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News

Area foreclosures low but painful

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If "House For Sale" yard signs reflect the foreclosure crisis, the indicators are far harder to find in Geauga and Lake counties' neighborhoods than lost households in Cleveland in Cuyahoga County.

RealtyTrac's 2008 U.S. Foreclosure Market Report places Ohio in the top 10 hardest hit nationally, especially in Cuyahoga and Lorain counties, with about a third of the state's lost homes for all of last year.

By Dec. 31, 2,099 foreclosures were filed in Cuyahoga County, or 1 out of every 299 homes in the county tallied in the month of December. The 2008 total was much higher than 2007's figure.

That's compared with 222 foreclosed properties in neighboring Lake County, or 1 out of every 444 homes in the county in December.

The foreclosure docket for Geauga County: 57 residential properties, or 1 out of 621 homes.

"If we got any funds in an economic stimulus package for this — foreclosures, mortgage debt, homeless people, sheriff's sales, people with no money to rent a place or buy a home — any package would be good," said attorney Patricia Kidd, executive director the Lake County Fair Housing Resource Center.

"In looking at the Lake County for the month or year, I think we just get a small peek. In reality, the figures are much bigger than reported. For every three listed under foreclosure, I believe there are seven others in the looming stage to lose their home.

"We're not seeing it decline in either county. We're seeing progress to the point that it tends to get a little scary. Right now, unemployment is increasing in Lake County, and it's a new main claim associated with loss of household."

Among attorneys with whom Kidd has worked is Edward Ilove, former president of the Cleveland Legal Aid Society, which can provide free help in foreclosure and housing-related cases in Cuyahoga, Lake, Geauga and Ashtabula counties.

"What is happening is that for a lot of people losing their home, this was the American dream for them and it is being taken away from them," Ilove said.

"This is mostly not because of any fault of their own, but because of predatory lending schemes. In such cases, the difference between having an attorney and not having one is tremendous. As attorneys, part of our social responsibility is to take pro bono causes. With us, you have a chance of getting a better deal, refinancing and keeping your home."

If the household total income is less than \$53,000 annually for a family of four, it is eligible for such free legal aid.

The Cleveland Legal Aid Society last year worked with 515 area foreclosure clients, including 413 in Cuyahoga County. Of 36 clients in Lake County, 11 were in Painesville and 11 in western county cities like Wickliffe and Willowick, and six in Mentor-on-the-Lake. Of 11 Geauga County clients, four were in Thompson Township.

The Legal Aid Society can be reached at (216) 861-5217. The Lake County Housing Resource Center can be reached at (440) 392-0147.

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