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Volunteers of America Chesapeake Asks Governor O'Malley To Issue Executive Order to Temporarily Stop Foreclosures in Maryland

Health and human services nonprofit joins numerous local organizations in plea to help Marylanders

Lanham, Md. (December 9, 2013) - As one of the largest providers of affordable housing in the state, **Volunteers of America Chesapeake** today announced that it has joined organizations such as CASA De Maryland, NAACP Baltimore Branch and the National Action Network in a request to Governor Martin O'Malley to declare a temporary moratorium on foreclosures.

"It is difficult to exaggerate the negative impact of foreclosures," said Franklyn Baker, Volunteers of America Chesapeake's Chief of Staff and External Affairs Officer. "Every day at our local facilities, we witness the heartbreaking impact on local residents forced from their homes and on the neighborhoods that eventually resemble urban ghost towns. The number of affected people who then come to us for housing is staggering and rising. While we are committed to continuing to provide shelter and any other services we can, some of that cost ultimately falls on the state – and we believe Governor O'Malley can help."

Volunteers of America Chesapeake is advocating for new action on foreclosure because past efforts – even constructive and effective ones – have not addressed the core problem. Maryland still has one of the highest rates of new foreclosure cases in the nation. In recent months, the rate has increased in Maryland, even while decreasing in other states. There has been improvement in the number of borrowers behind on mortgage payments, but at levels still far below normal volumes. In short, the problem has lingered, particularly among demographic groups that have yet to experience any uplift in economic opportunity.

Volunteers of America Chesapeake asserts that what is needed is time to give borrowers a chance to assess the alternatives to full foreclosure. "Historically, nearly half of those in the foreclosure process eventually are able to keep their homes – if they are adequately informed and have the time to pursue legal mediation or loan modification," added Baker. "It is common knowledge that, notwithstanding good-faith efforts by many concerned, this is not happening on the ground in Maryland today."

Headquartered in Lanham with 750 employees serving in 32 programs across the Chesapeake region (MD/VA/DC), VOAC is a faith-based non-profit whose mission is to inspire self-reliance, dignity and hope. VOAC daily serves hundreds of Maryland families and individuals in homeless shelters, transitional and supportive housing – including many with mental health disabilities and/or substance abuse challenges.