



Agency can aid with foreclosure issues

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Foreclosures, increasingly late mortgage payments and bad loans are everywhere. These days, no community is immune.

In 2008, there were 13,265 residential foreclosure filings in Cuyahoga County. Of that number, 6,501 were in Cleveland. The rest were scattered around the county -- even in typically wealthy communities. Fairview Park had 76 foreclosures; Bay Village, 81; Rocky River, 77; Lakewood, 307; North Olmsted, 183; Westlake, 98 and Brooklyn, 64, according to the NEO CANDO system, Center on Urban Poverty and Community Development, at Case Western Reserve University. The data can be accessed at neocando.case.edu.

Studies show that there are many more homeowners at risk of foreclosure.

Ashley Diaz, a foreclosure prevention advocate with a group called Empowering and Strengthening Ohio's People, is charged with getting the word out to the suburbs that there is help available. ESOP is a U.S. Housing and Urban Development-certified, nonprofit counseling agency that offers free foreclosure prevention services and mortgage assistance.

"You do not have to be in foreclosure to get our assistance," said Diaz. "My goal is to reach out to all western and southwestern suburbs of Cuyahoga County."

Since January she has developed working relationships with the cities of Lakewood, Parma and Olmsted Falls. Last week, she met with members of Fairview Park City Council at the invitation of Ward 2 Councilman Bill Minek.

ESOP started on the east side in 1993 as a grassroots group, mainly focusing on dealing with different neighborhood and community issues.

Since 1999, the group has been trying to tackle the mortgage crisis. In 2007 it was designated as a HUD-certified counseling agency and in 2008 it expanded statewide. There are now 10 satellite offices. According to Diaz, there is an ESOP office within a 60-mile radius of every resident in the state.

The agency also was dubbed by the state and the Cuyahoga County Foreclosure Prevention Program as a "Save the Dream" organization.

"The Legal Aid Society of Cleveland has had a long-standing partnership with ESOP," said Tom Mlakar, supervising attorney and Save the Dream project manager at the Legal Aid Society of Cleveland.

"We get many requests for help from homeowners with mortgage disputes and/or foreclosures, but simply cannot assist everyone. For those persons who do not qualify for legal aid or who we cannot otherwise help, our staff always make referrals to a housing counseling agency -- and ESOP is historically one of the more effective advocates. We have seen ESOP achieve modifications and work-outs in situations where a foreclosure judgment has already been issued and a house is scheduled for sheriff's sale," Mlakar said.

The group boasts an 85 percent success rate in negotiating resolutions for homeowners facing foreclosure and claims responsibility for saving more than 5,500 homes from foreclosure since 2006.

Diaz said the group has fair lending agreements or relationships with more than 20 different lenders.

"What they allow us to do is to have a direct contact with that company and to be able to escalate the situation," she said. "If we feel a homeowner is not being treated fairly or is not getting the resolution that they need, we also have the ability to escalate the situation to the CEO at times."

When she was asked to describe a "typical" client, Diaz said that these days there is nothing typical about families dealing with foreclosure and other housing issues.

"I think it's very difficult to describe a typical homeowner. We see so many people from so many different walks of life come into our office of all incomes, races, and places (inner city, suburban and rural). Some come into our office because they've had a hardship -- medical reasons, loss of jobs, cut in hours. Others were just talked into bad loans. And sometimes, there was just a bad financial decision made somewhere along the way."

She said it is important to note that the housing crisis is no longer concentrated in urban areas, but it has spread to the suburban and rural areas as well.

ESOP has two offices on the west side. One is in the Detroit Shoreway Community Development Building, 6516 Detroit Ave., Cleveland. It offers intake sessions from 11 a.m. to 1 p.m. on Fridays.

The second office, which just opened Wednesday, is in the Lakewood Christian Service Center, 14230 Madison Ave., Lakewood. It has intake sessions from 5:30-7:30 p.m. on Wednesdays.

According to Diaz, ESOP does not maintain full-time staff in these offices but uses them for weekly intake sessions as a convenience for area residents. Appointments can be made via phone at (216) 361-0718 or toll-free at (877) 731-ESOP (3767).

The main office, 3631 Perkins Ave., Cleveland, is open 9 a.m. to 5 p.m. Monday through Friday.

For more information, visit esop-cleveland.org/index/locations or call (216) 361-0718. Gluck is a freelancer from Bay Village. Reach her at kate.gluck@sbcglobal.net.

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