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WORKSHOP SEEKS TO OFFER FREE FORECLOSURE HELP

Scranton, PA (January 31, 2008) – The national housing crisis is hitting close to home, and, to help combat this trend, four community-based organizations have joined forces to offer “SAVE YOUR HOME” on February 12 from 6 – 8 p.m. at Marywood University’s Student Center. Admission is free.

“Our goal for this initial workshop is to reach out to homeowners and encourage them to take the critical first steps in addressing the issues that could ultimately lead to foreclosure,” said Jesse Ergott, Executive Director of Neighborhood Housing Services of Lackawanna County (NHS).

NHS is joined by United Neighborhood Centers, United Way of Lackawanna County and its Wayne County Division and Consumer Credit Counseling Service of NEPA in providing this workshop to offer free resources and information to homeowners. Trained housing counselors will be available for one-on-one assistance.

“What we have found time and again is that the single, most important thing a person or family can do in this situation is to act quickly,” noted Gary Drapek, United Way president. “The first step is to make homeowners aware of their options and to let them know that help is available,” he added.

(MORE)

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WORKSHOP SEEKS TO OFFER FORECLOSURE HELP 2-2-2-2

More than half of homeowners facing foreclosure do not call for help when they begin to fall behind on their payments, according to industry studies cited by NHS. However, the early stages of delinquency are the most crucial – the same studies show that homeowners who are one or two payments behind are more likely to keep their homes than those who have fallen further behind on their payment schedule.

Northeastern Pennsylvania, like many other areas around the country, is currently experiencing a surge in the number of home foreclosures within its communities. According to statistics released by RealtyTrac, approximately one out of every 286 households in Northeastern Pennsylvania had a foreclosure filing during the third quarter of 2007 which represents a 100 percent increase over the same timeframe in 2006. This ranks Northeastern Pennsylvania 60th among the hardest hit metro areas in the United States and is higher than Philadelphia, Pittsburgh and the Lehigh valley area.

Mr. Drapek points to these numbers as a troubling trend for local families. “The possibility of foreclosure is a sad reality for too many people in our area, and we urge at-risk homeowners to seek the help that is available to them,” he said.

For more information, please visit uwlc.net or call United Neighborhood Centers at 346-0759.