



THE PLAIN DEALER

Editorial: Lawyers should volunteer to give homeowners in foreclosure help

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More than 83,000 foreclosure cases were filed last year in Ohio.

The cost of devastation from abandoned property - an outgrowth of the foreclosure crisis - totals more than \$63 million across the state. The bill includes foregone property taxes as well as the costs of fighting fires, boarding up homes and keeping lots clear of debris.

In the Cleveland area alone, the price tag tops \$35 million, according to ReBuild Ohio, a collection of local government, nonprofit and civic groups concerned with the debilitating effects of vacant and abandoned property.

Ohio needs effective tools to thwart this poison seeping through the community.

One such antidote is the plan Ohio Supreme Court Chief Justice Thomas Moyer has backed that would provide free legal representation to some borrowers facing foreclosure. It's the biggest effort of its kind in this state.

Joining in support of the idea are Gov. Ted Strickland, Attorney General Marc Dann, Treasurer Richard Cordray, the state bar association and a variety of housing and legal advocates, who have created FLAG-Ohio, Foreclosure Legal Assistance Group of Ohio.

At its core, the program offers a way to give some homeowners a voice in a process that, far too often, is slanted against them because they can't afford, or aren't entitled to, representation. It will match lawyers (who volunteer their time) with homeowners in every county across the state who need help.

Despite the plan's boldness and breadth, it can't be the only tool this state uses to combat foreclosures and the damage they inflict.

Ohio must keep up pressure on banks to renegotiate loan terms for homeowners who are struggling in good faith to stay current in their payments. Lenders are not doing enough. The latest data show that banks are reworking only about 3 percent of loans.

This region's political leaders must also keep focused on creating a land bank, which could wrest vacant properties from the grasp of speculators who want only to turn a quick buck while the community bears the scars of their selfish strategies.

The program that FLAG-Ohio has outlined won't solve, single-handedly, this crisis. But it could help some folks. And it's backed by an impressive group of political and civic leaders.

Moyer wrote to the state's 37,000 lawyers to prod them to donate their time to the cause. They should answer the call.

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