



Mandated foreclosure mediation would benefit both homeowners and lenders

By Other Voices

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Monday's article "Foreclosure filings stay high in 2009, spread to suburbs" brings to light a trend that the social-service community has known about for some time: Cuyahoga County -- through the Foreclosure Prevention Program and the Common Pleas Court Mediation Program -- has mounted a well-organized response to the foreclosure crisis. Legal Aid is proud to be a partner with the county and others to fight the incredible volume of foreclosures in our communities.

The foreclosure problem has tentacles that stretch far -- well beyond Cuyahoga County. Even as the rate of foreclosure in some areas decreases, we must be mindful of the incredible foreclosure backlog that continues to overwhelm the court system.

Special mediation courts -- similar to one pioneered in Cuyahoga County -- are necessary to ensure a careful legal process is followed so homeowners' rights and homes are protected. Lenders benefit from mediation, too: Nearly 75 percent of mediated foreclosures result in a settlement -- preserving neighborhoods and communities along the way.

Ohio Senate Bill 197 and Ohio House Bill 306 would require courts to have mediation programs and is a good step in this direction.

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