



Shifting Scenes...

By Hurley Green, Sr. - Chicago's Senior Black Columnist

Mortgage Foreclosure Mediation Program Launches Community Outreach, Online Resources for Homeowners in Foreclosure

Circuit Court of Cook County Chief Judge Timothy C. Evans announces the launch of community outreach efforts to inform Cook County homeowners about the free housing counseling and legal services available through the Circuit Court of Cook County Mortgage Foreclosure Mediation Program.

In July, the Circuit Court and several community-based organizations began outreach to Cook County neighborhoods and communities hardest hit by the mortgage foreclosure crisis by reaching out to community leaders, faith-based groups and elected officials – and by sending representatives door-to-door to speak with homeowners. Homeowners are given informational packets about the program and directed to the toll-free helpline and website where they can access information about the foreclosure mediation program.

Homeowners in foreclosure who wish to begin the mediation process may also now visit www.CookCountyForeclosureHelp.org to fill out an online form to request an appointment with a housing counselor. This new web feature is an alternative to the toll-free helpline (877.895.2444, or 312.836.5222 TDD) and is accessible to homeowners with a valid e-mail address. Eligible homeowners will receive confirmation of their appointment within 48 hours of submitting the online form (requests submitted after hours, on holidays, or on weekends will be processed starting the next business day).

Chief Judge Evans said the mediation program, which began in April, is designed to deliver critical support and information to homeowners directly impacted by the mortgage foreclosure crisis. Since the program began, more than 1,500 homeowners have accessed the free services.

"Our goal is to reach as many homeowners as possible to, first of all, encourage them to come to court, and secondly, to let them know that when they do come to court, they will not have to face the legal process alone," Chief Judge Evans told the *BULLETIN*.

The mediation program offers an alternative method to resolve foreclosure cases. Qualified homeowners will have the opportunity to meet directly with their lenders in the presence of a neutral mediator, someone trained to facilitate communication between both parties as they work to reach an agreement about the mortgage.

Funded by the Cook County Board and administered by the Circuit Court's Chancery Division, the program is an unprecedented partnership between the Circuit Court of Cook County and several state and local organizations. Together, the Circuit Court and partner organizations, including the Illinois Housing Development Authority, The Chicago Bar Foundation and The Chicago Community Trust, are working with attorneys and mediators from the Center for Conflict Resolution, the Chicago Legal Clinic and Chicago Volunteer Legal Services to provide access to free assistance to homeowners who have received a summons to appear in court.

In order to participate in the mediation program, homeowners must: be residents of Cook County; have received a foreclosure summons from the Cook County Court; live in the building in foreclosure – which may be a single-family home, single-family condominium or apartment building with four or fewer units.

Homeowners who have received a summons can call a toll-free help line (877.895.2444, or 312.836.5222 TDD) or visit www.CookCountyForeclosureHelp.org/appointment-request to schedule a free meeting with a housing counselor – the first step in the mediation process.