't want them in my neighborhood." Well, listen -- the people got to go someplace. They gotta, they got to eat just like everybody else. Even though they're sick, they still have to do that.

L

Leon Robinson 17:28

So what, is there an advocacy group among you housing counselors to approach these developers and to hold them to the fire of the community?

M

Mary Campbell 17:38

We have a department called Community Engagement. Community Engagement goes to the

we have a department called Community Engagement. Community Engagement goes to the people, they get the blueprints, and know that, where something's gonna be built. So they talk to the developers before anything is built. The individuals of the community groups, what we do is we bring in all the community groups, and we pull together partners. When you have partners, you got more voices than just one person, right? So the community groups will come together, and they'll speak to the developer. And we'll ask them, how many of those units are set aside for low income? And neighbors, and we start negotiating, if we don't get what we want, then you can't come.

L Leon Robinson 18:15
Okay.

M Mary Campbell 18:17
We've asked City Council -- I know the City is kind of slumping for money. But you can't give all the money or the properties to the developers, you got to leave something for the little people to get as well. We want to build, we want to rehab stuff.

L Leon Robinson 18:29
So has that been any problem with that? I mean, have you had some developers say, No, we're not, no, we're not going. You're not giving in to that?

M Mary Campbell 18:38
Yeah. But they come around, when they see. One thing, they have to go to zoning. And if the community groups complain, then they gonna have to stop until there's a meeting of the minds. So we try to be there knowing when the permits are pulled -- who's building, where they're building, what's the dimensions of the properties that they're building, and most of all the sales price of what the rents are going to be. Because if you're seeing affordable -- like the houses that I'm talking about on Frankford and Lehigh, it's over \$1,200 a month for a one bedroom. That's a single person. Okay, and if you have a child, how long are you gonna stay there with the child? So, that's expensive. You pay that kind of money, my thing is now to talk you into pre purchase counseling. You want to pay something -- you don't own it, you can't leave it to your kids. It's not gonna increase in value. But a house will.

L Leon Robinson 19:30
Another question -- I don't want to cut you off -- but this is: What is affordable housing?

M Mary Campbell 19:35
Affordable housing is when you pay 30 -- you shouldn't pay no more than 30% of your income toward rent

toward rent.

L Leon Robinson 19:40
Okay, alright.

M Mary Campbell 19:41
That's affordable. Whatever your monthly income is. That's affordable.

L Leon Robinson 19:44
Okay.

M Mary Campbell 19:45
Other than that, it should be subsidized.

L Leon Robinson 19:47
Okay.

D De'Wayne Drummond 19:48
I'm glad we're sitting here talking to a world-renowned housing counselor, Miss Mary, and when I think about the word, the phrase, housing counselor, this all came to my head. I got to ask you this question. What is the difference between a house and a home?

M Mary Campbell 20:06
A home is what you make a house to be. When you buy a house, you go in -- like you made this office, it was all, nothing hanging on these walls, right? You made it your own. This is your, what did you call it?

D De'Wayne Drummond 20:18
This the War Room, aka the museum.

M Mary Campbell 20:21
The museum. Right. And then you want -- do you want to own it? That's the thing. A house, a

house... Well, a house could be a duplex, it could be a single, it could be a triplex. Your home is one of those units when you make it -- when I paint the room, whatever I want to paint it, I'll plant whatever flowers I want to plant. If I want to have dogs, cats, chickens, ducks. I can do all of that. Can't do that with an apartment

D

De'Wayne Drummond 20:48

Sure can't, and just like -- because I'm in my song mode right now -- so, when you hear this phrase, "Life is where you make it" -- what does that mean to you?

M

Mary Campbell 20:58

I plan my life. I plan my work and work my plan, baby. That's what I do.

D

De'Wayne Drummond 21:03

Amen. Miss Mary, you know, banks in the community, I see a lot of banks come into our community. When I say our community, I mean, the low-income community. How important is it that a bank belongs to a community?

M

Mary Campbell 21:20

We're the ones who are making the deposits. Have you ever thought about when you make a deposit in the bank, and you want a loan -- whose money are you borrowing? It's not the bank's money. It's your money. We don't want to go downtown. Why should we have to go downtown, we supposed to have full service right in our community, and make it safe for us. The banks are supposed to look out for the community. If they're located in the community, they have obligations for CRA credits, municipal, to give some things to the neighborhood, to the community, to the nonprofits in that community -- and work with us. I like where some of the banks, where if a person doesn't have credit, right, and I was sent to a particular organization, because they could get a secured credit card. I had a client, Mr. Washington, this is my character, we're making this movie. This man was blind. And I helped him get a house. It took me two years to do it. But nonetheless, he did do it. And he has never been behind. Even during the pandemic never been behind.

L

Leon Robinson 22:24

His payments, you mean?

M

Mary Campbell 22:25

He makes his payments. And you know how I know, because the bank sends me the notice, to let me know. Okay, he went through the LIFT program, got \$15,000 as a down payment, closing costs, and he saved. When I said he saved, he saved -- he went to classes, learned how to get

his money together. Like I said, he had no credit. So I had to use non traditional credit. He paid life insurance. He paid his telephone bill and utilities. I got letters, you'd have to have two trainings for two years, and the bank will count that as credit.

L Leon Robinson 22:58
Okay. How old was he?

M Mary Campbell 23:01
Mr. Washington at the time, I would say in his mid 50s.

L Leon Robinson 23:04
Okay. Alright, okay.

M Mary Campbell 23:05
I'm gonna tell you straight out, too. I was almost scammed. And as good as y'all think and say that I am, I was sort of out done, in a sense, through the bank, right? So I called the number that was on the email. And the gentleman was saying, "Yes, this is PayPal, and Miss Campbell, you made a purchase of \$949 to buy Bitcoin." Now, first of all, I am an investor, yes. In cryptocurrency, yes. But I don't go through PayPal to do that. I have other sources that I go through to do that. So he told me, "It's a scam at the bank, we feel that somebody's working in the bank. It's an investigation that's going on. My suggestion to you is for you to go and get your money out. And then I'll show you what you need to do with it in order, so you'll be safe. And by the way, there was a wire -- \$13,000, three o'clock in the morning, going to China." I said, first of all, three o'clock in the morning, I'm asleep. So I know good and well it wasn't me, right. So I'm upset. I was upset. She could tell you I didn't even make classes that night. So I went to the bank. I got money out. I went to another bank because it wouldn't let me get like five at a time. I wound up going to three banks. And I said, "Now okay, where's the bank I'm supposed to put the money in?" "I'm gonna tell you where to go." So I'm on the phone with him and he's guiding me, right? And when he said a laundromat, I said, "A laundromat??" I went inside the laundromat and there was a Bitcoin machine there, right? So he says, "Press the buttons. Do you see the wallet number?" Now, when you get a wallet, ain't nobody supposed to know that number but you. I just backed right back out of the laundromat. I got in my car and proceeded because I was on a class, and had my class. The next day I went to the bank, put the money back in the bank, and then asked them, "Can a wire be done without your presence?" And they said, "No." And see, if I had known that, that would have been the first thing. The second thing when I saw the Bitcoin machine, I said, "Oh, no, no, no, no, I ain't putting my money in there. I'm not putting my money in there." He said, "Well, Miss Mary, you got to do this today." I said, "No, I don't. No I don't." He called me from different numbers, at least five or ten different numbers. When I went to the bank, and I told them what happened, they said, "Well, good for you that you didn't do that. I can tell you another story. A lady came

in and she got \$100,000 out. And she wired it, like you said, so she don't have her money." So I mean, I was already feeling bad. But not as bad as what I felt for this lady because she, there's no way of recouping. Once it's wired out, it's gone.

L Leon Robinson 25:49

Miss Mary, you just gave us a real success story about how you help this guy who was 51 years old. To get his first house. It was his first house?

M Mary Campbell 25:57

First house, yes.

L Leon Robinson 25:57

Okay, great, great. You have any more success stories that's come to mind?

M Mary Campbell 26:01

Hmm, oh, saving houses! That was the people -- See I consider counseling, there's a happy side and there's a sad side. The happy side is the pre-purchase side -- when a person buys a house. The sad side is when you're trying to save a house.

L Leon Robinson 26:15

Okay.

M Mary Campbell 26:16

Okay. I went up against attorneys. This was like in 2008, when the fiasco started with the banks, and the banks were coming at housing counselors. Well, should I say the property owners and the City of Philadelphia -- we're going to knock on wood for the City -- the City saw that things were going astray. And they put a stop on the foreclosures. That's when the diversion program came in to play, which was a model -- started off as a pilot, and ended up as a model for the United States. So we did that here in Philly.

L Leon Robinson 26:50

Oh great, great, great. Another thing, people have been somehow taking titles from folks' houses, and they've been squatting in them, and they'd be unable to move them out. Is that something housing counselors deal with?

M Mary Campbell 27:06

Not really, that's more of a TURN issue, when it comes down. Now, remember, squatters have rights, too, and for that law that was in place at one time, if it was an empty house and you didn't have a house, they was telling you to go get in and go in the house. And you have to evict the same way you would have to evict a person if they were a legal tenant. So you can't just put them out. Now, sad stories -- and I know landlords have to make a living, myself as one. But there are rights that the land, I mean the tenants do have.

L Leon Robinson 27:39

Even though they are squatters?

M Mary Campbell 27:40

TURN. Yeah, everybody knows what TURN is, TURN is an action, tenant action group. But they tell you about your rights and things like that. But they can't file complaints. They can't file a complaint.

L Leon Robinson 27:52

Who can't, the squatters?

M Mary Campbell 27:54

No, the notice was the complaint. But they'd have to go to the Fair Housing of Southeastern Pennsylvania in order to file a complaint. That's my girl right there.

L Leon Robinson 28:05

Okay, I just don't understand how these squatters can squat in a property that someone owns even though it may be vacant, or whatever. Maybe they try to fix it up or whatever, and squatters get in there, and it's like hell to get them out.

M Mary Campbell 28:18

Because it's like a tenant. You can't, you can't just put them out. You're going to take them to court.

L Leon Robinson 28:22

But they're not collecting rent. I know they're not paying, right? Is there any cases that you have dealt with, with tangled titles? Because I know that's a hot, hot topic here in Philadelphia.

M Mary Campbell 28:24

I know, I know. But they have rights, too. And under the appellate in Philadelphia, you have to take them to court, and then get them ejected. Yeah, yes, I have. Tangled titles is normally heir property. What I mean by that, the title is not in your name, it was in your family, and you're trying to get it into your name. And you have to have -- it's a ranking that they go through, that if -- mother, father, children -- you have to have renunciation of all of them, so that you get the house. It has to go to one person. So everybody who's considered an heir has to renounce their ownership to the property. And then you file for the deed. And then you get the deed in your name.

L Leon Robinson 29:21

Mary, for the sake of our listeners, in the beginning of this, I like, torch it through the organizations that you came from, or that you belong to. Give us a little hint on some of the organizations that you're part of now.

M Mary Campbell 29:34

Wow. Well, I'm on the Advisory Committee with NeighborWorks on the Racial Equity, Diversity and Inclusion. I'm a notary. I'm a Block Captain. What else am I? Did I say a realtor?

L Leon Robinson 29:50

No, you didn't say that.

M Mary Campbell 29:51

Okay, well -- realtor. But, a few. And then I'm also on the board of Southeastern Pennsylvania Fair Housing.

L Leon Robinson 30:00

Okay, great, great, great. And then you're also still part of Nicetown, uh...

M Mary Campbell 30:06

CDC? I was, I was on the NAC, but my service term ended, yeah.

D De'Wayne Drummond 30:12

Can you talk about Fair Housing counseling?

M

Mary Campbell 30:17

Fair housing counseling -- now, out of the six disciplines that got a HUD certification, fair housing was one of them. From the beginning of conception, we know under the Civil Rights Act -- Martin Luther King, when that was passed, when he passed, when he was, well, murdered, Johnson, President Johnson signed the bill and order for equal housing. So that's when the fair housing rights came about. Now, what they're looking at right now is to kind of dismantle that, which it should not be dismantled. When they're talking about the rights of women. And their rights, if they don't want to have a baby that, you know -- they want to get away from that. And that's still part of fair housing rights. I mean, it's fair -- fair housing rights goes a long way, a long way. And we want complaints, you have a certain amount of time you have, to file a complaint -- 100 days to file a complaint after the initial thing happened. In order for somebody to get involved. And you have to have everything crossed -- all your T's, dot all your i's -- all of that.

L

Leon Robinson 31:18

Okay. Are you part of a student kind of thing where you're teaching housing counseling?

M

Mary Campbell 31:26

I have two students right now. We have two community health care workers. This is like the third cohort at our agency. And with them, I asked, "Who wants to be a housing counselor?" "I do, Miss Mary, I do!" "Okay, you do?" I gave them all the pamphlets, I said, because before you can counsel, you got to pass that test.

L

Leon Robinson 31:50

Okay.

M

Mary Campbell 31:50

And that's the HUD test.

L

Leon Robinson 31:51

Okay.

M

Mary Campbell 31:52

Even though you have certifications from NeighborWorks -- doesn't matter. You have to have

Even though you have certifications from NeighborWorks -- doesn't matter. You have to have the HUD test certification.

L Leon Robinson 31:57
Okay, is that hard?

M Mary Campbell 31:58
Yes!

L Leon Robinson 31:59
It's hard, okay.

M Mary Campbell 32:00
I put that up there with the real estate test.

L Leon Robinson 32:03
Okay.

M Mary Campbell 32:03
You know, when you're a test taker, you kind of monitor which test was the hardest for you? It's right up there with that one.

L Leon Robinson 32:09
Okay.

D De'Wayne Drummond 32:12
So when it comes down to the federal, state and local -- do you feel like they are doing the best that they can do for our housing crisis and our insecurities that we have in our communities?

M Mary Campbell 32:25
They could do more. They could put more money into the efforts. Senator Saval has a Whole House bill, repair bill -- \$50,000 grant, not a loan, \$50,000. Okay? Well, you can complete a

kitchen, a bathroom, put a roof on your house, full electric repairs. And we're finding that most of the seniors sort of getting scammed and stuff like that, too. Because they don't know the value of their houses, right? And so somebody come in and tell them, "Well, I'll give you \$50,000." "Okay!" They don't know the value, because they never checked with a realtor, and a house be worth three times as much.

L Leon Robinson 33:01

There was this -- what was this program, again, that you just mentioned?

M Mary Campbell 33:04

It's one that everybody needs to file and say, Senator, we need this -- Saval -- it's the Whole House Repair Bill.

L Leon Robinson 33:11

Okay,

M Mary Campbell 33:11

It's trying to get passed.

L Leon Robinson 33:12

Okay,

M Mary Campbell 33:12

That would help us. That would help so many people in low income, you know, areas, in that situation, would they would apply for that -- they could apply for that.


L Leon Robinson 33:22


Okay, we're gonna be talking more about that as we move along with more podcasts. Okay. That's good information. And what other resources that comes to mind that can help not just senior citizens, but low income people in terms of improving the value of their properties?


M Mary Campbell 33:39


We don't have really too much -- they have the Basic System Repair, but that's what it says -- it's basic. You know. We need more, more conclusiveness, more -- how can I say -- systems that


can be completed. If I needed a new heater, not unless I was a senior, if I was a senior, the City would give me a new heater,


 Leon Robinson 34:00
Okay.


 Mary Campbell 34:00
But if I'm low income, they're not going to give me it, and I'm not a senior, they're not gonna give me that. You know, so I'd have to figure that out myself. We need more support. With the houses that's in the Land Bank, give us the land that we can even build affordable houses on it. If I was in a situation which I'm trying to be -- oh, that's my next thing. Become a real estate developer. I'm getting there.

 Leon Robinson 34:26
Okay!

 Mary Campbell 34:28
I'm just laying it out there, right? For affordable housing, I would build them all for seniors. In fact, De'Wayne, I would build them like yours.

 De'Wayne Drummond 34:37
Okay.

 Mary Campbell 34:38
Where they don't have any steps, they just roll and walk in the house. There's not enough of that for disabled people. Disabled -- people that are disabled get a bad break. We found that there's a lot of barriers, people don't want to help people that are disabled. Philadelphia Housing Authority, Miss Carolyn said, "Miss Mary, I got one person that I know could help this person, and that's you." So it was a PHA person that worked there that gave me Mr. Washington.

 De'Wayne Drummond 35:09
Okay, okay.

 .. - - - - -



Mary Campbell 35:09

They said he's blind. I said, Okay, well, that doesn't matter. But I was his eyes. I didn't realize that I had to do everything. And he trusted me for everything, you know, the home inspection, I should have brought that -- I had it right in my hand, too -- pictures of when we went to settlement. I had the settlement company come to me.



De'Wayne Drummond 35:15

I know that's right.



Mary Campbell 35:30

Okay? And so we had settlement at the office, brought everybody in -- home inspectors, PHA was there, title company, insurance people. And we took care of it.



De'Wayne Drummond 35:43

Did you film it?



Mary Campbell 35:45

Of course I did.



De'Wayne Drummond 35:46

Did you really?



Mary Campbell 35:46

I'm telling you, I'm making a movie.



De'Wayne Drummond 35:49

Documentation!



Leon Robinson 35:54

Yeah!



Marv Campbell 35:56

Yes, filmed it, still filming it. He is the character, main character in my movie. And making people aware what housing counselors do.

D

De'Wayne Drummond 36:05

Okay.

M

Mary Campbell 36:05

Because it's not out there, what we do. Most people think we're working with special needs, and we're in the house, monitoring the people that live there. That's not what we do. We will make home visits, now -- we will do that if a person can't come into the office, we will go visit them in order to, you know, give them the assistance that they need. But we do so much. I mean, to label out the thing, we just take off one hat, put another one, one hat, put on another one. We're working with the banks -- I was a loan officer, too, so when I'm looking at the HUD sheet, and as a realtor, I'm looking at the touch sheets a little same thing, title sheet. You see the figures, how these figures there, were paying taxes and insurance, three, six months ahead. And you gotta have this kind of money, right?

L

Leon Robinson 36:50

Right.

M

Mary Campbell 36:51

When I was talking to Mr. Washington, he was like, "Well, man, where am I going to get the money from?" At the time, I had no idea where we're gonna get the money from. But it took like I said, it took me two years in order to get it and LIFT came. Now you want to hear about another happy moment?

L

Leon Robinson 37:04

Yeah.

M

Mary Campbell 37:04

LIFT came again.

D

De'Wayne Drummond 37:06

Did you say LIFT?

- M** Mary Campbell 37:07
LIFT -- by Wells Fargo. Wells Fargo LIFT program. They came to the city and needed someone to be a spokesperson that had went through the program. I said I have the person for you.
- L** Leon Robinson 37:20
Oh, great. Great. Go ahead.
- M** Mary Campbell 37:22
Mr. Washington.
- L** Leon Robinson 37:23
Okay, we might have to interview Mr. Washington up in here!
- M** Mary Campbell 37:30
He would love that. So they came to his house. And they did the launch from his house. So I have the footage from there. Okay, Councilman Jones came. What's the Senator? Um, he works with the vets -- I can see his face, I can't call his name -- Tall.
- O** Other Speaker 37:55
Casey.
- M** Mary Campbell 37:56
No, no -- Black.
- L** Leon Robinson 38:00
Okay, it'll come to me. Oh, Black. Okay. Okay.
- M** Mary Campbell 38:03
He came. But it was a lot of people came. WURD was there. So they were across the street. They didn't block off the traffic that day. So that wasn't good, because stuff was going on. So they came in front of Mr. Washington's house, but they wanted to release, they wanted him to

give the release to them. And they would use him as a marketing tool. And I told him, I'm already doing this story. So if I give you the release, then it's not my story. And so they didn't get the release for that. I still have that.

L Leon Robinson 38:31

So you think you're going to be opening up any classes for housing counselors? I mean, through an organization where you maybe get some other trainers to, you know, guide people through the housing counseling? To get more housing counselors?

M Mary Campbell 38:46

We need them.

L Leon Robinson 38:47

Okay.

M Mary Campbell 38:48

We definitely need them. We're aging out right now. I've told the agency I probably will be with them for maybe another three to four years. And then I'm going to come out. But we have to have some replacements in there. So that's the reason why I'm training two, and it takes like 18 months. This is what some of our funders say -- 18 months in order to get trained to be a housing counselor.

L Leon Robinson 39:08

Maybe you could get some funding so you can get some classes together.

M Mary Campbell 39:11

Oh, that would be wonderful. That would be wonderful.

D De'Wayne Drummond 39:13

Speak it to existence -- she gonna get the funding, you'll see -- this conversation this is a breakthrough. Miss Mary, it's a positive transformation. She already got it.

L Leon Robinson 39:26

Okay, alright, okay.

D De'Wayne Drummond 39:27
You gotta check the bank account.

M Mary Campbell 39:28
Okay. Sounds good.

L Leon Robinson 39:32
So, you've had -- What did you do before you did housing counseling?

M Mary Campbell 39:38
I was a loan originator actually, for a bank. And I found out because I was in New Jersey, I was born and raised in New Jersey. It was too raw for me to go and you know, when you're a loan officer, you hit up all your friends and family. Like if we were selling insurance. Yeah, I sold insurance, too. Okay. So, by me doing that, when I came to the city, I found out I could get a job like that -- any job

L Leon Robinson 40:04
As a loan officer?

M Mary Campbell 40:05
As a loan officer.

L Leon Robinson 40:06
But don't you, don't... that's not like selling insurance, is it?

M Mary Campbell 40:10
Well, sort of - you selling money.

L Leon Robinson 40:12
Oh, okay. Okay.



Mary Campbell 40:15

And I did pre-purchase counseling through the Housing Authority, because people there were talking about wanting to buy houses, but they didn't know how. And having a Black representative for a person -- that's what they needed, and that's what they got.



Leon Robinson 40:27

What's your passion for home?



Mary Campbell 40:29

Everybody get one! Oh, housing counseling?



Leon Robinson 40:31

Yeah.



Mary Campbell 40:33

Everybody have a house, everybody have a house.



Leon Robinson 40:35

That's your passion.



Mary Campbell 40:35

I give you a house! I give you a house! I give you a house!



De'Wayne Drummond 40:41

Everybody get a house!



Mary Campbell 40:42

Yeah, everybody get a house.





Leon Robinson 40:43

Okay, alright, that's good. Because you know what, in order to like your work, you have to have a passion about it.



Mary Campbell 40:48

Oh, yeah. Oh, yeah.



Leon Robinson 40:50

And I see, even from the day that I met you -- because you helped me with my property, as far as back taxes. I was having a problem with back taxes. And let me ask you another thing, because this brings up -- Sheriff Sales are not happening like they used to.



Mary Campbell 41:03

They're under moratorium. That's why. Okay, alright. I think it has been shut down, in a sense.



Leon Robinson 41:08

Okay, so how, how has housing counselors played a part in the Sheriff Sales?



Mary Campbell 41:13

Oh, we stop them if we can.



Leon Robinson 41:15

Okay.



Mary Campbell 41:15

But, this is the thing -- we get notices, when a house is getting ready to go for Sheriff Sale. So we try to get in contact with the person and let them know, there's help here, let us try to help you.



Leon Robinson 41:25

Okay.



M

Mary Campbell 41:25

Some kind of way, shape, or form. If it's for real estate taxes, we try to put you on a payment plan. Okay, so you pay that, and then that way that gets you out of foreclosure. And it's not just the mortgages, but taxes will also make you go into foreclosure, if you're late on them. So my thing is, like I said, if you come to me, and you're in a situation like that, I'm going to screen you so that way I'm triaging and know exactly what's going on, and how we can actually help you -- or can I help you? If you don't have an income, that's gonna be hard. I'll tell you that straight up, right, because the bank is gonna want its money. And if we can get you on a payment plan, or get you some assistance -- like when we had some funding, we had Phase Four, well, One through Four -- that money was sucked up like that (snaps), because it was just too many people. So we go into the court now and we're still trying to work out things, whether we can get a loan modification -- interest rates are getting ready to go up. So if a person had it 17%, 18%, we definitely would try to get that a refinance. So that would lower the rate -- if we lower the rate, we lower the payment. So with that, that's it, that's how we did it.

L

Leon Robinson 41:30

Okay. Okay, one last question that I want to ask you. For folks who own properties and who don't know the value of their property. How can they -- is any service that can help them know the value -- especially seniors?

M

Mary Campbell 42:44

I'm a realtor -- me. Okay, I plug it into MLS, and it tells me the last house that sold in last six months, that's your value.

L

Leon Robinson 42:53

Okay, so if it's okay, so like where I live at -- I live up near Broad and Allegheny and that's a gentrifying neighborhood. I live next to abandoned, two abandoned lots, or whatever. What is the equity of my property? It's not that much. And,

M

Mary Campbell 43:11

Well, do you have a mortgage on it?

L

Leon Robinson 43:13

No, it's paid for.

M

Mary Campbell 43:14

Okay. So then we look for the last house, six block radius that's sold. And that tells you what the value is.

the value is.

L Leon Robinson 43:20
Okay.

M Mary Campbell 43:21
And if I were you, I would try to get them two abandoned houses next door, whatever they

L Leon Robinson 43:24
Well they already sold to a company in Chicago.

M Mary Campbell 43:27
Okay, see, now -- investors are coming in, because Philadelphia has cheaper property values -- for purchase, I'll say, okay? But when a person starts building, and they start selling, that's when the value goes up. Now, for you to catch up to that value, you have to fix your house up like that house.

L Leon Robinson 43:46
Okay, so that's another question. Mortar and bricks -- there's a lot of programs for different things, but there's no programs for, what you said, basic repair. But they don't do that -- more than bricks -- like, the structure of your house -- the bricks and all that. That needs to be dealt with, you understand what I'm saying?

M Mary Campbell 44:06
Yup, yup.


L Leon Robinson 44:06
Your basements that are falling down or whatever,

M Mary Campbell 44:09
Full gut rehab -- tear it all down and build it back up.


L Leon Robinson 44:12

 Leon Robinson 44:12

Oh, Jesus.

 Mary Campbell 44:14


Well, that's to be on the safe side.

 Leon Robinson 44:15

Okay, so... Alright, okay, so -- because the property that I'm in is an heir property. And I moved in as a property but it needed work, but I was thinking...

 Mary Campbell 44:24


You got it in your name?

 Leon Robinson 44:26

Yeah.

 Mary Campbell 44:26


Well, there's another program, which is a loan program. It's not the basic system, but it's like \$25,000 -- which is not much in order to fix the house up -- but there is one that is in existence, which I think Clarifi has that program.

 Leon Robinson 44:40

Oh, okay, I'll have to check that out. Okay, see yeah, I got some resources in my podcast.

 Mary Campbell 44:46

It's supposed to be informative.

 De'Wayne Drummond 44:49

So Miss Mary, we really need your final thought. And usually with our guests that come on our podcast, Iron Sharpens Iron, we ask them this Final Thought question: What does "iron sharpening iron" mean to you?

 Mary Campbell 44:50

- M** Mary Campbell 45:07
That's a good question. I know this because I like cooking shows -- they have a knife and a rod. That's iron sharpening iron.
- D** De'Wayne Drummond 45:15
You see what she got?
- M** Mary Campbell 45:18
Okay, well, that's what I'm talking about. That's what I'm talking about. You want to be around sharp people, okay? Because you can't learn from somebody that doesn't have as much knowledge as you. That's why I try to surround myself around people that are more knowledgeable than I am. So I'm learning all the time. It's like when do you stop learning? You never stop learning. You'll never stop till you die and you can't learn anything.
- D** De'Wayne Drummond 45:39
Exactly. So Mary, if anybody wants to get in touch with you, where do they go? How do they do that?
- M** Mary Campbell 45:46
They can contact me by email. My job email is MCampbell -- like Campbell's Soup y'all - mm-mm-good -- @NKCDC dot ORG. Personal email is maryhcr5957@gmail.com. And I got one other thing to say.
- L** Leon Robinson 46:09
Go ahead.
- M** Mary Campbell 46:10
I got married y'all!
- D** De'Wayne Drummond 46:11
Oh, congratulations!
- M** Mary Campbell 46:15
Got to put that in there. Warren MacGvver. so I'm Marv Campbell MacGvver now.



Leon Robinson 46:20

Oh, great. Good for you. Good blessings to you.



Mary Campbell 46:23

Yes. Thank you. Thank you.



De'Wayne Drummond 46:24

And I also want to tell you, thank you, Miss Mary. And this might seem a little awkward, what I'm about to say. Happy Mother's Day!



Mary Campbell 46:34

Thank you and happy Father's Day!



De'Wayne Drummond 46:39

Coming up! Iron Sharpens Iron is produced by Philadelphia Association of Community Development Corporations. But guests' and hosts' opinions are our own.