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**For Immediate Release**  
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*The Delaware County Sheriff joined Delaware County Council to announce a pilot Mortgage Foreclosure Diversion Program that can assist homeowners facing financial difficulties and possible foreclosure. Explaining the program in the Sheriff's office are, from left, Debbie Cooper, Director of Community Outreach for the Consumer Credit Counseling Service of Delaware Valley (CCCSDV); Sheriff Joseph McGinn; County Council Chairman Linda Cartisano; Vice-Chairman Jack Whelan; and Patricia Hanson, president of CCCSDV. For information people can call the Save Your Home Hotline at (800) 989-2227 to schedule a free counseling session.*

**County Council and Sheriff Announce First  
County Mortgage Foreclosure Diversion Program**

Delaware County homeowners facing mortgage foreclosure can now seek free financial counseling and assistance in dealing with lenders, in hopes of saving their homes through a pilot diversion program. Delaware County Council joined with Delaware County Sheriff Joseph F. McGinn Tuesday, Oct. 27, to inform homeowners facing foreclosure that they can now seek help through a Mortgage Foreclosure Hotline Program.

Under the pilot program, launched Oct. 1, homeowners are directed to seek free housing counseling and assistance when the action of mortgage foreclosure is filed, and advised not to wait until the sheriff's sale is scheduled.

Homeowners can take advantage of information regarding loan modifications and available state and federal assistance programs that can help eligible homeowners facing hardships. CCCSDV will assist with dealing with lenders and filing the necessary paperwork for assistance programs.

“This pilot program is the result of many partners coming together to develop a course of action that can assist homeowners before they are in dire straits,” said County Council Chairman Linda Cartisano. “The Sheriff’s Office and County Council have been working to address the mortgage foreclosure issue since the Sheriff noticed an uptick in the number of properties listed for sheriff’s sale in January and brought it to Council’s attention.”

Sheriff McGinn and Council met with mortgage lenders, representatives from the Consumer Credit Counseling Service of Delaware Valley (CCCSDV), the Delaware County Bar Association and other agencies to develop a pilot program.

The program required approval by the President Judge of the Court of Common Pleas and in September, President Judge Joseph P. Cronin Jr. accepted the Sheriff’s petition to initiate the Mortgage Foreclosure Hotline Pilot Program. The program applies only to residential real estate that is owner-occupied. It was approved for Oct. 1, 2009, through July 30, 2010.

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*(Foreclose Hotline continued)*

“The goal is to help people stay in their homes,” said Sheriff McGinn. “We are notifying homeowners that they can contact CCCSDV through the hotline when they first receive a complaint from their lender. This will give them both time and expert information to work out a solution.”

Sheriff McGinn explained that the program works as follows:

- When the sheriff’s deputies serves the first complaint, the “action of mortgage foreclosure,” the homeowner also receives a written notice advising him or her to call CCCSDV at (800) 989-2227 to request free assistance.
- This call will delay the action of mortgage foreclosure for 30 days.
- At that point, CCCSDV will notify the lender that the homeowner is seeking a remedy.
- If the homeowner opts in to the program, CCCSDV will schedule an appointment and meet with the client, determine a course of action and contact the mortgage company. All counseling will be performed under HUD/PHFA protocol.
- If the owner fails to call CCCSDV within 30 days, the foreclosure action proceeds. The next step in the foreclosure process is a writ of execution.

Since Oct. 1, the Sheriff’s office has issued 110 notices that include the letter advising the homeowner about the counseling service. Several homeowners have contacted CCCS and started the process.

“Until this year, the foreclosure numbers were fairly static for the past five years,” Sheriff McGinn said. “We recognize the impact of the current economic climate, and want to stem the rising number of foreclosures that are the result of rising unemployment, reduced wages and other factors.”

In September 2009, there were 330 properties listed for Sheriff’s sale compared to 231 in September 2008. In October 2009, there were 302 properties listed compared to 235 in October 2008. The next Sheriff’s Sale is Nov. 20.

Real estate experts point out that initially it was toxic subprime loans that were the leading cause of mortgage delinquency, but now the problem is unemployment.

“It’s devastating to an individual or family when unemployment causes financial hardship. We don’t want people to lose their homes on top of that,” Council Chair Cartisano said.

To ensure the success of the free counseling option, Ms. Cartisano and Council presented a check for \$50,000 to CCCSDV to assist with the additional expenses involved in foreclosure diversion outreach, screening, counseling and meetings with homeowners and lenders.

Debbie Cooper, Director Community Outreach for CCCSDV, said she appreciates the opportunity to work with County Council and the Sheriff on the “common goal of giving Delaware County families the opportunity to save their homes.”

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*(Foreclose Hotline continued)*

“We want to urge homeowners to call us the minute they can’t make a mortgage payment. We don’t want them to wait until they face foreclosure,” Ms. Cooper stressed. “Helping county families save their homes benefits not only each family whose home is saved, but also neighboring homeowners and entire communities.”

\* **FOR INFORMATION:** Homeowners can contact the Delaware County Mortgage Foreclosure Hotline Pilot Program by calling (800) 989-2227. This will put people in touch with counselors at the Consumer Credit Counseling Service of Delaware Valley. CCCSDV offers free credit counseling at its offices in Media, Springfield and Chester. Their Web site is [www.cccsdv.org](http://www.cccsdv.org).