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SUNDAY, JUNE 3, 2007

THE CHARLOTTE SUN

OUR TOWN

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Herocare to aid public servants

One toll-free call brings help to community's 'heroes'

By **BOB MASSEY**
STAFF WRITER

Public servants who find themselves financially strapped, or military families struggling to buy their first home, may find a champion in Lane Houk.

Public servants and military personnel are the community's heroes, Houk said.

They "put their lives on the line, or make sacrifices every day — and they get kicked in the teeth" when it

Who: Herocare

What: A nonprofit organization offering to connect public servants and members of the military (both retired and active) with professionals in services such as financial planning, home lending, real estate, insurance, etc. at a discount.

comes to opportunity.

So Houk founded Herocare, a nonprofit organization built out of his "personal passion for those who are underpaid, underserved and

IF YOU NEED ASSISTANCE

Where: 8695 College Parkway, Suite 219, Fort Myers.

How to contact: Call 1-877-HERO411 (437-6411), and press 0 to speak with a "concierge." You can also visit the Web site at www.herocare.org.

undervalued in the community — yet essential to it, that being our public servants," he said.

Herocare connects employees of the government, school systems,

medical systems, emergency services and law enforcement, as well as members of the military (retired and active) with professionals in numerous services — home lending, real estate, insurance, financial planning and more.

The organization currently serves Charlotte, Lee, Glades and Hendry counties — but won't turn away clients outside those areas,

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according to its publicist, Samantha Scott.

The idea for Herocare developed when he began noticing the public servants around him, "seeing their plight, seeing them provide such a valuable service to community but not be able to provide financial security, seeing teachers being forced out of homes because of rising property taxes, or police officers not being able to move here because they can't afford it."

The issues, he says are deeper than buying a home. "I'm looking at the greater social impact on the community. A teacher leaves the community who we can't replace. That leaves a gap. And who suffers? Our kids. "Solving these issues really drove me to try and come up with something that would at least provide a formidable solution."

Enter Herocare.

Say you're a teacher, a nurse or a firefighter looking to buy your first home. What do you do first? What programs are available to help financially? How do you know you'll be treated with integrity?

"It's an intimidating process," Houk said. "There's a lack of education, a knowledge gap that exists. With one phone call to toll-free number, we'll hold their hand."

That phone call — to 1-877-HERO411 (437-6411) — puts the client in the hands of a "concierge" who will determine the caller's need and begin the aid process.

The system is simple from the client's point of view, but it took Houk the last four years and "many hours spent lying awake at night thinking of a workable concept."

Houk is, himself, a veteran of the U.S. Army Medical Corps, and followed that experience working in intensive care units in his native Wisconsin and Florida. Houk honed his entrepreneurial skills as a speaker and trainer, and is a real estate trainer and coach for the Hobbs/Herder School of Management out of California.

Perhaps from such a heavy background in financially related areas, he sees Herocare as providing a more holistic cure than just assisting with housing.

"I look at the problem of attainable housing and financial security and look

at all the angles that feed into that problem," Houk said. "It's not just, 'Is the home priced right?' It's a lack of financial planning. A lot of people have no idea about how their credit score affects them. They go to buy a home and are told no, but they don't understand why."

Thus Herocare offers to link clients with financial planners to increase their education about money and credit, and begin building wealth instead of just

making ends meet.

Herocare charges no fees for its services, and if a client decides to use one of the organization's affiliates, he receives some kind of a discount, such as an hour-and-a-half of free financial counseling, a \$1,250 break on closing costs or 50 percent off lender's fees.

Affiliates have agreed that whatever discount they give will be substantial, and not available to the general public.

"We stress that with affiliates," Houk said. "There's no room for bait-and-switch."

Probably the most difficult challenge Houk faced was recruiting the affiliates, and persuading them to work through one organization.

"Everybody's going in their own direction," Houk

said. "Financial planners are doing their own thing, real estate agents are doing their own thing. I thought, 'Let's bring these people together; let's find quality providers who have integrity, and who take their fiduciary responsibility seriously.' We'll be the glue that holds them together."

Herocare serves a niche market by providing services in such a way that no other organization has accomplished. The concept is successful enough that Herocare is already expanding — right now, to Phoenix, Ariz., and three counties around the San Francisco Bay area. The goal is to reach 100 counties in the United States by 2009.

"It's about finding the right people," Houk said. "We're always looking for professionals who can take the lead. When we find one (in a certain area), then we'll open. Great companies are staffed by great people, and our best deserve the best."

While Herocare's services are completely free now, Houk is considering charging a \$5 annual membership fee in the future. With it will come a membership

card that will allow holders discounts at numerous local businesses, as well as password access to members-only services at the "back end" of Web site, such as special coupons from affiliates.

"The ultimate goal is to have as many resources available in community as we can put together for Herocare. This will help save \$200 to \$500 a month off (a client's) monthly budget — which is about the gap that exists today for them to own a home."

The \$5, he added, would just be to cover the organization's cost.

"Our goal is to pass on as much for free or at a steep discount as possible."

To that end, Houk said he is always looking for businesses in the community for ideas of what they can offer its "heroes."

"If all the businesses in the community come together and do a small, little part," Houk said, "the effect will be huge."