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Gilbert said about CPLC's
Housing Counseling services.

GILBERT AND ELISA'S STORY

Gilbert and Elisa's story is one shared by many families this year. After taking on an adjustable rate mortgage, they found themselves unable to make their monthly payments. They were in serious danger of losing their Tucson home.

Then Gilbert got sick with liver cancer, medical bills piled up and the problem became even worse.

“Everywhere we went for help, they told us we had to pay,” said Gilbert, 67, a native of Sonora, Mexico who has lived in California and Arizona for almost 40 years.

“We have a five year old boy we're raising, and we can't be moving around so much. We're old!” he laughed.

The couple is raising Jesus Emilio, a boy whose parents were killed in a car accident. Gilbert and Elisa are both retired and living on Social Security. They purchased their home 19 years ago and had already paid off their mortgage. A few years ago, they decided to take out a second one to finance some remodeling.

When the bills started to pile up, the couple knew losing their home would be difficult not



only for them, but for their adopted son. Gilbert recalls that the experience was so stressful he couldn't sleep.

Gilbert and Elisa came to CPLC's Housing Counseling office in Tucson, and counselor Jennifer Verdugo worked with their lender to lower their mortgage payments to an affordable amount.

“We went everywhere, but they were the only people who helped us,” said Gilbert of CPLC. “Here, they listen to you.”

Secure and comfortable in their home, the couple plans to continue into the future raising young Jesus.

“A lot of people who are in our situation are scared, but I tell them you just have to keep moving, look for the best option. For us that was calling Chicanos Por La Causa,” Gilbert said.