

*HFA: Illinois Housing Development Authority*  
*Entry Name: Illinois Foreclosure Prevention Network*

**NCSHA 2012 Annual Awards for Program Excellence**

**Category:** Special Achievement  
**Name of Entry:** Illinois Foreclosure Prevention Network  
**HFA:** Illinois Housing Development Authority

**Introduction/Program Need**

As the U.S. economy continues to struggle and homeowners grapple with the deteriorating housing market and high unemployment rates, a new challenge presents itself along with the foreclosure crisis: a complicated maze of foreclosure assistance and mortgage relief programs.

There are more options than ever before for homeowners who want to keep their homes, including state programs that did not exist a year ago, such as the Illinois Hardest Hit Program. In addition, eligibility rules under the federal Home Affordable Modification Program (HAMP) and Home Affordable Refinance Program (HARP) have been greatly expanded, making more homeowners eligible than ever before. The ever-changing housing landscape of “foreclosure prevention” programs has inadvertently created confusion for homeowners, leaving them in need of help to navigate the myriad of programs and relief available to them. Often, valuable time and money is wasted on researching programs that could have been better spent paying down debt.

Worse yet, many homeowners fall prey to a rising number of foreclosure rescue scams being marketed by unscrupulous organizations that charge exorbitant fees and promise relief that never comes.

In Illinois, there is finally free assistance for homeowners struggling to navigate the cluttered landscape of foreclosure prevention. By recognizing this common problem and creating the Illinois Foreclosure Prevention Network, the Illinois Housing Development Authority (IHDA) is connecting thousands of homeowners to valuable resources that give them a shot at keeping their homes. However, resources can only be effective if they are used.

The goal of the Network is to create a trustworthy resource where struggling homeowners can connect to all the available local, state and federal foreclosure prevention programs efficiently in one centralized location and for free. More specifically, the aim is to 1) increase applications to the Illinois Hardest Hit program, which provides temporary financial assistance to homeowners who have experienced a 20 percent drop in household income, and 2) get people into professional housing counseling and avoid becoming a victim of mortgage fraud.

**Program Description**

Illinois Governor Pat Quinn launched the Illinois Foreclosure Prevention Network during his State of the State address on February 1, 2012. The Network is a multi-agency effort led by IHDA that connects homeowners to the knowledge and support they need to save their homes from foreclosure.

Homeowners are connected to counseling, legal advice, mortgage payment assistance programs, foreclosure prevention events, and tips on how to avoid mortgage fraud via three tools:

- i. **Website:** [www.keepyourhomeillinois.org](http://www.keepyourhomeillinois.org) available in English and Spanish
- ii. **Hotline:** 1-855 KEEP 411; six operators taking calls in English and Spanish; available 8 a.m. to 8 p.m. weekdays, and 9 a.m. to 1 p.m. Saturdays
- iii. **Events:** a series of six Network-organized foreclosure prevention events over 18 months designed to bring help to the very doorsteps of those who need to learn about the different programs. Event locations were selected based on four criteria:

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- Areas of high foreclosure
- Areas of high unemployment
- Areas with appropriately sized venues
- Major media market areas, needed to help spread the word and boost attendance

The services offered at each event include:

- Free one-on-one housing counseling
- A free meeting with lenders
- Free personal assistance with eligibility screening and applying for the Illinois Hardest Hit program
- Free legal advice
- Free tips on how to avoid mortgage fraud and foreclosure

### **The Challenges**

- i. Foreclosure prevention programs are only meaningful if the homeowners who need the services know they exist, know how to access them, and most importantly, actually use them. As a result, we adopted an aggressive marketing and media campaign designed to reach every corner of the state. As a guide, we analyzed our Illinois Hardest Hit program to determine those counties from which we had not yet received an application. A very deliberate effort was made in our marketing to target residents in those hard-to-reach counties.
- ii. Mortgage fraud is still prevalent in Illinois and when it comes to the “foreclosure prevention” brand there remains an incredible amount of distrust among homeowners. We suspect that this may be one of the reasons why current programs are not being utilized. To overcome this, we:
  - added “FREE” to our messaging and featured the State seal prominently in all of the Network’s marketing materials to help authenticate the Network;
  - partnered with our sister state agency, the Illinois Department of Financial and Professional Regulation, who have set-up a Mortgage Fraud Task Force that includes a hotline for people to report mortgage fraud and a team of examiners who investigate suspected cases of fraud;
  - created a list of tips on how to recognize a scam, that is distributed to all attendees at our outreach events. These were also incorporated into our messaging.
- iii. Although homeowners who are unemployed or underemployed are one of our primary target audiences, especially for the Illinois Hardest Hit program, locating them was difficult. Existing unemployment data only told us half the story. To compensate, we:
  - partnered with another sister agency, the Illinois Department of Employment Security (IDES), who have so far included 13,000 of our brochures in their mailings to people who file for unemployment insurance via paper claim. To reach those who file electronically, we advertised the Network on IDES’s web site, on the very web page claimants go to for filing.
  - enlisted IDES’s help with robo-calling approximately 11,000 unemployed households to let them know about our first event in March 2012. Similar calls will be made for the other five Network-organized events.

### **Implementation**

In December 2011, IHDA issued a Counseling and Education program application to housing and community groups across the state. From this, we assembled a strong team of 68 experienced housing counseling agencies in 100 locations throughout Illinois to help bring face-to-face counseling to struggling homeowners outside of our events. The counselors are knowledgeable about the foreclosure process and play a key role in educating homeowners about their options and facilitating the actual use of the programs.

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IHDA implemented an aggressive marketing, community outreach and media relations campaign to let homeowners know about the Network. Each media market where we plan to hold an outreach event are targeted, as well as an additional four non-event markets in the State. Together, these markets help us reach the entire states, including Illinois Hardest Hit program's hard-to-reach areas. The community and media outreach includes:

- developing a graphic look for the printed materials that will be branded on all printed materials including the marketing materials, event signage and print ads;
- creating a marketing kit with campaign brochures, flyers and posters, to send to hundreds of contacts in each area, including neighborhood and social service agencies, government offices, elected officials' offices, libraries, churches, etc.;
- using social media tools Twitter and Facebook to grow awareness of the campaign;
- radio and television public service announcement outreach to all media outlets;
- media relations outreach to print, radio and television outlets;
- scheduling editorial board meetings with the major daily newspapers;
- submitting op-ed letters from IHDA's Executive Director to major daily newspapers;
- securing radio advertising buys on strategically selected radio stations that reach our target audiences (ie: homeowners and the unemployed or underemployed);
- scheduling county board meetings especially for the hard-to-reach counties.

## **Results**

If the success of the Network is to be measured by the number of households that are connected to the myriad of resources, then we are proud to say that since IFPN's launch on February 1 (five month period) we have had 42,667 successes. These include:

- 18,095 visits to the website (12,579 are unique visitors)
- 4,733 calls to the hotline (including 2,282 to IDFPR's Hotline)
- 1,355 homeowners receiving assistance at events (including 777 homeowners at our first outreach event on March 31, 2012)

A total of 726 applications to the Illinois Hardest Hit program have come through the Network, of which 126 (17 percent) have been exported to underwriting. So far, 13 of these homeowners are now receiving temporary financial assistance through the program.

## **Conclusion**

The Illinois Foreclosure Prevention Network responds to a growing national and state housing crisis. Now more than ever, a single, safe and reliable resource is needed to aid homeowners. In 2011, 103,003 homes in Illinois received a foreclosure filing, or one in every 51 homes. That means 103,003 families are at risk of becoming displaced from their neighborhoods, children from their schools and citizens from their communities. These numbers are expected to rise in 2012 as the foreclosure freeze of 2010 is lifted with the national bank foreclosure settlement.

Preventing foreclosures is an essential step that must be taken to keep our communities strong and our economic recovery moving forward. Consumer education is a key component of that effort and is the only way we can increase the number of homeowners taking advantage of the programs available. In the five short months since its launch, the Network has produced substantial results to achieve this. The Network can be easily reproduced to help homeowners in other states. It directs struggling homeowners to free help they can trust, putting them on a path toward sustainable homeownership that will benefit our state/nation by keeping them where they belong – in their homes.

# Guide to Illinois Foreclosure Prevention Network Visual Aid Attachments

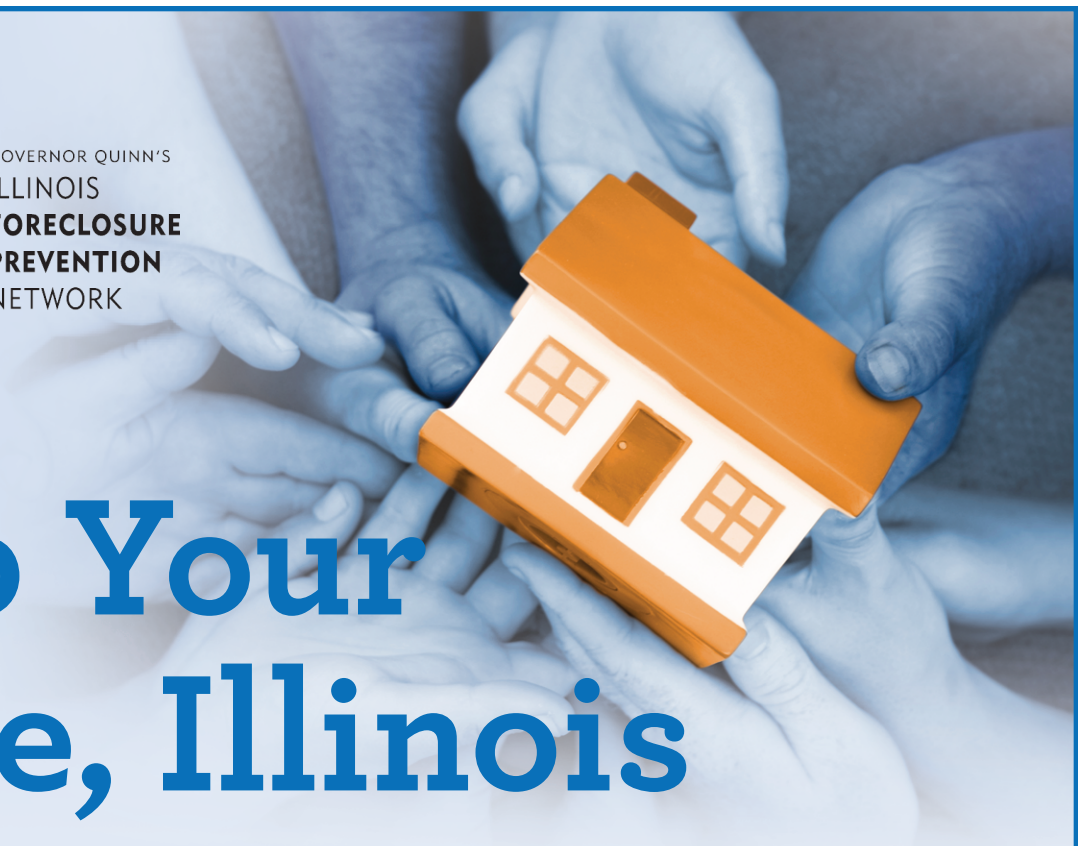
1. Generic IFPN flyer/poster design.
2. Event-specific IFPN flyer/poster design.
3. Generic IFPN brochure.
4. Photos from the first IFPN event held in Berwyn, IL on March 31<sup>st</sup>, 2012 and from a homeowner receiving financial assistance from the Illinois Hardest Hit Program, one of the key resources under IFPN.
5. A screenshot of the IFPN homepage [keepyourhomeillinois.org](http://keepyourhomeillinois.org). Click on the screenshot to be taken to a video of Regina Bailey's story.
6. Press release announcing the launch of IFPN.
7. News coverage for IFPN.
  - a. Chicago Sun Times Ed Board Column "If foreclosure crisis hits home, help may be there."
  - b. Chicago Sun Times Article "Foreclosure workshop gets 'overwhelming response.'"
  - c. ABC-7 Morning News "Foreclosure Prevention Workshops" IHDA Executive Director Mary Kenney interviewed by Linda Yu.



State of Illinois



GOVERNOR QUINN'S  
ILLINOIS  
**FORECLOSURE  
PREVENTION  
NETWORK**



# Keep Your Home, Illinois

## Trouble paying your mortgage?

Contact the Governor's **Illinois Foreclosure Prevention Network (IFPN)**. The Network is a FREE, one-stop resource to connect homeowners with important tools, including access to counseling services, legal advice, mortgage payment assistance programs such as the Illinois Hardest Hit Program, foreclosure prevention events, and tips on how to avoid mortgage fraud.

Visit [www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org) or call **1-855-KEEP-411** (toll-free).

## Illinois Hardest Hit Program



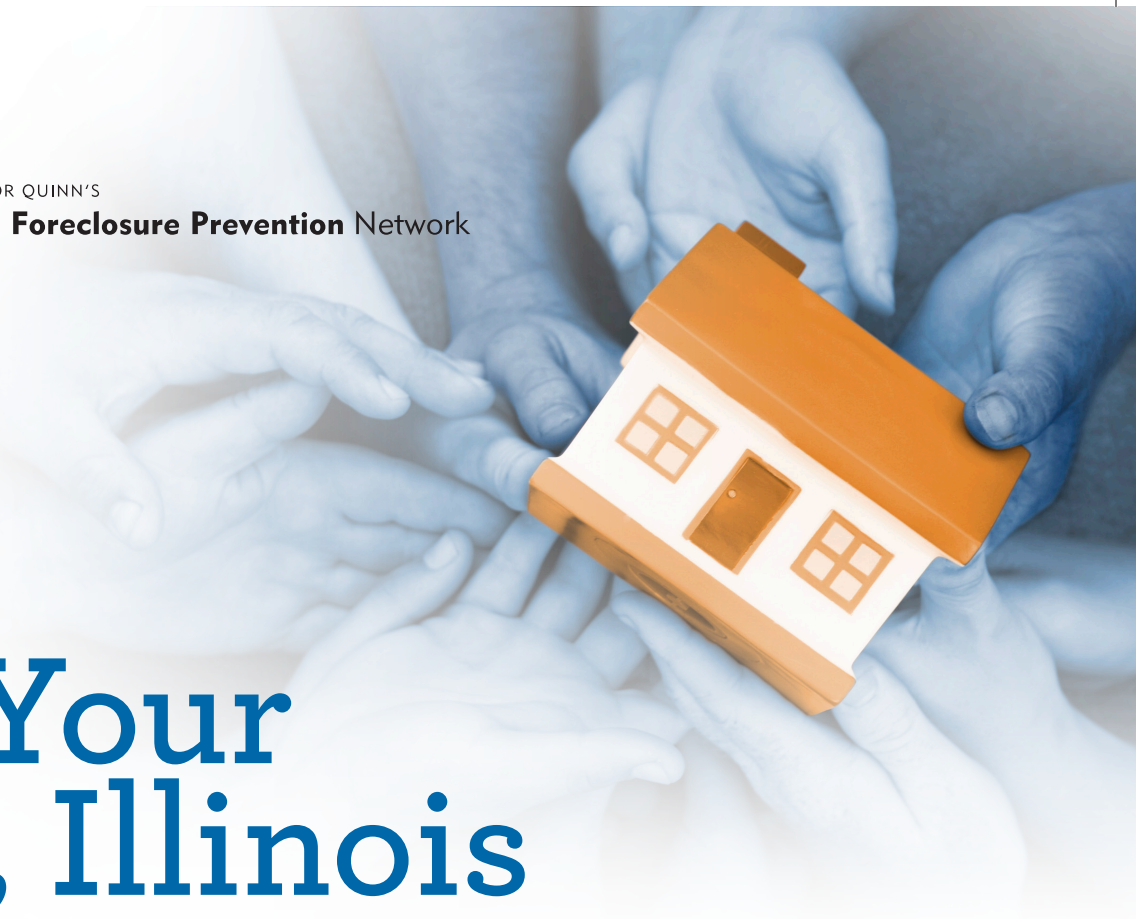
The Illinois Hardest Hit Program is a key component of IFPN. It offers temporary help to homeowners faced with unemployment or underemployment to catch up on their payments and keep their home.

Go to [www.illinoishardesthit.org](http://www.illinoishardesthit.org) for details and to apply.





GOVERNOR QUINN'S  
Illinois **Foreclosure Prevention** Network



# Keep Your Home, Illinois

## Trouble paying your mortgage?

Attend Governor Pat Quinn's **FREE Illinois Foreclosure Prevention Network** workshop.

**Saturday, March 31, 2012 • 9 AM – 2 PM**

Morton West High School • 2400 Home Avenue, Berwyn, IL 60402

FREE PARKING

### Attend if you are:

- Behind on your mortgage payments.
- Unemployed or working fewer hours because of the economy.
- Want to learn more about foreclosure prevention options.
- Would like to meet with your mortgage servicer or a housing counselor.

The Illinois Foreclosure Prevention Network is a FREE, one-stop resource to connect homeowners with important tools.

Visit [www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org) or call the IFPN hotline toll-free at **1-855-KEEP-411 (1-855-533-7411)**.

If you would like to meet with your lender or a housing counselor, please bring these documents:

- 3 months most recent pay stubs (for everyone with income in the household)
- 3 months most recent bank statement
- 2011 W2's & tax return
- Copy of rental agreement
- Utility bill for proof of occupancy
- Profit & Loss
- Award letters for any benefits
- Updated budget of all household expenses

For a full list of documents, visit [www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org)



If you're having trouble paying your mortgage, the Illinois Foreclosure Prevention Network can connect you to help.

The Illinois Foreclosure Prevention Network is a FREE, one-stop resource that brings together state agencies and non-profit organizations to connect homeowners with important resources to keep their homes.

Visit [www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org) or call 1-855-KEEP-411 toll-free, Monday through Friday, 8 a.m. to 8 p.m. and Saturdays, 9 a.m. to 1 p.m. (Central Time) for more details.

[WWW.KEEPYOURHOMEILLINOIS.ORG](http://WWW.KEEPYOURHOMEILLINOIS.ORG)

1-855-KEEP-411

Printed by the authority of the State of Illinois. 06.21.12. 130,000 copies. #48651

[www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org)



# Having trouble paying your mortgage?

The Illinois Foreclosure Prevention Network can connect you to help.



ILLINOIS  
FORECLOSURE  
PREVENTION  
NETWORK



STATE OF ILLINOIS  
Governor Pat Quinn



## ILLINOIS FORECLOSURE PREVENTION NETWORK

Visit [www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org)  
to find out how to:

### Get Free Counseling

Housing counselors will help you understand the foreclosure process, explain what options are available to you, communicate with your mortgage lender or servicer on your behalf, or, if needed, help you find legal advice.

Governor Quinn's Illinois Foreclosure Prevention Network is affiliated with 68 housing counseling agencies working out of nearly 100 office locations across the state.

Visit [www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org) to find a housing counselor in your area and for a list of documents you'll need for your first meeting.



### Get Financial Assistance

The Illinois Hardest Hit program offers temporary financial help to homeowners having trouble making mortgage payments due to unemployment or underemployment. The program allows eligible homeowners to stay in their home while they work to regain employment and financial stability to keep their home.

Eligible homeowners can receive:

- a one-time payment of all mortgage arrearage, fees, and penalties
- help with paying 100 percent of your monthly mortgage payment for up to 18 months.

Conditions apply.

The Illinois Housing Development Authority administers the program using federal funds from the U.S. Department of Treasury.

See [www.illinoishardesthit.org](http://www.illinoishardesthit.org) for more details about the program and to apply for FREE.

### Get Free Legal Assistance

Know your rights. Some non-profit organizations and private law firms offer FREE legal services to low-income persons and seniors who can't afford an attorney.

Go to [www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org) for a list of organizations that provide free legal advice.

### Avoid Fraud

**You should never have to pay for foreclosure prevention assistance.**

Suspect mortgage fraud? Report it to the Illinois Department of Financial and Professional Regulation's Mortgage Fraud Task Force at 1-800-532-8785. Visit [www.idfpr.gov](http://www.idfpr.gov) for tips on how to avoid scams.

### Attend an Event

Housing counselors under the Governor's Illinois Foreclosure Prevention Network are hosting foreclosure prevention workshops and similar events throughout Illinois.

Get:

- FREE one-on-one housing counseling and learn about your options
- FREE legal assistance
- FREE workshops on how to avoid fraud and foreclosure, and
- apply for financial assistance for FREE.

Go to [www.KeepYourHomeIllinois.org](http://www.KeepYourHomeIllinois.org) to find an event in your area.

# Illinois Foreclosure Prevention Network (IFPN) Photos



IHDA Executive Director Mary R. Kenney describes the foreclosure problem at the Governor's Illinois Foreclosure Prevention Network's (IFPN) Keep Your Home, Illinois workshop for homeowners in Berwyn, IL on March 31 2012.

Nearly 800 homeowners received free help at the IFPN Keep Your Home, Illinois workshop.



Free housing counselors help distressed homeowners at the IFPN Keep Your Home, Illinois workshop.



Regina and granddaughter Armanece in front of their Chicago home just after hearing from IFPN that they have been accepted for the Illinois Hardest Hit Program.

Homeowner Regina Bailey received a surprise visit from Joe McGavin, Director of the Illinois Hardest Hit Program and housing counselor Iztel Alcaraz of the Spanish Coalition for Housing informing her that she has been accepted for the Illinois Hardest Hit Program. [See Regina tell her story.](#)





GOVERNOR QUINN'S

# Illinois Foreclosure Prevention Network

Español



TROUBLE PAYING MORTGAGE?

NEED COUNSELING?

MORTGAGE UNDERWATER?

FORECLOSURE NOTICE?

NEED LEGAL ADVICE?

APPLY FOR ILLINOIS HARDEST HIT

## Illinois Foreclosure Prevention Network

If you are at risk of foreclosure, or are struggling with your mortgage payments, and you want to keep your Illinois home—you're in the right place.

Message from the Governor

Counselors

Illinois Hardest Hit Program

Events

Avoid Mortgage Fraud

Legal Advice

Federal Assistance

Big 5 Settlement

Email Updates



Governor Pat Quinn has created the Illinois Foreclosure Prevention Network as a service to Illinois residents to bring together the services and resources of various state agencies and qualified participating non-profit agencies to guide you through the process of weighing your options that could help you stay in your home.

These services are free.

The Illinois Foreclosure Prevention Network includes housing counseling agencies and other organizations that are helping thousands of Illinoisans keep their homes. This site will help you locate them in your area.

If you've faced unemployment or underemployment, you may qualify for temporary financial assistance under the [Illinois Hardest Hit program](#). As of April 1, 2012 homeowners now only need to show that they have experienced a 20 percent drop in household income.

Nearly half of people who use foreclosure prevention services are able to keep their home [Source: Center for Housing Policy].

Get help today.

See if the recent [Big 5](#) bank foreclosure legal settlement can help you keep your home.

Attend Governor Pat Quinn's FREE Illinois Foreclosure Prevention Network workshop to connect you to help.

Saturday, July 21, 2012  
9 a.m. to 2 p.m.

The Regency Conference Center  
Tuscany Grand Ballroom  
400 Regency Park, O'Fallon, IL  
Free parking available

[EVENT DETAILS](#)  
[MAP](#)



1-855-KEEP-411  
(1-855-533-7411)  
TOLL-FREE



OFFICE OF GOVERNOR PAT QUINN

# NEWS

**FOR IMMEDIATE RELEASE:**  
Wednesday, February 1, 2012

## **Governor Quinn Announces Illinois Foreclosure Prevention Network**

*New Statewide Program Connects Families Facing Foreclosure with Resources to Help Keep Their Homes*

CHICAGO – February 1, 2012. As part of his commitment to affordable housing and foreclosure prevention, Governor Pat Quinn today announced the launch of the statewide Illinois Foreclosure Prevention Network (IFPN) in his State of the State address. A multi-agency effort coordinated by the Illinois Housing Development Authority (IHDA), the IFPN connects struggling homeowners with all available assistance, resources and knowledge to help them keep their homes.

“Helping families stay in their homes is essential in keeping our communities strong and our economic recovery moving forward,” Governor Quinn said. “The Illinois Foreclosure Prevention Network will connect families with the resources they need to keep their homes, and get back on their feet.”

The IFPN gathers all assistance and resources available to homeowners to ensure that families facing foreclosure can access the assistance they need in one stop. The IFPN provides access to counseling services, legal advice, mortgage payment assistance programs, foreclosure prevention events and tips on how to avoid mortgage fraud.

The IFPN’s resources are available 24-hours a day online at [KeepYourHomeIllinois.org](http://KeepYourHomeIllinois.org), and from 8 a.m. to 8 p.m. weekdays and 9 a.m. to 1 p.m. on Saturdays at the IFPN’s free hotline 1-855-446-6300.

Foreclosures adversely impact too many Illinois families and communities. Illinois is consistently ranked among the top 10 states with the highest number of foreclosures. In 2011, 103,003 homes in Illinois received a foreclosure filing, or one in every 51 homes – ranking the state eighth in the country, according to RealtyTrac.

The Chicago area has been especially affected, with the city of Chicago ranking second in the nation in number of foreclosures. The Chicago area has the nation’s largest inventory of foreclosed homes. According to RealtyTrac’s inventory records, as of December 2011, there were 96,996 properties that were bank-owned or in some stage of foreclosure in the Chicago metro area.

Foreclosure not only impacts a family that loses their home, but has a ripple effect that destabilizes communities and negatively affects the economy at large. Abandoned properties hurt communities by creating blight, attracting crime and reducing the local tax rolls. On average, homes located the same block as a foreclosed property can drop \$8,000 to \$10,000 in value, according to the Federal Reserve Bank of Cleveland. Banks with too many foreclosures on their books limit lending, stifling business growth and consumer spending, which slows economic growth.

-MORE-



The Illinois Foreclosure Prevention Network bundles together key foreclosure assistance resources in a centralized location to make it easier for people to find the help they need more quickly, including:

- Qualified, HUD-certified housing counselors, free of charge, throughout the state.
- Legal clinics that offer foreclosure prevention legal services free of charge.
- Financial assistance from the Illinois Hardest Hit program, which provides up to \$25,000 in mortgage assistance to qualified homeowners having trouble making mortgage payments due to unemployment or under-employment.
- Targeted foreclosure mitigation events, including the Mortgage Relief Project, with one-on-one counseling, and access to loan servicers who can discuss loan modifications and work out agreements on the spot.
- Additional information on refinancing options, loan modification options, federal and state resources, including Home Affordable Refinance Program, Home Affordable Modification Program and other programs.
- Advice on how to avoid mortgage fraud, job search opportunities, financial planning and other counseling services.
- Additional information on refinancing options, loan modification options, federal and state resources.

“Services like counseling are critical to help people keep their homes,” said Mary Kenney, Executive Director of the Illinois Housing Development Authority. “A national report recently found foreclosure counseling nearly doubles chances of mortgage modification and reduces likelihood of re-default by at least 67 percent.”

Under Governor Quinn, the Illinois Housing Development Authority (IHDA), Illinois Department of Financial and Professional Regulation (IDFPR) and Illinois Department of Employment Security (IDES) partnered to establish this free, one-stop resource of state agencies and nonprofit organizations to help Illinois residents access resources so that they can remain in their homes.

The Illinois Housing Development Authority ([www.ihda.org](http://www.ihda.org)) is an independent, self-supporting bonding authority that finances the creation and preservation of affordable housing throughout Illinois. Since 1967, IHDA has allocated more than \$10.6 billion to finance more than 215,000 affordable housing units for the residents of Illinois. IHDA sells bonds independently, based on its own good credit, to finance affordable housing in Illinois.

###

## Editorial: If foreclosure crisis hits home, help may be there

Editorials March 29, 2012 7:04PM



Regina Bailey and her granddaughter, 10, last week celebrate their notice they'll get state mortgage aid.

Updated: May 1, 2012 8:13AM

Regina Bailey is the face of too many stories in Illinois.

Her two-income family was doing fine until a decade ago, until her son died of leukemia, leaving behind a pile of medical bills. Then, five years ago, her husband died of a ruptured appendix. More medical bills.

The final blow came about a year ago, when Bailey was laid off from her job as lab tech at Elmhurst Hospital. She started to worry she would lose the bungalow in Belmont Cragin where she lives with her daughter and granddaughter.

Last week, though, Bailey got a lifeline. She was accepted into an Illinois Foreclosure Prevention Network program that will get her mortgage current and help her pay it for the next 11 months.

"They gave me a way out when I thought I was at the bottom of the pit," Bailey said. "When you hit the bottom, you wonder: How did I get here?"

Chicago — where 97,000 homes were bank-owned or in some state of foreclosure last year — has the second-highest foreclosure rate in the nation. Statewide, more than 103,000 homes had a foreclosure filing in 2011, the eighth-highest rate in the country. But things may have started to turn around.

† Using a chunk of \$446 million from the federal government, Illinois launched its "hardest hit" program last September. This program has two parts: reinstatement, a one-time payment that wipes out arrears, fees and penalties; and monthly mortgage assistance. Its website is [www.illinoishardesthit.org](http://www.illinoishardesthit.org), and its help line is (855) 873-7405.

† Eligibility was expanded in October for the federal Home Affordable Refinance Program, which helps homeowners get refinancing. Eligibility was expanded in January for the similar federal Home Affordable Modification Program .

† The state has a settlement with five major loan servicers for \$1.1 billion that is awaiting approval in court. Of that, \$660 million will be dedicated to loan modifications.

Taking those together, "we have about \$2 billion," said Mary R. Kenney, executive direction of the Illinois Housing Development Authority, which is spearheading the state's foreclosure programs.

Critics worry about a "moral hazard," a risk that aid encourages people to stiff the bank while their neighbors pay up. But Kenney said the people who can't keep up their payments today are mostly those whose income has cratered.

Also keeping homes occupied protects neighborhood value, she said.

IHDA will hold a series of free public programs with "one-stop shopping," where homeowners — who don't have to be "underwater" or in foreclosure — can get legal advice, mortgage assistance, one-on-one meetings with loan servicers and advice on how to avoid mortgage fraud. The first one is from 9 a.m. to 2 p.m. Saturday at Morton West High School, 2400 Home Avenue, Berwyn.

Bailey will be there to talk about her story. She hopes others who are struggling will be there, too.

## State's foreclosure workshop gets 'overwhelming response'

BY JAMES SCALZITTI Staff Reporter [jscalzitti@suntimes.com](mailto:jscalzitti@suntimes.com) March 31, 2012 4:36PM



Updated: May 2, 2012 8:27AM

With Illinois last year facing the eighth highest foreclosure rate in the country — and Chicago, the second highest of any metro area — state housing officials Saturday held the first ever multi-agency, "one-stop shop" effort to bring help to homeowners.

Illinois Housing Development Authority Director Mary Kenney describes the foreclosure problem at the Keep Your Home, Illinois workshop for homeowners. | submitted photo | Sun-Times

Statewide, more than 103,000 homes went into foreclosure last year. The vast majority, 97,000, were in Chicago.

The first of six regional workshops by the Illinois Foreclosure Prevention Network (IFPN), dubbed "Keep Your Home, Illinois," drew nearly 800 at-risk homeowners to Morton West High School in Berwyn, officials said. Gov. Pat Quinn, Berwyn Mayor Robert J. Lovero and other officials spoke at the event.

"It's been a pretty tremendous response," said Mary Kenney, Director of the Illinois Housing Development Authority (IHDA), which organized the event. People started arriving at 7:30 a.m., about two hours before the event began, and by 11 a.m., satellite parking areas had to be sought to accommodate the converging crowds.

"We registered 250 homeowners in the first hour," she said of the five-hour effort.

Keeney said it can be a daunting task for homeowners to navigate the myriad state and federal programs offering resources to help people keep their homes.



## Foreclosure Prevention Workshops

Friday, March 30, 2012



March 30, 2012 (WLS) -- The first of six statewide events organized by the Illinois Foreclosure Prevention Network kicks off on Saturday in Berwyn.

The event is designed to help provide struggling homeowners with access to quality assistance and information they need to avoid foreclosure. At the March 31 st event, homeowners facing foreclosure can access free counseling services, legal advice , mortgage payment assistance programs and tips on how to avoid mortgage fraud. In 2011, 103,003 homes in Illinois received a foreclosure filing, or one in every 51 homes. RealtyTrac ranked Illinois 8th in the country for the number of foreclosure filings. The Chicago area has been especially affected, with the city of Chicago ranking second in the nation in number of foreclosures. According to RealtyTrac, as of 2011, there were 96,996 properties that were bank-owned or in some stage of foreclosure in the Chicago metro area.

### **Foreclosure Prevention Workshop**

Saturday, March 31st, 9AM-2PM  
Morton West High School  
2400 Home Avenue  
Berwyn, IL